

Assessing women's choice in asset empowerment strategies in south west coastal region of Bangladesh

Working Paper Number 16

April 2014

Sally Faulkner

sally.faulkner.mke@gmail.com



Oxfam-Shiree Project

Resilience through Economic Empowerment, Climate Adaption, Learning and Leadership (REE-CALL)

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, and others with an interest in the eradication of extreme poverty, 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).

Table of Contents

Executive Summary	3
Acknowledgements	4
1. Introduction.....	5
2. Research Question and Objectives	8
3. Literature review	8
4. Introducing the Oxfam REE-CALL Project	10
5. Methodology	11
5.1 Selection of the Study Area.....	11
5.2 Data collection	11
5.3 Ethics.....	12
6. Research Findings	13
6.1 ASSETS.....	13
6.1.1 Asset Type and Management	14
6.1.2 Asset Selection.....	15
6.2 HOUSEHOLD DYNAMICS	16
6.2.1 Female Security	16
6.2.2 Household Disagreements.....	17
6.3 INFLUENCING FACTORS.....	19
6.3.1 Mobility.....	19
6.3.2 Time constraints	21
6.3.3 Confidence.....	21
6.3.4 Necessity.....	24
7. Conclusions.....	25
8. Recommendations.....	27
References	29

Executive Summary

The Oxfam RE-CALL project is a Shiree supported livelihoods project which deals exclusively with the extreme poor in Bangladesh. Despite actively targeting women, the RE-CALL project has often struggled to significantly improve the livelihoods of female beneficiaries, a problem which is repeated across the Shiree portfolio. The project seeks to economically empower female beneficiaries by transferring income generating assets which the households can use to lift themselves out of poverty. Bangladesh is characterized by a highly patriarchal society, and extreme poor women face barriers to employment and successful entrepreneurship. They have also often been abandoned or have sick or aged husbands, which makes it difficult to provide enough money to sustain the household. Although many NGOs try to address women's empowerment issues by selecting them as the lead beneficiary, in the majority of cases women will select assets for a male relative to operate. This reduces the potential for their own economic empowerment. Often when they do select an asset for themselves, this is a safe, household based asset, such as goats, which is likely to be less profitable than other income generating activities on offer.

This study, which focuses exclusively on Oxfam RE-CALL beneficiaries, looks into the influencing factors that affect women's asset selection choices. Through focus group discussions, in-depth interviews and key informant interviews, the views and experiences of both women and men in the south-east coastal region were explored. The study found that although the situation has improved for women in recent years, there are still high religious, social and educational barriers to them becoming economically active, and it is these barriers that prevent them from selecting assets for themselves. Although NGO field staff are often encouraging, women's self-perceptions of their own abilities to run a business, especially in their local context, are often difficult to overcome.

It is hoped that this paper will contribute to the discussion on gender and poverty reduction in Bangladesh among representatives from the Government, civil society, donor communities, and national and international and NGOs. Through focusing this discussion on the conditions and aspirations of extreme poor women, we hope to find more innovative ways of empowering women through asset transfer.

Acknowledgements

This study could not have been possible without the continual input from the support of the Oxfam team for their logistical arrangements, guidance, feedback and general hospitality during fieldwork. I would especially like to thank Ms. Afroz Mahel for taking an active role in the development of the research proposal and providing detailed feedback on the draft copies of the report. My gratitude also goes to Ms. Sonia Sardar for her gender knowledge and expertise and for translating. A very special mention needs to go to Alip Kumar Das, former Research Officer at Oxfam, who collaborated with me in the preliminary stages, but unfortunately moved to another organisation before we started the Working Paper.

I would like to express my sincere gratitude to the Bath University team including Dr. Joe Devine, Professor Geof Wood and Lucia Da Corta for their continuous guidance, support, and editing during conducting the overall study and preparing the report. I also need to acknowledge Dr. Peter Davis from The Social Development Research Initiative for his brilliant feedback in the preliminary stages of data collection.

From within Shiree I would like to recognise the support of Mr. Colin Risner and Ms. Marie Pettersson, who both gave critical feedback and helped me to see things through a gender lens.

1. Introduction

Bangladesh is one of the world's poorest countries, with 17.6% of the population living below the lower poverty line (HIES, 2010) which is used to distinguish the extreme poor from the poor. Of those living in extreme poverty, a disproportionate number are women, and are often thought of as the "poorest of the poor" (Chant, 2004). This explains why a disproportionate number of Shiree¹ beneficiaries (27.5%) are women from female headed households². Female headed households (FHH) have specific needs and requirements which must be met in order to help them move out of poverty. The challenge of achieving this is of course compounded by the prevalence in Bangladesh of a strong patriarchal culture.

Despite the challenges, there are however multiple benefits in improving the lives and living conditions of women. Not only does empowerment bring intrinsic benefits, i.e. immediate improvements for women themselves, it also results in benefits for other members of the household and indeed the community. Economically empowering women not only reduces the likelihood of household poverty, but placing household resources in women's hands generally leads to a range of positive outcomes for human capital and capabilities (Kabeer, 2012, p.4). Intergenerational spill-over effects then enable children to have a fuller, healthier and more empowered life. This has led the World Bank to argue that "in order to reduce poverty, specific attention must be given to women in poor households" (World Bank, 2009, p.88).

Despite there being obvious benefits to empowering women, the severe lack of equality at the lowest income quartiles means that it is extremely difficult for poverty reduction programmes to achieve their desired aims when working with females. This is a particular problem in Bangladesh, where despite some recent progress across a range of socio-economic indicators, social discrimination, patriarchy and gender inequality remain "strongly intertwined" with economic risks (Holmes et al, 2010). In terms of income generation, extreme poor women are at a considerable disadvantage in relation to their male counterparts. Extreme poor women are often restricted by limited mobility, less developed marketing skills and weaker market access. These factors ensure that women are often excluded from activities with higher economic returns. If they have no able working male to support them, women are often confined to homestead-based, low-return, income generating activities, which at best enable them to temporarily meet some subsistence requirements. In poor households where parents realize their daughters will face poorer job prospects in the future relative to men, they invest whatever resources they can afford on their sons' health and education (Kabeer, 2012, p.14). This in turn makes it ever more difficult for women to find work when they are old enough to do so.

Even when women do venture outside for employment, opportunities are indeed limited and labour markets are highly segregated. Women often find themselves employed in the informal sector with low paid and insecure jobs (World Bank, 2009). In rural areas they are also more likely than men to

¹ Shiree is a UK-Aid funded livelihoods programme which works with 36 partner NGOs across Bangladesh to lift families from extreme poverty through asset transfer and skills training

²This figure is taken from Shiree CMS1 data and refers to the beneficiaries of Shiree's nine Scale Fund partners in phase 2 of the programme

be “unemployed or underemployed and without access to a cash income” (Ibid, p.319). Similarly, the ILO found that many more women than men are unemployed and that unemployment rates were higher than those of men in 113 out of 152 countries for which there is available data (ILO, 2010). In 2009 in South Asia, female unemployment rates were 5.9% while male unemployment was only 4.8%.

Women also continue to be concentrated to a greater extent in occupations with lower pay, worse prospects for advancement and poorer working conditions (Kabeer, 2012, p.15). One of the reasons that women get paid less was identified by Phillips and Taylor, who used empirical findings to demonstrate that it is not that the technical demands of the job differ, but rather it relates to the identity of the worker as a women – she is seen as an “inferior bearer of labour” and is paid accordingly (1980, cited by Kabeer, 2012, p.11). We see such discrepancies specifically in agricultural wages coming up repeatedly in Shiree research, but wage differentials also exist in other sectors, in particular the garment’s industry. Here, in an industry characterized by low wages, women make up around 85% of the workforce, and although men only account for the remaining 15%, they tend to perform the better paid jobs such as general managers, line managers and supervisors (War on Want, 2011).

Even when women are prepared to start their own business, it is still difficult for them to earn as much as men. We have seen many examples of this trend in Shiree’s longitudinal household monitoring³. Even when the women in question are doing well in their new business ventures, they still acknowledge difficulties if they do not get adequate support from their husband. For example, Piari, a DSK-Shiree beneficiary⁴, has successfully started her own business making and selling dusters. However, she feels that her business will always be constrained and her success limited due to the fact that her husband does not properly support her. She said “If my husband would work with me with full efforts, we could be more developed. As a woman, how much more can I do than my current achievement?” The language she uses in referring to her limitations “as a woman” perfectly highlights the habitus that has developed through socialization, without her even being aware of it. Given that she is one of the most successful women in the CMS5 survey, her assessment of her situation highlights the issues faced by most of Shiree’s less-successful female beneficiaries.

