

Supporting extremely poor elderly people in rural Bangladesh with asset transfers for income generation: lessons from Uttaran's SEMPTI project

Sonia Tahera Kabir and Sohel Rana

Uttaran

kabirfam@yahoo.com, sohelsoc07@gmail.com

With contributions from Peter Davis, SDRI

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EXECUTIVE SUMMARY

The paper reports on findings from eighteen focus-group discussions and twenty semi-structured interviews with participants, their family members, and staff of Uttaran's SEMPTI project. The focus of the research was on elderly beneficiaries who were extreme poor. The paper reports on how extreme poverty affected the elderly, and how the project, which was organised around the transfer of productive assets, impacted their lives. The relationships that elderly participants had with family members or others who helped them manage the assets were crucial to the success of project interventions: participants who had strong relationships were more likely to report that they benefitted from the asset transfer. When relatives, or others, who did not share strong pre-existing reciprocal relationships with the elderly person, managed assets, projects were less likely to benefit the elderly person. The idea of intergenerational bargain (Collard 2000) is used to describe this dynamic. The research draws attention to the need to clearly understand elderly peoples' family and social contexts for the successful implementation of social protection interventions, especially when they are based on the transfer of productive assets for income generation.

The paper provides evidence that it is possible to effectively support some extremely poor elderly people by transferring productive assets to them, and that some can manage these assets themselves in order to generate sufficient income. However the research also shows that other elderly extremely poor people are not able to manage productive assets on their own. Some elderly people lose their capacity to manage assets even when the activities chosen, such as rearing cattle, demand relatively low levels of physical labour or complex management. In these cases relatives or neighbours can sometimes manage assets on their behalf and support them with the income derived. However the success of such arrangements is not always guaranteed.

One dilemma that the research uncovered was that when elderly people were already in good relationships with relatives in younger generations, the management of assets was more likely to result in the elderly person being adequately supported by the income generated. However for elderly people who were already isolated or had poor relationships with younger generations of relatives, assets transferred were less likely to be used to support them. In these situations organized groups were useful in helping to rectify some poor relationships, but the paper shows that for a number of elderly people who were too infirm, or for other reasons were unable to manage an asset, the transfer of a productive asset for income generation was unlikely to produce a significant improvement in their lives.

The paper concludes that productive asset transfers for income generating projects are not a magic bullet for lifting all extremely poor elderly people out of poverty. They work in some cases, but in others alternative forms of income support and social protection are required, particularly when the elderly person is infirm, isolated, or has poor relationships with relatives. Given observed social trends in Bangladesh it is very likely that the numbers of people who fall into this category will continue to rise in coming years.

In 2010, while visiting an Uttaran field site in the Khulna district, we came into contact with a woman, probably in her seventies, who lived on the streets adjacent to the local market. She begged for food and slept at the local Moth (religious place for the Buddhist community) at night. She was very frail and unable to speak or understand what was said to her. The project office had included her as a project beneficiary but didn't know how to transfer an asset to her due to her poor physical and mental state. Two months later, sleeping on the street, she died.

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CONTENTS	Page No.
Executive summary	ii
Acknowledgement	iv
Contents	v
List of figures	vi
Abbreviations	vi
1. INTRODUCTION	1
2. RESEARCH QUESTIONS	2
3. RESEARCH RATIONALE	2
3.1 Support for the Elderly in Bangladesh	5
4. METHODOLOGY	6
5. RESEARCH FINDINGS	7
5.1 Gender-wise distribution of elderly beneficiaries	7
5.2 Age Distribution of Elderly Beneficiaries	7
5.3 Distribution Elderly Beneficiaries by living arrangement	8
5.4 Distribution by asset management	9
5.5 The heterogeneity of the ageing and extreme poverty experience: Varied Circumstances	10
5.6 A case of a successful intergenerational bargain	11
5.7 Failed bargains	11
5.8 The challenges generated because of the heterogeneity of ageing experiences	12
5.9 The role of primary groups and Gono Unnayan Federations	13
5.10 Understanding intergenerational reciprocity in interaction with asset transfer Interventions	13
6. CONCLUDING REMARKS	18
7. IMPLICATIONS FOR THE PROJECT	19
8. REFERENCES	20
9. ANNEXES	vii
Annex 1: FGD Discussion Guide for the Primary Groups	vii
Annex 2: FGD Discussion Guide for the Project Staff	vii
Annex 3: FGD discussion guide for the Union Gono Unnayan Federations	vii
Annex 4: Semi structured questionnaire for the elderly beneficiaries on intergenerational bargain	ix
Annex 5: Semi structured questionnaire for the children/IGA operator on intergenerational bargain	xiii

LIST OF FIGURES

Figure No	Content	Page No.
Figure 1:	Gender-wise distribution of elderly beneficiaries	6
Figure 2:	Age-wise distribution of elderly beneficiaries of the project	7
Figure 3:	Distribution by living arrangement	8
Figure 4:	Distribution of elderly beneficiaries by asset management	9

ABBREVIATIONS

HIES	Household Income and Expenditure Survey
HHs	House Holds
GUF	Gono Unnayan Federation
GoB	Governmental of Bangladesh
FGD	Focus Group Discussion
IGA	Income Generating Allowance
SSIs	Semi Structured Interviews
WHO	World Health Organization

1. INTRODUCTION

This paper presents findings from research into a project to support extremely poor elderly people in Bangladesh. Eighteen focus-group discussions and twenty semi-structured interviews were carried out among elderly participants of Uttaran's SEMPTI¹ programme in the districts of Khulna and Satkhira in the southwest of Bangladesh. Focus group discussions were also carried out with the field staff of Uttaran's SEMPTI project. A local organisation with an extensive presence in the south western part of Bangladesh, Uttaran has been working to achieve economic empowerment for the extreme poor people of the region. The project focuses majorly on distribution of khasland (state owned land) to the extreme poor along with other income generating assets.