Reasons for targeting women with asset transfer

The problem for practitioners is deciding how best to target women with gender-appropriate interventions which will ensure their long-term graduation from poverty. Transferring assets directly to women or giving them some training that will enable them to generate an income is a step towards making women financially autonomous. However, achieving full empowerment involves challenging the persistent patriarchy and working around the cultural and religious norms which

³CMS5 is a qualitative longitudinal tracking tool which documents the dynamics of extreme poverty as it is experienced and changes in beneficiaries’ lives as a result of project interventions. It looks in-depth at the original positions of households before the project (through Life Histories) and then tracks their change throughout the intervention (through Reflections on the Interventions). The methodology tracks households along employment, diets and asset based indicators. Movement in and out of extreme poverty is then analysed according to 6 well-being categories.

⁴Piari’s life history and the follow-up reflections on the intervention studies were produced by Abdul Baten, Research Officer at DSK, and can be found on the Shiree website at the following link: <http://www.shiree.org/extreme-poverty-monitor/cms-5-tracking-studies/#.UnZQMfkw0Y>

currently prevent women from engaging in income generating activities. Although women are the focus of a lot of development work in Bangladesh, as it is more difficult for them to generate an income, targeting them directly in asset transfer programmes can be problematic. When attempting to reduce poverty through asset transfer, targeting women over able-bodied men can be perceived as risky by a number of agents – the NGO fieldworker, the male household head, and even female spouses and mothers. Even in female headed households’ assets are often given to adult sons or other male relatives for them to manage. This is despite the fact that many extreme poor men suffer from compromised physical or mental health, advanced age or even some form of addiction, all of which contributed to the household’s initial decline into extreme poverty. This results in the transferred asset not being as profitable as initially anticipated. Although as household heads men have a tendency to select assets they feel they can operate, such as a rickshaw, they often fail because of their health.

Shiree CMS5 research has seen this pattern of men selecting assets that are unsuitable occur across a number of beneficiaries in the first and second years of the project. One example is that of Laksmi Mumru, a beneficiary of the NETZ project. Despite Laksmi’s desire for a cow from the project, her husband insisted that they were given a rickshaw, but he did not have the physical strength needed to maximize income from pulling the rickshaw and continued to migrate for work instead. The rickshaw therefore played no significant role in earning Laksmi’s family a sufficient income, and her husband eventually sold the rickshaw in secret to keep the money himself (although fortunately with the help of project staff she was able to get back some of the money)⁵.

There are many cases of women initially being the official owner of an asset which is effectively managed by her husband or another adult male. Through Shiree CMS5 data we have found that in such cases overtime men slowly begin assuming control of the asset, until it is questionable who actually has ownership. This has important implications for a woman’s future security as it is difficult to know what would happen to the asset if the husband or son separated from the family. Although some see that empowerment can be achieved through interdependence (see for example Devine, Cramfield and Gough, 2008) others argue that, like autonomy, it should be about women “gaining control of their own lives vis-a-vis family, community, society, and markets” (Malhotra, Schulur and Boender, 2002).

In the context of Bangladesh where there is an extremely high level of patriarchal risk with women often being subjected to abandonment, separation, divorce, second marriages, illness or death of their husband and the separation of a breadwinning adult son upon marriage, control over one’s own life seems to be crucial. By targeting women within households with assets that they themselves can generate an income from, programmes can contribute to a sustainable transition from extreme poverty. Avoiding over-investment in males at the cost of females ensures that donor money is not wasted in the event of separation or death of husbands and adult sons. However, NGOs such as Oxfam need to consider strong social and religious pressures that tend to prevent

⁵Laksmi’s life history and the subsequent reflections on the intervention were produced by Zakir Hossain, Research Officer at NETZ. More information on the life history of Laksmi and her wellbeing since the intervention can be found on the CMS5 page on the Shiree website: <http://www.shiree.org/extreme-poverty-monitor/cms-5-tracking-studies/#.U0FhdPmSwnr>

women from working. Oxfam's RECALL project, which will be introduced in detail later, is based in the south-west where there has been a recent resurgence of religious fundamentalism which poses further challenges to women's leadership and economic empowerment.

2. Research Question and Objectives

Discussions with Shiree NGO partners together with our observations from Shiree's CMS5 monitoring data led us to focus on the significance and dynamics of the decision-making process that leads to the selection of assets, especially in interventions that target women. A number of questions were raised including how are these decisions made? Who makes them? What aspirations underpin the decisions? In response we decided to carry out an exploratory action research into the dynamics of asset selection with the aim of trying to better understand the different factors, interests, constraints and opportunities which are brought into play in the decision-making process.

The guiding research question for this study is: what factors influence women's selection of assets in asset transfer programmes?

As practitioners, we wanted to use the research to better understand how to improve women's freedom of choice which would allow them to have a greater say in and control over the selection, ownership, use and profits of assets.

3. Literature review

There is much evidence in the literature about women's empowerment, and the effect that owning an asset will have on them. Despite this, the general practice is to transfer assets that can only be primarily operated by males within the household as this is likely to be more profitable. This is because the nature of traditional women's work is directly opposed to the idea that they can, or should, do economically productive work. Even from an early age, female children are more likely to be involved in domestic work, restricting their ability to take control of productive assets. Extreme poor men with limited skills are still more likely to have more experience working outside than women, which means that they may be favoured by NGOs for investments in income generation within the household, even if they are less capable. Despite the fact that NGOs therefore favour women, in the sense that they are recognized as being the "poorest of the poor" and therefore in need of more assistance, in non-domestic livelihood work men might be preferred.

It is easy to see why NGOs are complicit in the system, despite being committed to improving the lives of women. Not only do men in Bangladesh have more experience with working outside the home, they also have better access to inputs (such as cow fodder or grocery stock) and markets. Women meanwhile face major restrictions on their mobility, which causes problems when trying to manage certain types of assets. Holmes et al (2010) note that women in rural areas in particular are largely unable to independently access markets and productive resources. This is for a variety of reasons including perceptions of it being undesirable for a woman to move around outside the home alone, restrictions on her ability to talk to males and low educational attainment. They are also busy with domestic chores which restricts the time they have available to travel outside. This results in them often being dependent on men to go to the market and negotiate prices for assets and

produce. Despite owning an asset therefore, “women remain highly dependent on men to make a living” from that asset (Holmes et al, 2010, p.24), and often they tend to select assets that will be directly managed by their husband or adult son.

When women are transferred assets to manage independently it is often considered favourable to give them traditional, low-risk “female friendly” IGAs such as livestock which have a lower chance of failing, even though such assets may be less profitable. Women in female headed households (FHH) in particular have a tendency to stick to “safe” assets, such as livestock, if they have no male relatives to help them. This is due to the social restrictions placed on them according to social gender norms, which result in asset distribution reflecting “historical and contemporary public policy decision-making and longstanding cultural traditions” (Ford Foundation, 2002, p.14). These restrictions mostly relate to issues of mobility and market access, as discussed above, but there are also important opportunity costs which women have to weigh up. Productive household work and family care may reduce the time they have available to pursue other income generating activities (Ibid) whilst also resulting in them being risk adverse – if they are solely responsible for providing for their children, can they risk losing their regular income through taking on a potentially risky IGA?

However, restrictive gender norms and roles are not only externally ‘imposed’ on women via society, the community and family. People become trapped in poverty because they lack the opportunities and pathways needed to achieve their aspirations, and these social conditions prevent them from building a culture of aspiration (Appadurai, 2004). In Bangladesh, social structures constrain extreme poor women and force them to subscribe to norms that further diminish their dignity, exacerbate their inequality, and deepen their lack of access to material goods and services. Gender norms become so internalised, that women’s own perceptions of their capabilities are likely to be a determining factor in their apparent risk adversity. These perceptions are likely to manifest themselves during asset selection and business plan development, and result in the selection of safe assets or assets which can be managed by male relatives. This consent in the system (Kabeer, 2001) arises because gender inequality has become so naturalized that women’s own sense of what they are entitled to or capable of is diminished (Scott, 2012). Even for women who are household heads and make all necessary decisions, this may still pose limitations to their ability to select assets which enable them to most improve their situation. Swaminathan, Lahoti and Sichitra (2012) also note that even where households appear to be female headed, it may be that their decisions are still influenced by relatives, in-laws or even adult children. It is important to investigate these gender dynamics of decision-making as one of the key indicators of female empowerment. In Deere and Twyman’s study on the effect of asset ownership on women in Ecuador they use decision-making as a measurement of agency, arguing that autonomous decision-making is “associated with women having the capacity to consider alternatives, to determine their own preferences and to carry these out” (2011, p.2).

Given these considerations, the World Bank (2009) stresses the importance of product/intervention design, as it has the potential to either reinforce or challenge the prevailing gender inequalities that shape women’s needs and priorities, their access to different types of services and the degree to which they benefit. Although their discussion was in reference to financial services, many of the emerging issues also relate to the types of transferable assets on offer to women and households,

and will affect the formulation of business plans. Although women are often targeted as the lead beneficiary in the household in the majority of Shiree's projects, this does not necessarily mean that they will be transferred an asset which they will manage independently. In many cases they opt for assets that their husband or adult sons can manage - decisions made under pressure from domineering husbands or simply within social norms and restrictions. This is similar to what has been discovered with micro finance – although loans are taken out by women, it is male relatives who decide how to use them (Goetz and Sen Gupta, 1996). Even when assets are selected for their own personal use these are likely to be those which work within their own perceived constraints, their limited skills training and their nurtured sense of low self-worth. Bangladeshi women are raised to believe they are dependents, who will get their subsistence through men or work through them, and therefore they may feel they have to rely on the male asset holder.

The purpose of this research is therefore to investigate these decision-making processes further, to explore viable livelihood options for females, in both male and female headed households (MHH and FHH), and what factors prevent or encourage women to select certain assets. Various types of assets will be examined to identify which are seen as “safe” or “unsafe” by female heads, male heads, and women in male headed households. It intends to explore the role of the field officer in encouraging women to select assets which they can manage and how far it is possible for women to push the boundaries of asset selection and “go against the grain”. We want to understand why women feel that some assets are safer than others, as well as the role they have in asset selection.

4. Introducing the Oxfam REE-CALL Project

In September 2011, Oxfam launched the Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL) project, funded by DFID-Shiree. The project works with extreme poor people in the south-west coastal region, in the remotest areas of five upazillas in Patuakhali, Pirojpur and Barguna. All families are extreme poor and often stuck in extreme poverty traps which are exacerbated by the effects of climatic change. Most families are landless, or near landless, and low on productive assets, which together with an inability to secure loans, means that it is difficult for the extreme poor to translate what assets they do have into income.

The project REE-CALL project promotes building resilient communities in the context of disaster and climate change through economic empowerment and sustainable livelihood for extreme poor women and men. A core feature of the project is asset transfer which aims to diversify employment opportunities for the extreme poor and ensure income security. Together with assets, support is offered in terms of training for the operation of assets, climate resilience to protect assets, and health and nutrition. The project also focuses on building leadership at the community level, with an emphasis on female leadership, and promotes working together to end domestic violence. It is hoped that better market linkages and climate resilient livelihoods will be formed, and through these approaches, Oxfam intends to graduate 10,500 households from extreme poverty by August 2014.

Oxfam targeted households through a vigorous screening process with agreed criteria. They selected villages which were geographically vulnerable, isolated and concentrated with extreme poor families. From here they used specific criteria to ensure the beneficiaries represented the bottom

10% of the population, which included having a daily household income of 15 taka per day and little or no access to productive assets and agricultural land.

Extreme poor female headed households are among the most vulnerable of all those in the coastal region, with fewer assets and work opportunities. In the south-west there is high unemployed and underemployed rural labour, but the situation is worse for females who face strong religious, social and cultural barriers to mobility which means they are at a severe disadvantage when attempting to find outside work, take loans or engage in the market as producer groups or entrepreneurs. Female headed households (FHH) were therefore also given priority in the RE-CALL selection process, and as a result 38.02% of Oxfam's beneficiary households in the project are female headed.

5. Methodology

5.1 Selection of the Study Area

Oxfam has been working in five Upazilas of the three districts of Pirojpur, Patuakhali and Barguna since September 2011. Our initial data collection was conducted across these three districts, and we visited seven different villages from across the three districts in total. The total number of extreme poor REE-CALL beneficiary households within these seven villages was 327. Given the sensitivity of the topic, a second round of data collection was conducted to allow us to probe further. This was in order to get a more in-depth understanding of the perceptions and realities of restrictions which women face and which may influence their asset selection.

We decided to focus the second round of research on Patuakhali due to time constraints and the high frequency of hartals⁶ at the time. The south west is quite conservative and there is much support for fundamentalist Islamic parties in the area, particularly in Pirojpur. During the time of our field work, a large number of hartals were called by Islamic parties as a result of the war crimes tribunal and there was a threat of escalating violence. We felt this may reduce the security of the researchers if they were to conduct fieldwork in Pirojpur and that it would be better to conduct the research in one district in order to minimise travel time. We were able to probe much deeper by focusing our efforts only on Pathuakhali.

5.2 Data collection

The data collection focused on women in both FHH and MHH. We determine "male-headed households" as those with a male present. However, there are two distinct categories here: one where the male is the main breadwinner and the other where the female is the breadwinner. In the vast majority of cases if there was an adult male present in the household he would be the main breadwinner. In MHH where a female was the main income earner, we classed her as a silent female head.

⁶ A hartal is a particular form of protest used in Bangladesh and other parts of South Asia which has its roots in political mobilization during the colonial period. Although they are supposed to represent the views of the population, hartals often rely on coercion and restrict people's movements whilst endangering their property (UNDP, 2005).

A series of Focus Group Discussions were conducted with women, from both FHH and MHH, as well as separate FGDs for men. The purpose of these FGDs was to assess the degree of the women's involvement in decision-making regarding asset selection, the discussions they had with field facilitators and their husbands, and why they eventually chose the selected asset. From here we hoped to get a sense of their perceptions of their own capabilities. Three FGDs were held in each of the three project districts, with each one having around 10 participants who were randomly selected by the Oxfam project staff. When we returned to the field we held a further four FGDs in Pathuakhali. The idea for this was to get broader, meso-level data on how women's household composition may affect the type of asset she, or her household, selects from the project. We also hoped it would give some insight into which household members tend to manage different assets when they are transferred to MHH. The FGDs also enabled triangulation of the information gathered during the in-depth interviews.

From each of the FGDs, a number of interesting cases were purposively selected for further investigation. Initially, selections were based on the issues arising from the FGDs which we wanted to investigate further. However, in the later round of FGDs in Pathuakali, we sampled beneficiaries for the in-depth interview according to asset type. During the preliminary stages it was noticed that a lot of women referred to selecting assets based on their previous knowledge and experience, as this correlated to what they perceived themselves capable of doing. It was therefore decided to split assets into three categories which relate to the varying degrees of social acceptance and perceptions of capability. Rather than determining the classifications ourselves, we asked the participants of the FGDs to state which assets they felt came under each category. We then sampled beneficiaries to get an even spread across all three types of asset. We decided to interview more women from male headed households than female headed households as it was felt this would give us a more interesting insight into the intra-households dynamics that lead to women and their husbands agreeing on livelihood options.

The aim of these interviews was to probe further into the dynamics of the decision-making process which underpinned women's selection of particular assets as well as the plans around the asset's subsequent use and management. We discussed the women's relationship with male relatives and field facilitators, her alternative employment options, her family needs and her perception of her own abilities. All of the women we spoke to had been involved in cash for work programmes⁷, and so we asked if this had changed her attitude and/or bargaining power in discussions around assets and their use. A series of brief key informant interviews were also held with the Community Based Organisation (CBO) leaders, local employers and market sellers in an attempt to assess possibilities, constraints and other commitments faced by female beneficiaries.