The first phase of SEMPTI project ran from April 2009 to March 2012 and targeted 12,325 extremely poor households who owned less than five decimals (one twentieth of an acre) of land, had a household income of less than 2,000 taka per month, and had no household members involved in microfinance or other financial services. A comparative analysis of HIES (Household Income and Expenditure Survey) and Shiree baseline data has shown that Shiree targeted households fall well below the bottom 5 percent of HIES households. The report came to the conclusion that the overwhelming majority of Shiree households are from the bottom 2 to 3 percent of rural households belonging to the extreme poor category (Shiree, 2012). About ten percent of the beneficiaries of this project were aged 65 or over. Our research focused on these elderly beneficiaries who were part of the first phase of the project.²

One of SEMPTI's core objectives was to provide income-generating assistance to people living below the lower national poverty line, who are considered to be extreme poor³. This was attempted through the transfer of productive assets⁴ to individual beneficiaries. The project also created primary groups to organise and support beneficiaries, formed Union-level Gono Unnayan Federations⁵, and developed other networks with local administrative and service-providing agencies. Through these networks Uttaran aimed to create and strengthen community-based support structures for the project beneficiaries.

¹ SEMPTI- Sustained and Expanded Effort to Make the Ultra Poor Out of Extreme Poverty by Transferring Assets, Cash and Skill in an Integrated Approach

² According to GoB policies, people aged over 65 are entitled to have "old age allowances". Based on this concept, the paper considered 65+ beneficiaries to be elderly beneficiaries.

³ Households who consume less than 1800 kilocalories and earn less than 27 taka, per person per day, fall below this line.

⁴ The project transfers assets to beneficiary households based on need. These include live assets, such as poultry and livestock, and non-live assets, such as goods for small shop businesses, agricultural inputs (seeds and fertilizer), and vehicles (rickshaw vans).

⁵ SEMPTI's Gono Unnayan Federations are Union level groups which include representatives of primary groups. They help to strengthen the primary groups, build cohesion and promote the voice of primary organisation members in issues concerning their lives and livelihoods at the Union level. They play an important role in solving the problems faced by primary organisations, network with different stakeholders and organise the group members to assert their rights and demands. These federations consisted of two committees: 1) the general committee and 2) the management committee. One representative from each primary group belongs to the general committee. Ten representatives from the general committee along with the field staff of the project for that area form the management committee.

The project baseline data shows that most of the elderly beneficiaries of the project were involved in informal sectors and worked as agricultural day labourers which did not ensure any form of pension system or social security to support them for the old age. Also having access to the old age allowances is problematic as the number of people covered in each union is less than what was required and it also demanded that the people have certain linkages with the union parishad authorities to get their names registered for the safety net schemes. Failure in this resulted in exclusion from the services for many who actually deserved it. This lack of coverage from safety net schemes and absence of pension or social security for the old age created the need for providing these people with income generating assets, with the expectation that this could give them an additional source of income. However, from its field level experience Uttaran recognised that many conventional income-generating activities were not appropriate for the elderly, and the transfer of an asset to an elderly person can create tensions within families due to a lack of clarity about ownership, control of operation, or control of income. Due to this context, it was important to explore how extremely poor elderly people experienced poverty, and in what contexts. There was also a need to investigate the efficacy of income-generating projects in reducing extreme poverty and meeting basic needs for the elderly beneficiaries, the challenges faced by beneficiaries, and the roles played by other people in the functioning of the income support assets.

2. RESEARCH QUESTIONS

This study tried to answer the following questions:

- 1) What were the different situations/contexts in which elderly beneficiaries found themselves?
- 2) How different income generating interventions interacted in these different contexts and how the elderly beneficiaries and project staff worked with these interventions in terms of -
 - a) Challenges they faced in identifying appropriate livelihood options
 - b) Facilitating generation of sustainable income from assets
 - c) Ensuring that the essential family needs (food, clothing, shelter, etc.) were satisfied
- 3) What role the primary group members, neighbours and community volunteers played in relation to management of elderly beneficiary households' assets to ensure income from the assets?

3. RESEARCH RATIONALE

A recent report combining quantitative and qualitative survey data from a panel survey and from life histories of 36 households (Shiree, 2011) has mapped out the complex dynamics of socio economic contexts of extreme poor households in Bangladesh. It has shown that almost 40% of extreme poor beneficiary households are female headed with less education, have been abandoned or separated, are begging to earn a living and have a relatively smaller family size. These characteristics of extreme poor households will have a definite impact when the beneficiaries grow old and when their capacity to work and earn a livelihood decreases substantially. The report also tries to explain why the extreme poor households get smaller in size over the years focusing on two major reasons-1) exit of males from the parent's house usually for marriage and 2) the breaking up of joint families. The Shiree report says,

"In the latter, more able members of households decide to separate from the weaker, often non-earning members believing that their dependence poses a serious livelihood threat. These kinds of

separations are a key feature of destitution in that those who lose relationships of support are also likely to be those least capable of earning” (Shiree, 2011, p.9). In most cases, it is usually the elderly members of the family getting abandoned or getting separated from. However, living with children also might not be as beneficial for the elderly parents as one might assume. It was observed by researchers that “children who remain living with their elderly parents may be less economically successful than those who succeeded in establishing an independent household. This may include children who are unemployed, disabled or substance abusers” (Lloyd-Sherlock, 2010). Also living with other family members might not always lead to necessary support and care rather “can promote household tensions and generational conflict over control and ownership of the home” (Sokolovsky, cited in Llyod-sherlock, 2010).

The ways that the elderly are supported in Bangladesh can be understood within implicit intergenerational bargains (Collard 2000) embedded within strong norms of respect and care for the elderly. However, recent patterns of social change within Bangladesh have been linked to an increased problem of poverty among the elderly. These patterns include increased rural to urban migration, with the elderly often left behind in villages, while their children seek work in urban centres; large-scale international labour migration; more widespread employment of women, especially in garments factories in or near urban centres; and a trend towards smaller, ‘more-nuclear families’, often excluding elderly parents. Added to these trends is the growing percentage of elderly population in the overall population, caused by lower birth rates and increased life expectancy. These trends combine to create a growing population of vulnerable elderly people in Bangladesh who rely on weaker intergenerational support than in the past. The vulnerability of elderly people is not only experienced in their personal health and household circumstances, but also in external pressures associated with lack of support in communities and society at large.