5.3 Ethics

We were careful to insure informed consent before all interviews, and allowed the beneficiaries to opt out of the interviews. Only one beneficiary did not want to be interviewed and was replaced by a

⁷The RE-CALL project, alternative income opportunities are found for the beneficiaries during the lean period. Usually this is through Oxfam's small-scale disaster mitigation work, for 30-days on average at 150 taka per day, but the project also tries to link beneficiaries up with places on the Government's 40-day "Cash for Work" scheme

willing participant. We also scheduled interviews at times which suited the beneficiaries so that they were not prevented from working.

The research was conducted with Oxfam, and it is possible vested interest may have led to some bias in the beneficiary selection. However, as Oxfam initiated the study in order to help them improve their gender-based programming, and have a reputation in Bangladesh for carrying out good research, this risk is thought to be minimal. The nature of the relationship with Oxfam could also lead to some bias, but Shiree has a strong expertise in cooperative inquiry with its partner NGOs and producing good and transparent research, so again these risks are thought to be limited. Despite this, these issues were discussed with the Senior Management Team before data collection started.

6. Research Findings

Unfortunately the data from the first round of FGDs was not detailed enough to be included in the analysis, but with the remaining four FGDs and the interviews a total of 54 households were spoken to. Of these, 18 were FHH and 35 were MHH. Interestingly, although the term “female managed” was originally intended to be used to classify those houses where a woman was the main income-earner despite the presence of a husband, it was often difficult to determine who the household head actually was in such cases. For example, one household which was originally classified as “female managed”, was made up of a woman and her disabled husband. Despite being unable to walk, her semi-skilled husband was the family’s sole breadwinner and had a job repairing electrical appliances, which he was able to do sitting down. The family opted for working capital to enable him to start his own business repairing and making the same parts and thus utilizing the skills he had. However, because he was unable to walk around unaided or visit the market, his wife was considered to be the household head. This example shows the problem with the socially determined concept of “household head”. We therefore considered all households with a male member to be male headed. There was only one household where the male was not involved at all in income generation, as he had suffered a broken leg some years before and was bed ridden. This perhaps highlights the fact that male headedness is not about simply having a man in the house, but having a male who earns. This household is therefore the only one we have considered to be female managed in the analysis.

It is worth noting that before the intervention, the majority of the women who lived with their husbands did not work, unless his physical weakness meant that she had to do domestic work. Of those women who had been abandoned or widowed, they tended to do domestic work (58%) although three had experience hawking or selling handicrafts.

The findings will first be analysed around asset type, before looking at the household dynamics at play when decisions are made, and finally the external factors which affect those decisions.

6.1 ASSETS

This section will look at the type of assets that women tended to select, and the selection process that was undertaken with the field officers and other family members.

6.1.1 Asset Type and Management

After consultation with the beneficiaries during the focus group discussions, we were able to divide assets into three main categories, as described below:

Category A: Traditionally female – Assets which are socially accepted as being managed by females including livestock and homestead gardening

Category B: Traditionally female with an element of a traditionally male task of business– Assets which involve some form of business skill but are still traditionally female in that it does not require much movement outside the home, including pumpkin cultivation, handicrafts, tailoring, and other small businesses

Category C: Traditionally male and therefore ‘perceived as risky’ for a female to take on – Assets which are physically demanding to operate, such as rickshaws (they may not have the strength especially given food distributions), or require a high level of mobility, such as market based businesses or hawking. Such income generating activities are not traditionally done by Bengali women, and thus they face heavy normative restrictions.

These categories reflect ideas and norms about what constitutes “men’s work” and “women’s work”. As these categories were generated through FGD discussions not only do they reflect norms and ideas which are discussed in the literature, but they also make sense to the study respondents.

Table 1: Asset type and principle operator (Female, Male or Joint) by household composition

Principle operator	Category A				Category B				Category C				Total
	F	M	J	T	F	M	J	T	F	M	J	T	
FHH	11			11	3		1	4	3			3	18
MHH	12			12	3		5	8		12	3	15	35
FMH					1			1					1
	23			23	7		5	13	3	12	3	18	54

We found that within MHHs women were more likely to assume responsibility for the management of livestock and other traditionally female managed assets. Women always had primary responsibility for the livestock, although in many cases they got some form of assistance from their husbands, especially to do tasks which required more mobility (e.g. men might take on responsibility for selling milk in the market, or might help collect fodder). In MHHs, 15⁸ of the primary assets were reported as being managed primarily by the beneficiary’s wife, while only 12 were managed directly by the male. However, these female operated assets were almost all livestock (81%), while the men chose more assets from Category C for themselves, such as rickshaws, boats or hawking businesses.

Secondly, single women were far more likely to opt for Category A assets, which were traditionally female and therefore seen as being “safe”, even if the expected pay off was lower. These included cows, goats and poultry. Of the 18 FHHs we spoke to, 11 had selected such assets as their primary

⁸These were 12 category A assets and 8 category B assets

IGA (61%). Despite encouragement from field officers to take on small businesses, only four had selected these – and in two cases this was because they were able to get additional support from male relatives. In both cases this support involved men visiting wholesalers in the market on their behalf. Only three of the single women opted for a Category C business, which in all cases involved hawking and required them to travel around, and two of these women were over the age of 60 and were therefore far older than the average woman we spoke to. Respondents repeatedly said that the situation is different for older women as they do not face mobility restraints and do not need to be chaperoned as they are seen as not being sexual. Prior to the study it was expected that the data would show older women facing less constraints than younger ones, with their experience of extreme poverty reducing these constraints further and forcing them into work. The findings and accounts from the respondents seem to meet these expectations.

6.1.2 Asset Selection

Shiree's CMS5 has thrown up many examples of female beneficiaries selecting assets for their husbands or sons to operate, despite the fact that these male kin were physically weak and unable to manage or operate assets effectively. In such situations, women tended not to take up business skills training. However over time, and as men's illnesses began to compromise even more the effective running of the asset, many women were forced to take a more active role in the management of the asset. The extent of their success was hindered due to the lack of training. An example of this can be taken from the experience of Khalil Howlander⁹, a beneficiary of Shiree's Save the Children project. His wife was overlooked when the project was delivering training on business skills, yet she emerged as the key business woman. The family would have been able to earn a higher income if she had been targeted with the training.

When we started this research we expected to find decisions around assets for female beneficiaries being dominated by husbands or field staff. However in the Oxfam project, we found that field officers actively encouraged women to look beyond the more traditional female employment options (category A above). One female field officer explained that she used herself as an example when discussing assets with female beneficiaries, and told them, "I am a woman, and I have this job – if I can do it, so can you!" However due to a lack of confidence (which will be discussed in greater detail later) this encouragement was not always sufficient. We found a number of cases where women ignored the field officers' suggestion of a small business, saying they did not think they had the necessary skills or lacked support. Another reason for ignoring offers of a small business was that as their potential customers were likely to also be extreme poor, the women were worried about their inability to make them pay for items bought on credit which would result in low profits.

Similar stories are constantly heard across the Shiree projects. Abida Begim¹⁰, a beneficiary from the Shiree-Care project, is a single-mother who had been working for many years as a labourer to

⁹Khalil Howlander's life history and subsequent tracking studies were completed by Prokriti Nokrek. More information can be found at the following link:<http://www.shiree.org/extreme-poverty-monitor/cms-5-tracking-studies/#.UnZQMfkw0Y>

¹⁰Abida's life history and first and second reflection of the intervention were developed by Mr. Saifuddin Ahmed, and later the tracking studies were taken over by Mr. Mizan Rahman. All of the studies can be viewed online at the following link:<http://www.shiree.org/extreme-poverty-monitor/cms-5-tracking-studies/#.UnZQMfkw0Y>

provide for her children. Although she was extreme poor, she had shown her ability to work hard outside the home and in that sense, seemed more empowered than many of the other women the research team monitored in the tracking studies. Although Abida was happy to work outside, she did not want to open a small grocery shop despite having the support of her local community to do so. Abida said that the money she got from agricultural laboring was assured, but if she took a grocery shop and failed to make a profit, she would lose this income. As she was the sole provider for her three young children, she felt the chance of earning more in her own business was outweighed by the risk of losing her regular low income if she failed.

Similarly, amongst the Oxfam beneficiaries we interviewed, Helena Begum told us that her field officer tried to convince her to take a rice husking business for herself rather than a coconut business support for her husband. However, Helena refused because she had a very young baby to look after. Despite field officers encouraging women to get assets that they can manage directly, 12 of the MHHs still opted for an asset the husband could manage, with a further 8 opting for businesses that could be managed jointly, such as hawking home-made products.

Despite the field officers encouragement, just under half of the households we spoke to (43%) still selected livestock (Category A) as their IGA - 61% of FHHs and 34% of MHHs. Across the RE-CALL project the numbers are even higher, with 80% of beneficiaries initially requested a cow, although they were discouraged from doing so because cows do not give a steady income. Although the figures from our sample were much lower, the findings still reflect the high-value that the extreme poor assign to cows and the fact that cattle are seen as “fixed assets”. This is not surprising, and is supported by Matin et al (2008, p.19) who explained that “initial consultations almost always result in the ultra-poor choosing cattle as the preferred enterprise, as this is a relatively big asset and provides a degree of social prestige in a rural Bangladeshi setting”.

6.2 HOUSEHOLD DYNAMICS

The vast majority of households that we were able to speak to were not made up of women making decisions about asset selection in isolation. Household dynamics were a big factor, and of course women had to discuss and negotiate with other family members when selecting their asset, even if they were the direct beneficiary. Often assets were going to be managed jointly, which also raises a number of issues. These will be examined in this section.

6.2.1 Female Security

Nine of the households we had interactions with had jointly managed businesses. Seven of these were businesses which involved some movement outside the home, to either go to the market or travel around selling items. In all but one case, the partnership involved the woman staying at home and preparing the produce while the husband carrying out tasks which required mobility. We spoke to six of the men from these joint ventures during our FGDs, and only one said that he thought his wife would be able to continue with the business in his absence. The women were however more positive and displayed confidence, with all five women we spoke to saying they had enough experience to be able to continue the business if something happened to their husbands.

Despite the women's new found confidence, it seems unlikely that they would be able to make the same profit as they would with joint management. This is because they rely heavily on their husband to market the goods, or to provide security. For example, Rafeza runs a grocery shop with the help of her husband, who suffers from a seasonal mental disorder. However when he is healthy he manages the shop full time, and also sleeps at the shop to make sure it is secure. Although she says she could manage without him, she admits that during times when he is unable to assist her, she has to open the shop for less hours per day. Over the course of the year this would have a negative impact on profits. The possible exceptions to this are Karina, who ferries clothes that her husband and son tailor, and Tahura, who makes snacks and helps her husband operate a mobile shop. In both cases their husbands have taken the time to introduce them to the wholesalers and they are confident they could continue in their absence.

Interestingly two of the men who operated joint businesses with women told us it would be difficult for them (the men) to operate it alone. Arafat, who runs a tea stall with his mother, said that because the shop was open for long hours it required the two of them to run it. Ruben also told us that although he was the main decision maker, his decisions were contingent on his wife's assistance – she roasts the nuts which he then sells, and he does not have the required skills or time to do this without her.

If we consider the households that have businesses that are solely operated by the male, which were predominantly rickshaws or the selling of goods which required a lot of mobility, the likelihood of women being able to continue the business drops considerably. In these cases, men were in total agreement that their wives could not take over, with one telling us that it would be “unthinkable” for his wife to do so. This is because these jobs are seen as too physically demanding and socially unacceptable for women to do. In the Bangladesh context it is “unthinkable” for a women to drive a rickshaw, and the mere suggestion of it drew shock and, in most cases, laughter from both our male and female respondents. A woman would have to try to rent out the rickshaw, which if we consider evidence from elsewhere in Shiree, would be difficult to do every day¹¹. Men that had ferrying businesses also thought that their wives would not have the physical capacity to travel around so much, and explained that it was not acceptable to others in the community for them to do so.

Worryingly, none of the men seemed to have considered what their wives would do in the event of their death. When we brought the subject up in one FGD, the male participants jokingly asked us why we were making them think about being dead, and could offer no suggestions apart from selling the current assets or working capital to buy livestock. This is concerning, given the likelihood of a woman in Bangladesh falling into extreme poverty as a direct result of the death or physical impairment of her husband.

6.2.2 Household Disagreements

¹¹For example, see the case study of Sagarika, an beneficiary of the HelpAge project who found it difficult to get anyone to agree to rent her rickshaw every day because when agricultural laboring work was available, it was a more profitable option (Shiree, 2013)

When we questioned the women about the assets they had chosen, there appeared to have been little disagreement within the household about what asset was right for them. During the FGDs, the respondents were careful to stress the joint nature of all decisions. Our in-depth interviews identified a few disagreements between men and women, but in nearly all of these cases the female was eventually granted the asset that she wanted. For example, Rokeya (30) faced some difficulties when her husband asked the project staff to give them a rickshaw. She knew that he was too weak and sick to be able to generate a steady profit from this and argued against her husband's preference. In the end, she was given a cow which she could look after. She said, "I am lucky because my husband is easily convinced, but I know this is not the case for other women in the village". Rokeya said she was able to have some leverage over her husband because she had previously earned money through raising livestock.

Similarly, Ali (58) wanted a fishing net from the project while his wife, Fahmida (52) said they should get a cow. After many discussions they decided to get a cow, and when we asked them why, Fahmida exclaimed, "What would we do with a net?" Although there were rivers nearby, it was clear that she felt her husband would not be successful at fishing, and she was not afraid to tell him so. Interestingly, in these cases the women are arguing against their husbands to get a category A asset. This could be because it will be them personally – rather than their husband – who gets the asset, and thus they will be able to retain some level of ownership which they others would not.

Very few of the women reported disagreeing with the assets that were selected. This could be because the women are not willing to discuss family disagreements, or to portray themselves as being "bad wives". However, given the number of constraints that they face it is not implausible that they would be complicit in any decision which involved transferring an asset to their husband. This "consent in the system", as Kabeer (2001) has termed it, results in any "choices" they make reinforcing their subordinate status. Although one interpretation of this could be that women select livestock so they retain some ownership over the household asset, the "consent in the system" could alternatively explain why women think it is more important for their husband to have a secure income source before they start to worry about their own.

One such woman is Aduri (22), a newly married woman from a very conservative Muslim family. She had attended the CBO meeting by herself as her husband was at work pulling a rented rickshaw. She said that as soon as she was told she could get an asset worth up to 10,000 taka she immediately thought that she ought to get a rickshaw for her husband, and asked "if I think about myself first then what will my husband do?" She told us that the need to release her husband from the burden of renting a rickshaw was her first priority. This view point was echoed by Sonia, a 22 year old recently married woman with a slightly disabled husband. They had opted for a boat for him as he had trouble walking, and although she said she would sell the boat and start a business in the event of his death, her primary concern was to support him. These views contrast interestingly with the lack of thought men had given to how their wives would earn an income if anything should happen to them.

Only one woman, Anjana (33) told us that she had been convinced by her husband to get a rickshaw when she really wanted a cow. Anjana said she had wanted a cow because it would produce milk

and she felt that she would have been able to take care of it herself. However, her husband, Arif, told her that a rickshaw would be more profitable for them, as he had been driving a rented one. She agreed with him. Unfortunately, Arif is physically weak and has difficulties pulling a rickshaw every day. During the FGDs he told us that he needed an auto rickshaw as this would not be so painful for his legs. Although Anjana now says she would like a tea stall, she insists that getting a rickshaw to secure her husband's income source was more important, despite the fact that he was too weak to earn a sufficient amount of money. Arif said that despite his weakness, the profit is immediate, whereas they would have to wait a while to get profit from a business or livestock. This is one characteristic of the extreme poor – that if people need food they will opt for IGAs that yield immediate results. Time preference behavior means that they will not risk something which will not pay off for a while, especially if they feel it may also fail.

6.3 INFLUENCING FACTORS

During our discussions with beneficiaries, some factors which were given as influencing their decisions kept reoccurring, especially when women explained why they felt they couldn't select category B or C assets. The next section will presents the various views the beneficiaries had about these factors in an attempt to understand the constraints women face when making such decisions.