In our research we found it useful to think of the effects of rapid social change on the wellbeing of elderly people in terms of the intergenerational bargain model, outlined by Collard (2000). An elderly person’s earlier relationship with the working generation or the young in the family influences their later life, especially in receiving care, financial and emotional support, or in terms of securing help to manage their resources. Some economists refer to this relationship as an intergenerational bargain (Collard 2000), in which older generations invest in younger generations in order to protect themselves against future risks. The bargain, according to Collard, is stable. When this bargain is fractured due to a missing working generation, or if a generation thinks that they have no one to support or get support from, then the nature of the relationship that they nurture with other generations can change. A fractured generational bargain due to social ruptures can influence income earning and resource mobilization of households and can especially affect the wellbeing of the elderly.

Also the wellbeing of the elderly depends on the combination of internal capabilities and external structures, sometimes known as combined capabilities⁶. The internal capability of an older person

⁶ Combined capabilities refer to the interplay of internal capabilities and the facilitation or constraints of the external environment. For example, an older person may not have the internal capability to engage in hand manual work. But external constraints may mean that they are excluded from other types of work. Taken together, this means the person

depends on their lifetime accumulation of social, human and financial capital. Those elderly who have good relationships with family members, who took care of a their younger generation in childhood properly as far as they could, have accumulated social capital which can increase their internal capability set, and decrease external inhibiting structures when they get old (Nussbaum, cited in Sherlock 2002). Our research illustrates how the combined capabilities of elderly people, and the nature of the 'bargain' that they have struck with other generations, affects their vulnerability to poverty and also how effective an asset transfer project with them may be.

Raju (2006) also provides an overview into the many and complex problems the elderly face in South Asian societies, with a particular focus on India. He points out that older people have become increasingly vulnerable not only due to physical disabilities but also due to social, economic, psychological and health related trends. "Their problems range from the absence of ensured and sufficient income to support themselves and their dependents, to ill health, absence of social security, loss of a social role and recognition and to the non-availability of opportunities for creative use of free time" (Ibid, p. 6).

Also Rajani, Mishra and Sharma (1996) and Prakash (1999) show that in South Asia there has been a breakdown of the traditional patriarchal joint family system and the community and caste networks that sustained the elderly within the family units in the past – due to urbanization, migration and industrialization. In addition women's entry into the labour force has led to a reduction in the quality of domestic care. According to Prakash (1999) social norms associated with living with the elderly have weakened, and when the elderly do live with their children it is often due to economic need rather than affection. These authors also point out that scarcity of space and other resources in crowded urban centres have contributed to a lowered social status of older adults, with social isolation of the elderly becoming more common.

In addition, Kabir and Salam (2001) point out that the higher dependency ratios are associated with a larger proportion of elderly people in the population in general. Wage earners have to support more elderly people, and this combines with weakening support norms, to contribute to growing problems of poverty among the elderly.

The 'National Policy for Older Persons of India' claims that almost one third of the population in the 60-plus age group is living below the poverty line in India. Raju (2006) points out that with nearly ninety percent of the total workforce employed in the unorganized sector, retirement without financial security, such as pensions and other post retirement benefits, is the norm and leads to widespread vulnerability among elderly people.

Also according to Raju (2006) older widowed women in India are one of the most vulnerable groups. He points out that the cumulative effects of a lifetime of nutritional deprivation, hazardous occupations, heavy workloads, continuous child bearing, and low self-esteem, leave widows physically and mentally frail, and often economically destitute.

lacks a combined capability to work—a common problem for poor older people in The South (Nussbaum cited in Sherlock, 2002).

About 6.6 per cent of Bangladesh's population of 162 million is over the age of 60. UN figures further indicate that this proportion is anticipated to triple to 21 per cent by 2050 (Help Age International, 2011). The key point here is that the elderly population keeps growing and will continue to grow (Rahaman *et al*, 2009). This predicted increase is occurring more or less around the world putting pressure on governments, especially in the developing world, to provide support for the elderly. For Bangladesh, the social and economic impact of an ageing population is made clearest when considering the increase in the absolute number of older Bangladeshis. The total population of over 60s has increased from 1.94 million in 1951 to 9.41 million in 2007. Compared with national population growth during these years, the overall population has increased by 3.23 percent whereas the over 60 population reflects a 4.85 fold increase (Help Age International, 2011).

3.1 Support for the Elderly in Bangladesh

In 2005, 6 percent of the total population (8.3 million) were aged 60 or above which increased to 7.39 percent (10 million) in 2010. HIES data also indicates that the demographic profile of rural areas is notably older than urban areas, with those aged 60 or over making up 7.95 Percent of the population in rural areas, compared to 5.84 percent in urban areas (HIES, 2010). The national poverty rate has fallen less amongst households headed by an older person than those headed by people of younger ages between 2005 and 2010. People living in older headed households extreme poverty has fallen by less than a third of the overall fall in extreme poverty (2.7 percentage points, compared to 7.5 for the total population). Therefore it appears that older people may have benefitted less from development gains in recent years, which raises concerns for sustaining achievements in development in the context of an ageing population (Help Age International, 2013). In spite of its limited resources, the Government of Bangladesh provides an old age allowance to 2.475 million elderly people, costing 8.91 billion taka (GoB, 2012). However, this still obviously falls short of reaching the total number of elderly people living in the country. The 2012-13 budget announced that spending will remain the same for the next fiscal year, with the same number of elderly people receiving the same allowance.

Due to the growing problem of poverty among the elderly, the government of Bangladesh started the elderly allowance scheme in 1998. It focused on the following eligibility criteria:

- 1) People aged 65 or over who are physically challenged and unable to work will be given preference;
- 2) Physically sick, mentally challenged, physically and mentally disabled and have limited ability to work will be given preference;
- 3) The people who spend most of their income on food (yearly income is less than 3,000 taka) will be given preference.

The monthly allowance under this scheme began with 100 taka per month and now stands at 300 taka per month. This scheme does not cover all elderly people and relies significantly on local government officials for the allocation of limited numbers of benefits to households at the local level.

In addition to providing cash transfers for the elderly, there is a growing concern in global policy debates to examine social policies that support and protect the elderly in terms of wider wellbeing outcomes and the enjoyment of rights. These debates place increasing attention on heterogeneity and diversity among the elderly (across caste, class, religion and region), the need for differential interventions and the need to fulfill needs as a right of citizenship because older adults demand independence, participation, care, and dignity (Help Age International, 2002). There is also more emphasis in global policy debates on the eradication of old age poverty, the provision of health services and material support, ensuring elderly people's participation in policies that affect them, the removal of age-based barriers to economic and political participation, and the recognition of gender and intergenerational issues in ageing (Ibid, 2002).