6.3.1 Mobility

One of the major factors that influence women's decision in the asset selection process is mobility. Although nearly all of the husbands we spoke to agreed with the sentiments of Mujib, who said "If it is profitable, I am happy", most only wanted their wives to be involved in income generation if they were able to do so from within the home. This would therefore usually be a category A asset but could be a Category B, although the latter would often require some sort of male assistance, especially with regard to marketing or purchasing inputs. The men we spoke to had mixed views on their wives' mobility. There was a lot of concern about the "bad talking" that would occur if their wives went outside. During one FGD the men said that although fellow extreme poor people would not react negatively to their wives working, it was the elite people and immans who would speak badly of them. One of the women we interviewed and two of the CBO leaders told us that the elite did not want extreme poor women to work in order to keep them poor. They believed that the elite benefited from extreme poverty through cheap labour and distress sales, and tried to scare women to prevent households from securing two income sources. These ideas may reflect awareness raising by local NGOs that are active in the area, and far more research would need to be done to verify these claims.

We found some disagreement about the nature of the verbal harassment and "bad talking" which women might confront if they move outside the home. The overriding concern amongst the men in the first FGD was losing their own dignity and being emasculated if their wife worked. This reflects the belief that often even extreme poor men do not like their wives or elder daughters to work outside the home because it reflects badly on them, whilst further undermining male breadwinner roles already diminished by underemployment and extreme poverty (Silberschmidt, 2001). There is also a fear that women's mobility would bring a bad reputation to the household in general. Other men reported worrying that their wives would be the focus of the bad talk. Aduri's husband, a

conservative Muslim man, told us that he didn't want people saying things about his wife. He explained that it was mostly the elderly people who had a problem with seeing women outside, and although he did not agree with them, he thought it was right to respect the elders.

However, not all of the people we spoke to were worried about what people may say about them. Some men thought that it would be possible for women to do small businesses within the community, but stipulated that it still was not good for women to talk to men they did not know. However the more elderly men were far more likely to think it was acceptable for their wives to travel around the community to do business, especially as it would give them work skills and experience which would be useful after the husbands' deaths. It also seems more acceptable for older women to go outside – the women who went out hawking for example are all over 45 and usually much older. Differences are also obvious between religious groups. Anwar (48), a Hindu man who runs a tailoring business with his wife (45), told us that he did not find any negative aspects to his wife going out and selling their tailored clothes. He told us that the “worry about people saying things was all in people's heads” and that as long as they were working hard nothing else mattered.

Anwar's assertion certainly seems to be reflected in the accounts of the women we spoke to. His wife, Karina, travels around nearby villages selling the clothes her husband has made. She told us that it would not matter to her what people said, but that she had not actually ever been the victim of verbal abuse. Although she is Christian and her husband is Hindu, we spoke to many Muslim women who had similar sentiments. Sadia, a 50 year old woman who selected support for two separate businesses from the project, told us that she had also never experienced it. She did however mention that although she continued to be worried that they might, she was putting income first. Another older woman, Lubna (60), told us that she does not know any women that have been the victim of verbal abuse and does not know why people think this will happen. It is important to note however that Sadia and Lubna are both single women who are quite old, and would perhaps therefore not be expected to be the brunt of such victimization. A slightly younger woman, Jarina (30) who used to have a grocery store in the nearby market, told us that at first she faced some problems. Her neighbours did not understand why she was going to the market, despite the fact that her husband had abandoned her, and she was teased by the men when she was there¹².

Although mobility is a restricting factor, during our research female respondents listed a number of reasons why going outside to work was not appealing. They anticipate that such work would be physically demanding and they would much rather stay at home. Nila (30) told us that although she thinks she could do a clothes ferrying business, she would only do this if she had to and would prefer a business she could do from home. She says she dislikes going out in the hot sun as it is difficult and she is worried people might steal from her house while she is away. Therefore although it is more culturally acceptable for a woman to go outside if she does not have a husband, the single women in our FGD all said they would rather have a husband than mobility. Sadia (50) for example said, “If I

¹²Although she was not put off by this she eventually had to move her shop nearer to her house anyway because she was unable to go to the original location at night. This also reflects the constraints faced by single women which prevent them from generating a high profit from small businesses.

had my husband I would not have to go to the market to buy food, I could stay at home". Their comments support the view that Scott discusses in her paper, which is that many women do not even realize that society is hindering their mobility (e.g. to go to the market) they simply do not even consider it to be an option, it is almost laughable (Scott, 2012). It also links to the work of Banerjee and Duflo (2011), who found that extreme poor women do not like having businesses and may in fact be "reluctant entrepreneurs".

6.3.2 Time constraints

Women's choices are heavily influenced by time constraints and other commitments. If they have young children to look after and chores to do within the home, it is difficult for them to run a business, especially one which requires them to spend a lot of time outside. They are usually also responsible for the care of elderly and sick family members. They are not excused from this domestic workload even if they have the potential to generate income for the family. Mariam (35) told us her husband opted for a pulse business because "I already have to do household chores, cook and look after the cow and goat, I do not have time to do anything else". Shahrina (30) also cited constraints on her time as being a major factor in her decision to request goats from the project – "A small business takes a whole day to run, so who would look after my children, cook and do my household chores as well as my other housemaid job?" She said that if she had childcare she would be more than happy to have a business, and thinks she could sell clothes because although she does not have tailoring skills she could ferry ready-made items and feels able to handle money.

The issues that these women face highlight the risk of female-targeted development overburdening women. Simply having a business and contributing to household income does not excuse extreme poor women from their existing workload within the home. Kabeer for example explains that women often suffer from "time poverty". This is caused by the longer hours relative to men, women have to work each day because, even after taking up paid work, they remain responsible for a great deal of the unpaid domestic work that ensures the survival of the family. This includes "care of children, the elderly and the sick; domestic activities such as preparation of food and collection of fuel and water along with expenditure saving activities such as food production, livestock care, homestead farming and so on" (Kabeer, 2012, p.16). Due to such time constraints, Banerjee and Duflo (2011) found that women who run businesses were far less likely to want to expand their businesses than men. Through their research they found that extreme poor women do not actually like being small scale entrepreneurs because it simply adds more work to their already overburdened schedule – something which goes unappreciated by their husbands or male relatives.

6.3.3 Confidence

Along with mobility and time constraints, women's perceptions of their own abilities also had a massive impact on asset selection processes. Through our FGDs and in-depth interviews we spoke to 36 women, 22 of which were not involved in the management of a small business. Of these, over half mentioned issues related to their own confidence as the biggest influencing factor, with many simply not being aware of anything they were capable of doing. Aduri (22) told us that aside from the fact that securing an income for her husband is a priority, she was also unable to think of anything she could do herself when the field officer asked her about assets and income generating

options. Although she is interested in tailoring, she has no skills and would have to invest in training – something which is out of the question for an extreme poor family. This resonates with the word of Appadurai (2004), as her household is so focused on survival, she lacks the opportunities and pathways needed to achieve her aspirations and so they do not develop.

Although Oxfam offer support to the women they work with and try to entice them to get more profitable assets, the women’s lack of confidence is often too entrenched. When questioned about why they selected livestock, an alarming number of single women responded by asking “I am a woman, what else can I do?” Mini, a widow who has lived alone for 10-12 years, told us that she lacked the confidence to do the type of businesses she had seen other women do, and another single woman, Rehana (40), told us that such women were “clever and smart, not like me!” Such examples highlight how a lack of confidence can prevent women from taking on what they perceive to be a risky investment.

Most of the women that did select small businesses for themselves already had the relevant skills. Of the 35 women we spoke to directly¹³, 14 were involved in the management of a category B or C asset. Table 2 below shows that of these, ten managed the asset by themselves, and only two of those women, Pretty and Sophia, had no previous experience, training or literacy. However these two particular women took on small businesses due to necessity – they had no one else to rely on and had no land on which to keep livestock.

Table 2: Skills of women who managed or contributed to the management of businesses

	HH	Asset	Training	Literacy	Experience of job	Experience in market	Managed
Nilufa	MHH	Grocery shop			X		Joint
Jarina	FHH	Grocery shop			X	x	Self
Pretty	FHH	Grocery shop					Self
Monzu	MHH	Grocery shop		x			Self
Sadia	FHH	Handicrafts, selling clothes			X		Self
Jesimine	FMH	Sewing machine	x (NGO)			x	Self
Helena	MHH	Sewing machine	x (NGO)				Self
Shimu	MHH	Sewing machine	x (NGO)				Self
Jamila	FHH	Tea stall					Joint
Nazma	MHH	Betel nut business					Joint
Sophia	FHH	Clothing business					Self
Lubna	FHH	Hawking			X	x	Self
Karina	MHH	Tailoring					Joint
Anita	FHH	Veg selling			X	x	Self

¹³ Here we are omitting the wives of men from the FGDs that we did not interview directly

Having previous skills, experience or specialist training certainly seems to make women feel more confident. Lubna (60) told us that for hawking, women need to have previous experience otherwise they will be too worried about going outside and will think they are not able to make a profit. Fortunately for her she was able to gain this experience from her husband, who ran a hawking business before his death. Although she is old now, her husband died when she was still young and she has been hawking for more than twenty years. Women may also benefit from transferable skills other than education or training. One field officer gave us the example of a beneficiary who was previously a beggar. As she had experience of moving around the community and was known to local people, she was able to make a good profit from her clothing business.

Some of the men we spoke to also had little confidence in their wives' abilities if they had no previous experience. Arafat (25), who runs a tea stall with his mother, told us that "If my wife had a business it would only last two months", because she would not be able to get her customers to pay for items bought on credit. These sentiments were echoed by a number of our respondents, with one FGD participant explaining that "If women run a business, people will buy and not pay back". They believed that women did not have the bargaining power, authority or general demeanor required to get customers to pay them back for items brought on credit, and that they would essentially be exploited¹⁴. With adequate training given to the females, men may also begin to have more confidence in their abilities. In order for them to see the full potential of women, it may be necessary to actively bring men into women's empowerment (see for example, Connell, 2003). Therefore for livelihood projects to successfully work with extreme poor women, it may be necessary to hold awareness raising sessions with male kin before asset selection is undertaken.

Aside from relevant experience and training, literacy is also an important factor in women's perceptions of their own abilities. Monzu (25) and her husband, Tariq (35), opted for a small grocery shop from the project that she could manage herself. It was Monzu's idea to select the grocery shop, and although she had no previous experience she told us that she knew she would be able to do it. When we asked her why her self-confidence was so high in comparison to other females, she attributed it to the fact that she can read and write, which made her feel capable of handling money. Many other women from our interviews cited their inability to read as a major reason why they felt they were not clever enough to run their own business.

The issue of not being clever enough was something we heard repeatedly, and was a key reason why women selected livestock. We discussed this issue with Lubna, a 60 year old woman who ran her own hawking business. She did not understand why many women think they cannot do similar businesses to hers, and said "only Allah knows why some women are scared, I do it, I work hard and Allah blessed me". There was a trend of women telling us that after observing other female beneficiaries successfully managing small businesses, such as tea stalls or clothing businesses, they felt that they might be able to do something similar. This did however depend on the type of business – despite observing Lubna's success in her hawking business the other women, of varying

¹⁴Gender does not appear to have had a large impact on this type of entrepreneurial skill with the Shiree beneficiaries tracked in CMS5, where there are clear cases of females being far better at obtaining payment for items brought on credit than men.

age groups, said there was no way they could do something like that because they didn't feel that they had the physical strength required and were too concerned with what people would say about them. Tailoring businesses were most frequently cited as being desirable now that they had observed other women's success.

6.3.4 Necessity

Despite the large number of barriers against women running their own businesses, and especially businesses which involve a lot of mobility, many do so when they have no other choice. Women who have husbands have less reason to have a category A asset because they have an alternative income source. From our interviews we found that single women are far more likely to run a business than women with husbands. Of the 18 FHHs we spoke to, 33% had selected assets which required them to have substantial mobility outside the home, compared to only 11% of women in MHHs. However, given the restrictions on their mobility, time constraints and their perceived lack of skill, not all women without husbands are forced to choose businesses. As discussed previously, Pretty and Sophia were the only two women who ran their own business without any male support and also had no previous skills, experience or literacy. When interviewed they told us that they had started their own businesses because they had no other options.

Pretty (35), a disabled woman whose husband left her some years ago, had been sewing blankets and rolling cigarettes prior to the intervention in an attempt to provide for herself and her young daughter. Despite having no previous experience, she told us that she had always wanted a grocery shop. Her disability prevents her from caring for livestock, but she is able to sit in a shop. She is also fortunate enough to have a good relationship with a local rickshaw driver who takes her to the market, and to have built a relationship with a market seller which enables her to order things for delivery. Sophia (40) meanwhile is an abandoned woman who has a 13 year old daughter to support. Although she has no experience or training, she requested support for a clothing business from Oxfam. This involves her travelling around villages selling ready-made clothes. She says for her, livestock was not appropriate as she has no land and needed a steady income for her daughter. She is also worried about the climate resilience of livestock, and thinks a clothing business is better suited to her environment. She told us that although she had no previous experience and cannot even write her own name, she considered herself to be quite good with money and therefore able to do a business.

We interviewed a field officer from Pretty and Sophia's community who explained that most women who run their own demanding businesses by themselves have dependents to support and have no other options, or have some previous skills and experiences. We can compare the case of Sophia to that of Rehana and Nila, two women from a nearby village. Rehana has no dependents to support, whilst Nila has access to land where she can graze animals. For them, it was not as essential to become involved in a business as it was with Pretty and Sophia, and they instead selected livestock from the project. In the long-term these desperate situations can drive women to do things which they would ordinarily not consider themselves capable of doing. Sadia (50) told us that a lack of

other options had been a major reason why she selected her now-successful business from Oxfam. She said, *“I would have chosen livestock if I had enough land, because I thought people might say bad things about me if I did a business. However I had no choice, but now I realize that I am making more money from my business and would not change my decision. If I had had enough land I would have gone for livestock and I never would have discovered how much profit I was capable of making”*.

7. Conclusions

Times are definitely changing, and far more women are now conducting businesses, often with little support from male relatives. Nasrin, 22, explained that, “A few years ago it was unthinkable for a woman to do a business but now several female owned shops have opened near my house”. Sadia and Pretty both told us that before such behavior was unacceptable even for widowed or abandoned women, and they were forced to stay at home and struggle with poverty. Jamila (45) told us that “women are cleverer now” and thus able to earn an income for their families. “When I was young I did not even know how to talk to men, but now women can come out and are able to talk to men at the market”, she said. She thought these changes that had occurred in the South were very positive.

One of the key reasons behind the changes observed by Jamila and Nasrin has been the role of NGOs and the skills training and education they now provide. They have made women feel capable of starting their own business and as a result female entrepreneurs have become more commonplace. Fahmida (52) attributed the change in her area to NGOs, and said that before life was difficult for the extreme poor but now more women have businesses and are able to contribute to household income. She told us that, “Women used to get very little profit from businesses but now they have training from NGOs and are more capable”. Despite Fahmida’s assertion, she thought a small business was still too risky for her to do as she was not sure she would make a good profit, whereas with a cow there is nothing to lose. This highlights a major issue for the extreme poor who are often risk averse, a reality which is compounded for women who feel as though they have little skills and a wide range of restrictions.

Having grown up in a domineering patriarchal society with very few economic opportunities, women need more than simply encouragement if they are to take on small businesses for themselves. This is because men usually have the capacity to be able to generate a higher income from assets, and rickshaws tend to be seen as the most profitable option if there is a man in the household who is fit and healthy. Rokeya (30), who convinced her husband to get a cow despite him wanting a rickshaw, told us that if her husband had been stronger she would definitely have chosen a rickshaw for him to operate. Therefore it is not surprising that the majority of households we spoke to had not invested in businesses for their wives, even when they are the direct beneficiary. Where the wives were managing the primary asset, it was usually a cow or some goats with the intention of securing a second income stream for the household. There are many examples in the literature of cases in which giving women access to resources does not lead to their greater control over those resources

(Malhotra, Schuler and Boender, 2002), and thus it is not surprising that giving a woman capital for a small business may result in it being entirely run by her husband.

Given the risk of abandonment, as well as the likelihood of an extreme poor man becoming too sick to work, women with no skills and experience run the risk of becoming extremely vulnerable. A large number of women we spoke to had no experience of working before the intervention, and the older women told us that having no experience made it harder for them when they became widowed. Unfortunately, very few of the male beneficiaries we spoke to seem to have considered this. Even the women who are involved in joint businesses may not be able to cope in the absence of their husband, as most rely heavily on support from their male relatives to operate their grocery stores/tea stalls.