Thinking about the diverse circumstances old people can find themselves in highlights the need to focus not only on the provision of better services for the elderly, but also on the need to ensure equal access to these services. This requires a better understanding of the particular problems and obstacles older people face and of the effectiveness of particular interventions.

In our reporting of the research findings that follow, we try to make a contribution to these debates, particularly by improving our understanding of the plight of the elderly extreme poor, and the potential for specific interventions to improve their lives.

4. METHODOLOGY

The research involved a case study approach involving focus group discussions and semi-structured interviews with about twenty respondents selected through snowball sampling.⁷

a) Focus Group Discussions

Focus-group discussions were held with selected primary group members, project staff, and Gono Unnayan Federation members. We used baseline data on SEMPTI participant households to select primary groups with sufficient numbers of elderly beneficiaries for our focus-group discussions.

Twelve focus-group discussions were carried out with the primary group members of six project offices (one male group and one female group per office).

Six focus-group discussions were also carried out with project staff belonging to six project offices.

Two focus-group discussions were carried out with two Gono Unnayan Federations.

In the focus group discussion, participants were asked about the different contexts of elderly beneficiaries and how they experience extreme poverty. They were also asked about their role in ensuring sustained management of assets of the elderly who are part of their groups. The project

⁷ Snow ball or chain referral sampling refers to sampling process where the researcher asks for assistance from the subject/respondent to help identify people with similar traits. A snowball sampling technique was used in this research to locate respondents with similar attributes.

staff were asked about their experiences with delivering IGAs to these elderly households, the challenges they had faced and how they had overcome them. Separate FGD discussion guides (Annex 1-3) were used for each respondent group.

b) Semi Structured Interviews

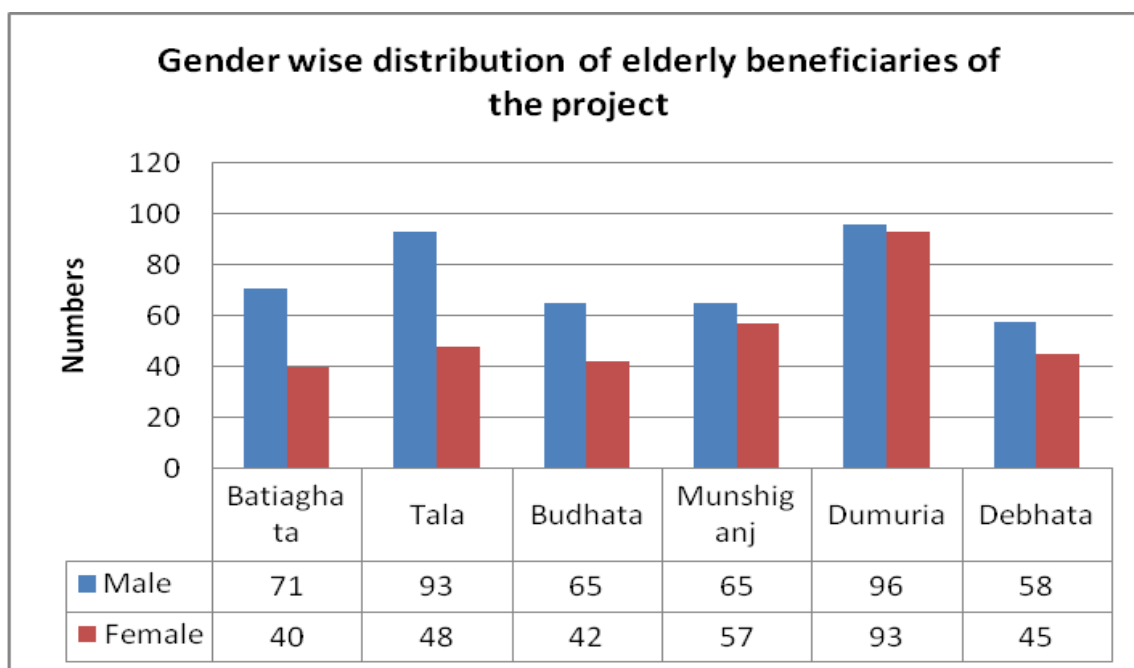
To supplement FGD findings, a snowball sampling-based, small scale, semi-structured questionnaire survey was carried out focusing on the material, relational and subjective well-being of twenty elderly beneficiaries (see Annex 4-5). The survey questions focused on different aspects of intergenerational bargain with the next generation, and on how this relationship played a role in helping with the day-to-day living of the elderly person. Some semi-structured interviews included asset managers or the caregivers of beneficiaries.

5. RESEARCH FINDINGS

5.1 Gender-wise distribution of elderly beneficiaries

Data collected on the asset management scenario of the elderly beneficiaries provided information on gender, age, household composition and the management of the income generating activity. Figure 1 shows that in all project offices, the number of male elderly beneficiaries was greater than that of the elderly female beneficiaries. Only in Dumuria *upazila* were male and female numbers almost equal. While some of these beneficiaries are the household heads, some live with relatives who act as household heads.

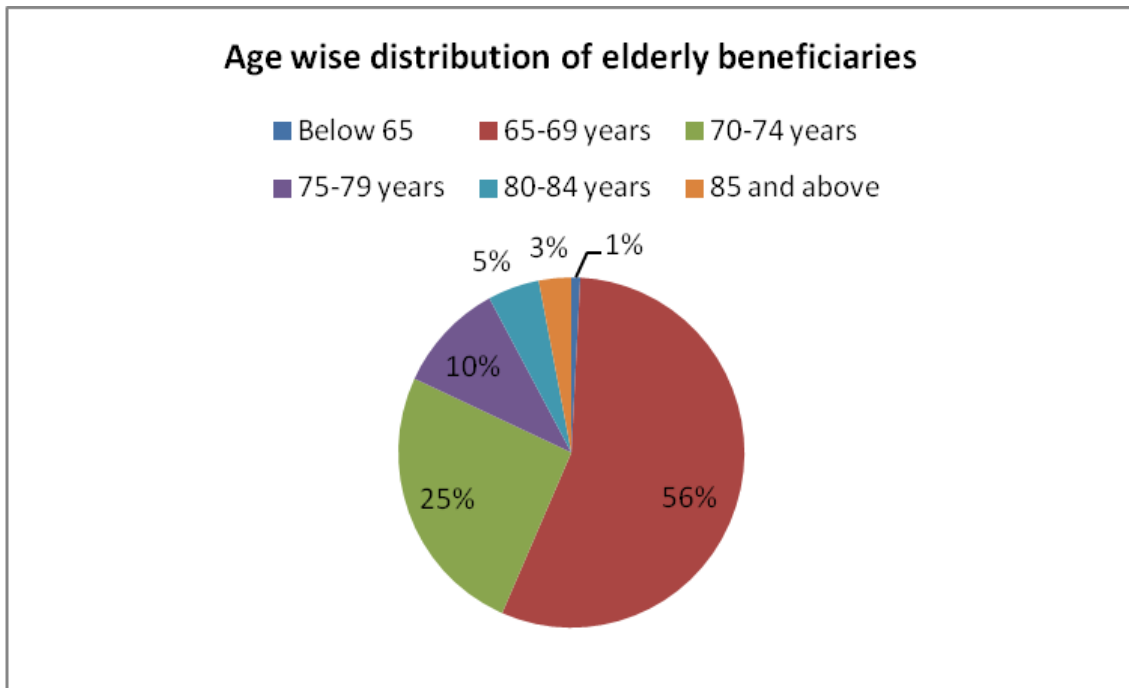
Figure 1: Gender-wise distribution of elderly beneficiaries



5.2 Age Distribution of Elderly Beneficiaries

Figure 2 shows that almost 56 percent of the beneficiaries were 65 to 69 years of age and 25 percent were 70 to 74 years of age. A few beneficiaries claimed to be older than 100 years, although in most cases the accuracy of this was difficult to verify.⁸

Figure 2: Age-wise distribution of elderly beneficiaries of the project

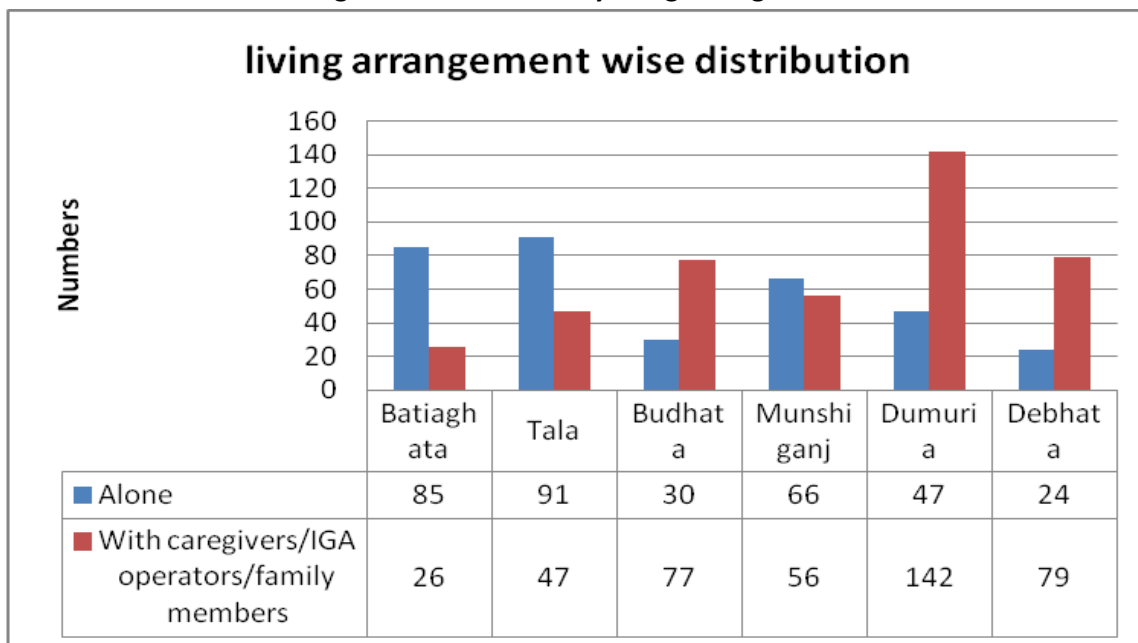


5.3 Distribution Elderly Beneficiaries by living arrangement

Figure 3 shows the numbers of beneficiaries living alone or living with others (caregivers, IGA operators or family members). Dumuria, having the highest male-female elderly beneficiary ratio, recorded the highest number of elderly beneficiaries living with someone, whereas Tala reports the highest numbers living alone. Tala is a disaster prone area, affected by floods and water logging. It is possible that financial constraints or migration to the cities and other areas result in elderly people being left on their own by other family members. Batiaghata is somewhat different as it is close to Khulna metropolitan area and many people leave home to go to Khulna to work in brickfields, small industries, or to work as rickshaw pullers. This may contribute to the high numbers of lone elderly beneficiaries in Batiaghata. Dumuria is more economically prosperous than other *upazilas* of Khulna, as it has the capacity to produce both paddy and fish and has not yet been affected by salinity, as other areas of the south have been. This may contribute to greater household stability and a higher proportion of the elderly extreme poor living with family members.

⁸ Some research studies on Gerontology has come up with the following age related categories: Near Old Age (50-63), Old Age (64-73), Late Old Age (74-83) and Frail Old Age (84+).