Although Oxfam is working hard to focus on female beneficiaries, transferring them assets for their own economic empowerment is extremely difficult given the context. If empowerment goes further than examining what people believe they can have, and extends to “the horizons of possibility, of what people imagine themselves being able to be and do” (Cornwall and Edwards, 2010, cited in Scott, 2012), then clearly more work needs to be done to empower extreme poor women. Women in MHHs often tend to assume that assets will be more productive when given to their husbands, while single women who have no one to support them tend to rely on livestock. It is important to remember that the constraints and restrictions women face are very real, and women should not be forced into taking on assets that they are not comfortable with. However, by providing the necessary skills and training, along with asset transfer, it is more likely that women will develop the confidence to take on more “risky” assets. Even the more conservative women we spoke to, such as Aduri, expressed their interest in having a sewing machine if they were given the relevant training.

Empowering women is also likely to have a knock on effect as by observing the success of others, women begin to think that they too may be capable of something similar. A number of the women we spoke to explicitly told us that although they had originally selected livestock, they had since observed other women making profits through other IGAs and were now interested in reinvesting their profits in similar activities in the future. It may therefore be beneficial to show women videos of other female beneficiaries who have successfully started their own business, or to ask previous beneficiaries to speak at courtyard training sessions to both men and women.

It may be also beneficial to add incentives to households to encourage selection of assets that women can use. Although male dominated assets such as rickshaws are more profitable, and it may be seen as a risk to invest in an IGA for a woman, if some compensation was offered in case of immediate failure there may be a higher take up. Alternatively, perhaps this could be undertaken during the early stages of an intervention to see what works, and to convince other women of their own potential. An additional consideration is that women are fearful about going to the market alone, as they are concerned about their security, their lack of market knowledge and what other people may say. However our findings showed that women would not be as worried if they were able to go with a group of women. Perhaps there is some scope here for field officers to facilitate this type of arrangement with groups of female beneficiaries. There is also perhaps a need for NGOs

to explore marketing systems which bypass the need for women to go to the market at all – such as collection points – and more research into the success of this amongst extreme poor women in Bangladesh is needed.

Extreme poor women are capable of managing and running more non-traditional IGAs with a little extra support, training and motivation, even in the patriarchal context of rural Bangladesh. However, given the relatively high perceived level of economic and social risk when transferring assets to women, NGOs such as Oxfam need to focus on implementing additional support measures. The lack of confidence we see in the capabilities of women to successfully manage assets, from both extreme poor men and women, indicates that more needs to be done before the asset selection period to raise awareness of the income earning potential of women, the additional support that is on offer to them and hence to broaden the range of choices that are perceived as realistic or permissible.

8. Recommendations

- Simply selecting all female beneficiaries does not ensure their empowerment if male relatives are the direct managers of the asset. NGOs must engage both men and women in training sessions and in the development of the microplan at the start of intervention to ensure they understand the benefits of a double income stream.
- Give women assurance that they will be trained adequately in the initial discussions as this might help reduce risk aversion.
- Provide the option of compensation packages if women opt for a business in which they will take the lead.
- Encourage women to form groups which enable them to visit the market together, and ensure they are properly trained in going to the market by female field officers.
- Explore alternative, more gender-friendly distribution mechanisms which can allow women to by-pass the market.
- Provide examples of other extreme poor Bangladeshi women who are doing similar jobs with ease – perhaps through videos or inviting other female beneficiaries to come and share their experiences.
- Encourage more women to be involved in cash-for-work processes before asset selection as this will give them experience of work which many may not have had before.
- Where women are not the main breadwinner, at least ensure they are engaged in some form of IGA so they are not fully dependent and can sustain themselves and the family if the husband should leave, become injured or die. For the same reason it is helpful that both women and men get training on any IGA that if transferred to a household.

- Gender awareness training within the community is extremely important and should include women's mobility, rights, employment/IGA, decision-making, child marriage, family planning, sharing household work etc.

References

- Banerjee, A. and Duflo, E. (2011), *Poor Economics* (New York: Public Affairs)
- Bangladesh Bureau of Statistics (2010), *Report of the Household Income and Expenditure Survey* (Dhaka: New Panama Printing Press)
- Deere, C.D. and Twyman, J. (2011), "Asset Ownership and Egalitarian Decision-making in Dual-headed Households in Ecuador"[online] Available at:
<http://agecon.ucdavis.edu/research/seminars/files/deere-decision-making-ucdavis-2012.pdf>
- Devine, J. Cramfield, L. and Gough, I. (2008), "Autonomy or Dependence – or Both? Perspectives from Bangladesh", *Journal of Happiness Studies*, 9 (1), pp. 105-138
- Chant, S (2004). "Dangerous Equations? How Female-headed Households Became the Poorest of the Poor: Causes, Consequences and Cautions", *IDS Bulletin*, 35(4):19–26.
- The Ford Foundation Report (2002), "Building Assets to reduce poverty and injustice" [online] Available at: http://www.fordfoundation.org/pdfs/library/building_assets.pdf
- Goetz and Sen Gupta (1996), "Who takes the credit? Gender, power and control over loans use in rural credit programmes in Bangladesh", *World Development*, 24 (1), pp. 45-63.
- Holmes, R. and Jones, N. (2010), "Social protection programming: the need for a gender lens - Targeting women does not automatically address gender inequality", [online] Available at: <http://www.odi.org.uk/resources/docs/6046.pdf>
- Holmes, R. and Jones, N. (2010b), "How to design and implement gender sensitive social protection programmes", [online] Available at: <http://www.odi.org.uk/resources/details.asp?id=5093&title=design-implement-gender-sensitive-social-protection-programmes>
- Holmes, R. Mannan, F. Dhali, H.H. and Parveen, M.S. (2010), "Gendered risks, poverty and vulnerability in Bangladesh - Case study of the Challenging the Frontiers of Poverty Reduction programme (CFPR), Specially Targeted Ultra Poor II (STUP II)" [online] Available at: <http://www.odi.org.uk/resources/docs/6244.pdf>
- Kabeer (2001), "Conflicts over credit: re-evaluating the empowerment potential of loans to women in rural Bangladesh", *World Development*, 29(1)
- Kabeer, N. (2012), "Women's economic empowerment and inclusive growth: labour markets and enterprise development", [online] Available at: <http://www.idrc.ca/EN/Documents/NK-WEE-Concept-Paper.pdf>
- Malhotra, A. Schuler, S. and Boender, C.(2002) "Measuring Women's Empowerment as a Variable in International Development" [online] Available at: <http://siteresources.worldbank.org/INTEMPowerment/Resources/486312-1095970750368/529763-1095970803335/malhotra.pdf>

Mathie, M. and Cunningham, G. (2008), "Mobilizing Assets for Community-Driven Development" [online] Available at: http://www.academia.edu/727934/MOBILIZING_ASSETS_FOR_COMMUNITY-DRIVEN_DEVELOPMENT

Matin, I. Sulaiman, M. and Rabbani, M. (2008), "Crafting a Graduation Pathway for the Ultra Poor: Lessons and Evidence from a BRAC programme", Working Paper 109. Manchester: CPRC.

Scott, L (2012), "Contested Relationships: Women's Economic and Social Empowerment, Insights from the Transfer of Material Assets in Bangladesh", *UNU-WIDER, WP/002* [online] Available at: http://www.wider.unu.edu/publications/working-papers/2012/en_GB/wp2012-002/

Silberschmidt, M. (2001) "Disempowerment of Men in Rural and Urban East Africa: Implications for Male Identity and Sexual Behavior", *World Development* 29(4): 657-671.

Swaminathan, H. Lahoti, R. and Suchitra, J.Y. (2012), "Women's Property, Mobility, and Decision-making Evidence from Rural Karnataka, India" [online] Available at: <http://www.ifpri.org/sites/default/files/publications/ifpridp01188.pdf>

UNDP (2005), "Beyond Hartals – Towards Democratic Dialogue in Bangladesh", [online] Available at: <http://www.un-bd.org/pub/unpubs/Beyond%20Hartals.pdf>

War on Want (2011), "Stitched up: Women workers in the Bangladeshi garment sector" [online] Available at: <http://www.waronwant.org/attachments/Stitched%20Up.pdf>

World Bank (2009) "Gender in Agriculture Sourcebook" [online] Available at <http://siteresources.worldbank.org/INTGENAGRLIVSOUBOOK/Resources/CompleteBook.pdf>