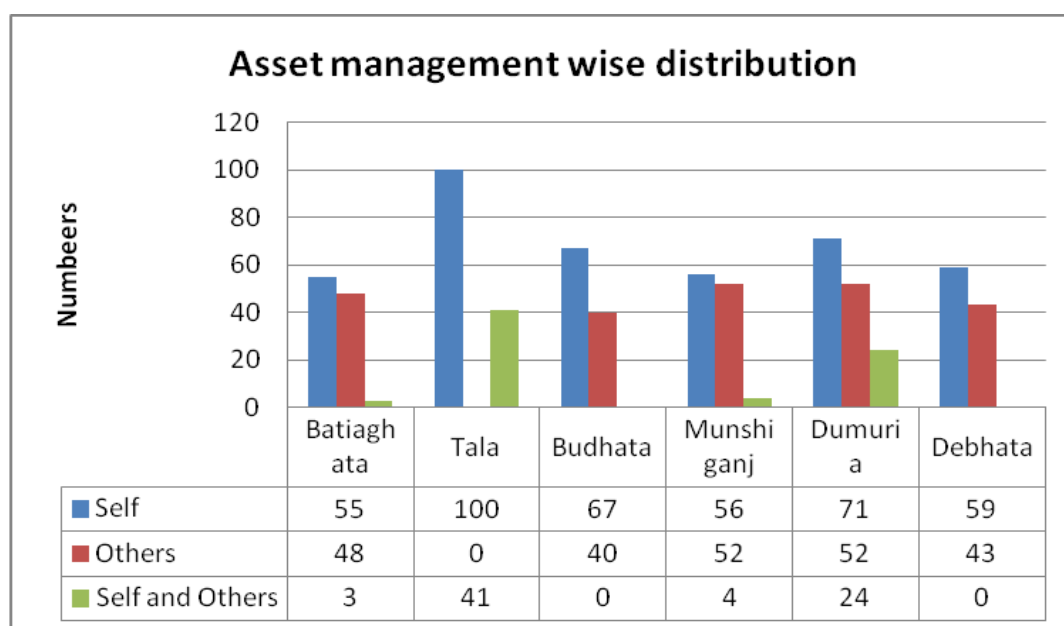
Figure 3: Distribution by living arrangement



5.4 Distribution by asset management

The assets were given in several phases and over time most respondents received more than one asset. Some assets were maintained by the beneficiaries themselves, others by relatives such as daughters, sons or nephews. Some were managed by beneficiaries and relatives in a joint effort. Figure 4 provides asset management-wise distribution of elderly beneficiaries of the project.

Figure 4: Distribution of elderly beneficiaries by asset management



5.5 The heterogeneity of the ageing and extreme poverty experience: varied circumstances

Primary group members, project staff, GUF members were asked about different situations and contexts that they thought the elderly beneficiaries were finding themselves in. They categorized the elderly people who they selected as their beneficiaries into three groups based on health and abilities: a) Those who could move around and were able to maintain themselves; b) Those who could move around but were unable to do any work, couldn't cook but could bathe on their own; and c) Those who were paralysed or bed ridden and needed to be looked after constantly by someone else. However the data collected from the interviews, FGDs and project documents has shown several additional contexts which were not limited only to health and ability status of the elderly beneficiaries. Several intra and extra household elements and relational dynamics interacted with the asset transfer interventions in creating these contexts. For the analysis purpose, we have clustered these contexts into five separate groups.

The first group consisted of elderly people who managed assets on their own and were capable of earning an income from them. The range of activities for the management of resources included managing shops, buying supplies, looking after livestock animals etc.

The second group consisted of elderly people who were unable to manage an asset but had a good relation with younger family members or someone from the community who would manage it on their behalf. Here there are a wide range of successful asset management arrangements, which do not necessarily require a close relative to be living with the owner. The close relative may live separately, or the asset could be looked after by a neighbour, either from the same socio-economic class or someone who was wealthier. Even if the beneficiary had no direct control of the asset, they often helped in decision making.

The third group consisted of elderly people who were unable to manage an asset and did not enjoy good relations with a family or community member. In such instances a range of negative scenarios could emerge. The asset operator could leave or refuse to manage the asset, steal the asset, keep all the proceeds, demand something in return for their assistance, or withhold information and not let the beneficiary have any role in decision making.

The fourth group consisted of elderly people who were not able to manage their asset and did not trust anyone else to do so, whereas the fifth group consisted of elderly person receiving support which required no management such as getting food packages from the project or old age allowance.

Following illustrations highlight some of the above mentioned complex dynamics:

A case of a successful intergenerational bargain

As was mentioned earlier, many successful arrangements were made with younger generation relatives. Nilamistri is one such case. Nilamistri (60) has been blind for the last 4 to 5 years as the nerves of her eyes became narrowed. Before she was blind she used to work in the agricultural field and as a domestic maid, but she earned very little. Her daily wage was around 15 to 20 taka. After

she became blind, she could not do any work and lived with her son and daughter in law. Both her son and her youngest daughter gave her money for food and medicine and she used to call her daughter if she needed any help. When her son and daughter in law moved to India for 3 years in 2008 they didn't send her money, and during this time she relied on her daughter who lived in the nearby village. Unfortunately, her daughter died of kidney failure in 2009 and her son-in-law started torturing her two young grandsons. As a result, the two boys ran away from home and came to live with her.

Fortunately, in 2010 she was given a van by the project. She was also given sacks of Paddy along with the van but she sold the paddy and bought another van. She gave the two vans to her two grandsons. The two grandsons now provide for the family, look after their grandmother and give her money whenever she needs it. Every day they tell her how much they have earned and hand the money over to her. Though she cannot operate them directly, she has control over the assets given to her and she believes that she has no conflict with anyone regarding management of her assets. Initially she had refused to take the assets but when her grandsons came to live with her she asked the project to give her assets. Previously she couldn't afford very much, but now the family eat well as both the grandsons are earning. *"It is my will that I will look after my grandmother till her last days"*, commented one of her grandsons.

Nilamistri believes that in her area some elderly are well looked after by their children but others are not. She also feels that the community take a negative view if children are considered to be not taking care of their parents, and may become an object of ridicule. In general, she says daughters are more responsible than sons and she regrets that she was not able to look after her children well and arrange a good marriage for her daughter. Though she was able to provide for her son so that he could pass the school terminal exams, she believes she should have done more for ensuring a better future for her children.

Failed bargains- Two cases

Examples of a number of intergenerational bargains with relatives that had broken down were also abounding. Ajit,⁹ a man who is in his 80s, lived with his only son, Sadhon, and daughter-in-law¹⁰. In 2007, Ajit had become seriously ill and unable to work, leaving Sadhon to pay for the expenses alone which he could not afford. Ajit was identified as extreme poor by the Uttaran project and received goats and 14 mounds of paddy which his son was given to look after. When questioned about the assets, Ajit appeared to know nothing about them. He said he was dissatisfied with his carers because they did not look after him properly and were rude to him. The extent of his maltreatment became clear when talking to the chairperson of Ajit's primary group, who said that Ajit *"lived in a room which was dark, dirty, moist and stinking"*. Though the group members told Sadhon to look after his father, he never listened. Ajit was never regularly fed well and, when he had still been able to, he had gone to the market to beg. The chairperson of the group commented that Sadhon never

⁹ Although during our primary data collection Ajit was alive, we later learned that he passed away in 2012.

shared any information about the IGA with his father, and that Sadhon and his wife didn't look after him properly because "*they hated him*"¹¹. Other neighbours reported that his daughters also hadn't cared much about him.

Despite his mistreatment of his father, Sadhon acknowledged that Ajit had previously fulfilled his responsibilities towards his children. Ajit used to be a well off carpenter and owned more than 50 *bigas* of land, but lost most of his fortune. He had sold most of the land to invest in various businesses that had all failed. However, Sadhon had been able to study up to class 9, two of his sisters graduated from high school and all four had dowry costs paid for them. Ajit had even bought a rice mill for his son, which enabled him to have a steady income. However, when Ajit was taken to jail for not paying 17,000 taka that he borrowed, his son had to sell the rice mill to pay the debt and get his father out of the jail. It may be Sadhon's resentment over this loss, and the resulting economic hardship, which prevented him from taking proper care of his father.

Another similar case is of a 70 year old woman¹⁰ from Tala, who has 4 sons and three daughters. Previously she moved to live with a different one of her four sons in every alternate month. However, one of her sons died recently and another one left home, leaving her completely dependent on the two remaining sons and the money she receives as old age allowance. She was given goats, sheep and poultry birds as assets, which her sons wouldn't help her look after. She sold the goats to buy medicine for herself and all her poultry birds died. Her sons often tell her that if she cannot give money to them, they won't provide her with food.

5.6 The challenges generated because of the heterogeneity of ageing experiences

The multidimensional contexts in which the elderly beneficiaries were finding themselves created several challenges in terms of identifying the appropriate IGAs for these beneficiaries. These challenges included:

- identifying which IGA that particular beneficiary will be able to manage,
- assessing whether they have anyone to help them manage the IGA,
- assessing whether they have enough space to manage the IGA,
- assessing whether they will be able to provide labour for the IGA,
- assessing whether they were mentally strong enough to manage the IGA,
- identifying a relative who can look after the IGA and will give regular income to the elderly, and,
- ensuring that the beneficiary has a certain amount of control over the IGAs.

The major consideration was that the IGA needed to enhance the dignity of the beneficiary and their acceptance within the family.

¹⁰The beneficiary passed away in 2012.

For those falling in the fifth group, the project provided a food stipend (grocery items along with some clothes). However, this was found to destroy community charity for that beneficiary in some cases and posed another challenges.

Some IGAs were given based on the project staff's understanding of the context but these IGA's brought in additional expenditure which the family members did not want to bear and in a few months the IGA asset became redundant or unnecessary for the family.

Some elderly beneficiaries, showed no interest in receiving any support, with one particular beneficiary insisting, "My time in this world is over, I can't do anything". This posed an obvious challenge for the project staff.

Sometimes the project office had to sign deeds with the IGA operator to ensure regular income was given to the elderly, or threatened that the IGA would be taken away if the elderly beneficiary was not looked after properly. In most of the cases, these strategies worked but in some they failed. In Batiaghata working area, the project staff started working with a beneficiary over the age of 80, who used to beg but got occasional help from his daughter and son-in-law. The project called the son-in-law to a group meeting and told him that he had to look after the beneficiary if he wanted to receive the asset. He agreed that if the beneficiary became bed ridden, he would let him live with him, and the beneficiary trusted this. Based on his words and the trust the beneficiary is putting onto him, the project gave the son-in-law a cow. In another similar case, a man agreed to look after his elderly mother-in-law in return for a rickshaw van. Though the son-in-law said that he regularly provided for her, the mother-in-law said that she did not get any help from the son-in-law. In both these cases, no deed or contract was signed between the project and the caretaker, and only verbal agreement in front of the primary group members took place.

5.7 Understanding intergenerational reciprocity in interaction with asset transfer interventions

The semi-structured interviews (SSIs) we conducted with elderly beneficiaries have shown that in most of the cases, their IGA operators were close relatives. The relationship that were most observed through the SSIs were that of the mother-son, grandmother-grandson, aunt-nephew and mother-daughter relationships. In addition to that, beneficiary-community relationships were also observed.

Most of the elderly beneficiaries said that they felt they had not fulfilled their responsibilities towards their children when the children were younger. They were not satisfied and had wanted to do more but financial constraints prevented this. Most of them had been unable to provide proper food, clothes or education for their children as they had been struggling to survive. The children who were working as IGA operators did not seem to harbour any resentment towards their parents, because they understood the difficult circumstances their parents had gone through during their upbringing.

Through these interviews, the major observation was that those beneficiaries who had gone through a failed bargain had experienced extreme poverty more than those who became successful in these bargains. A successful bargain could create new relationships or reinforce old relationships with the

relatives who would help in looking after the beneficiary when he or she became too frail and infirm to look after themselves.

In most of the cases, it was seen that the IGA operators were close relatives of the elderly beneficiary households and in those cases where the elderly beneficiary played an important role in the upbringing of the IGA operator, the IGA operator was providing strong support to the elderly beneficiary. It could be assumed that the IGA operator felt some sort of gratefulness towards the elderly beneficiary and they were regularly handing over part of the profit from the IGAs to the elderly beneficiaries. That is, the asset had created income earning opportunities for someone else in the family and the elderly beneficiary was getting his or her due share of profit regularly —but for this to work the elderly person needed to have a strong bond with the IGA operator at any point in the IGA operators life. If this was not there then the bargain became unsuccessful.

Biprodas Sardar, aged 22 has 7 people living with him, one of whom is Duli Dasi, his aunt and a project beneficiary. Duli Dasi is around 75. When she was young she used to catch crabs in the Sundarbans to earn a living. Her brother used to live nearby and she had always provided support to her brother's family as she didn't have any children of her own. She was really fond of Biprodas and often gave him clothes, fed him and looked after him. He often used to stay with her and she gave him money regularly.

As she has grown old now and cannot work anymore, she thinks that her nephew would look after her if she became bedridden, help her move around, feed her and give her clothes. Biprodas indeed now provides food, clothes, medical expenses for his aunt. He received the assets given to Duli Dasi and is now doing crab business with the asset. The business is doing well, he has a crab selling house in the market. His investment of 10000 taka brings around daily income of 700/800 which can increase upto 4000 to 5000 taka weekly. Before he received this asset, he used to study and do the business in a small scale, but after he received the money, his business has expanded. He spends his income in educating family members and buying food items. He controls the asset totally as the aunt has become old and cannot afford to do any work. Duli Dasi says that the nephew now spends 1000 to 2000 taka for her medical treatment which is higher than what he used to spend before. She also thinks that the household members look after her better than before.

Biprodas's opinion was that when he was young his aunt looked after him well, she used to tell them to go to school and took care of them as her own. He believes that as she had done enough for them, he is now also fulfilling his responsibilities towards her. Interestingly however, he thinks that receiving the asset has not made him pay more attention to his aunt rather it remained the same as before. Duli Dasi has little expectations and understands the fact that if the nephew does not have money he cannot give her money but she believes it when her nephew says "as long as you live, I will look after you".

Though it seems that the asset bore little significance for making Duli Dasi's life better, but in reality the asset created opportunities for the nephew which had given him more capability to look after the aunt better. He could spend more on her now and this has created positive results for his aunt's well being.

The interviews have also shown that in cases where the relationship had not been strong, IGA might not be able to change anything or create any new relationship for the elderly.

It was also observed from the interviews that those elderly women who lost their husbands at a young age are now looked after well by their children. This is because the children knew the mothers worked hard to provide for them and they wanted to do the same for them. In some cases, this was not totally interest free, as those that were capable of performing household chores helped with the maintenance of the household, baby-sitting grand children and did cooking.

Another trend that was seen among the elderly is that they were willing to sustain themselves and earn their own living until they became totally infirm. They did not want to depend on their children, until they were incapable of looking after themselves. It seemed that they did not want to overburden their children when they could still earn themselves, and in these cases IGAs proved to be helpful for the elderly person who used the IGAs as a direct source of income earning. Sabina's case illustrates this.

Sabina (aged 80) of Budhata has two daughters aged 45 and 30. Both the daughters were married and lived with their husbands. Though she is eighty, she is not living with either of her daughters as she did not feel comfortable to do so while she can still move around, be self dependent and do her own chores. Though she does not depend on either of her daughters, she still shares the wheat she gets from the union parishad along with her old age allowance with her youngest daughter. She decided to get a cow as an asset from the project and her son-in-law looks after the cow. Though she believes that children should look after their parents when they would grow older, she still lives separately from her daughters.

The idea that relatives, both close and extended, look after the elderly for financial gain is not an honourable concept to accept. In the SSIs both the elderly and their care giver/IGA operators insisted that this was not the case and that the arrangement was merely to fulfil responsibilities towards the elderly in the family. Most of them claimed that after receiving asset, their relationship with the close/extended family members, IGA operators or care givers did not change. In other words, they are treated and looked after as they were before.

Most of the elderly wanted a cow or capital assets like assistance to lease in a plot of land. They saw it as a security for the future which will ensure a sustainable income. Capital assets also helped in increasing their status and dignity in the family. On beneficiary said, 'give me such asset for which my son will look after me'. It was seen that several of the elderly households had reinvested their IGA assets in leasing a plot of land or buying a cow. Also in some cases the beneficiaries living with their physically challenged or mentally unstable sons or daughters wanted to invest in those assets to ensure the future security of their children.

When asked about their expectations from sons and daughters, it was observed that the respondents have more expectations from the sons. Daughters are married off and taking help from the son-in-law is not seen as a respectable thing to do because in Bangladesh it is culturally established that sons are obliged to look after their parents. However, elderly beneficiaries who did not have a son often took IGAs that would support their son-in-law's business. However, in such

cases it was noted that though they received regular money from the son-in-law, they had no control over the assets. Gonai Bibi's story is a good example of this:

Gonai Bibi was her husband's second wife and has only one daughter. She lives in a plot of land that her daughter inherited from her father. She works as a domestic maid, washing utensils and performing other household chores, for which she gets rice and cooked food in return. When her daughter was living at home, Gonai did not allow her to work and she studied up to class 6. To arrange her marriage, Gonai gave 30000 taka in total as dowry of which 15000 was in cash. She gave gold ornaments along with household utensils to make up the rest of the money, but her daughter still asks for different household items and sometimes money which Gonai cannot provide.

Gonai received two goats and grocery items worth 6000 taka, including sugar, pulses, cooking oil, flour etc for petty shop as income support asset from the project. As the son-in-law had a shop, she selected grocery items from the project to give to him to help expand his business further. She did this to add to the already paid dowry amounts, but also with the expectation that she would be able to live with her daughter when she became unable to support herself. She said that the son in law was earning more than before but she did not know how much he earned. She remembered that once last year he gave her 300 taka but has been given nothing since. She said he would give her more money if she asked for it but as she herself was earning, she did not ask. She neither has any control over the assets she gave to the son in law nor does she ask for any assistance. However, she says that she expects her daughter to let her live with them if she becomes unable to work. She wanted to marry off her daughter to a well off family but she was not able to do that. She hopes that she will be able to sell the goats she is currently rearing at a good price and intends to give a portion of the money to her daughter.

5.7 The role of primary groups and Gono Unnayan Federations

The main purposes of the FGDs with these project led institutional mechanisms were to identify what role they had in supporting sustained income generation for the elderly beneficiaries, along with how they were assisting them to have a successful bargain with their younger generation. Each primary group has committees consisting of 5 members - president, secretary, cashier and health and law facilitators. Like the primary organisations/groups, Union Gono Unnayan federations are the union level mechanism of the project which helps strengthen the primary organisations and build cohesion among them. Each president of the primary group in a given union will form the union federation. These federations also help in promoting the voice of the primary organisation members in issues concerning their lives and livelihoods. The members of the UGFs are the representatives selected from the primary organisations and they play an important role in solving any problems. They network with different stakeholders and organise the group members to assert their just rights and demands.

Through the FGDs conducted with the union Gono Unnayan federation members and with the primary organizations, it was noted that the support was concentrated on the following areas;

1) If there had been any case of conflict or theft of the IGAs provided to the elderly beneficiaries, the groups played an important role in solving the problems. This created more positive results when the groups were led by dynamic and proactive members who claimed influence and honor in the community and who could create pressure on both the parties to return the IGA or solve the conflict. The case of Goyna, an elderly beneficiary from Dumuria, illustrates this point. She had been living with her ailing husband and two sons, but both her sons had large families of their own. Since her husband became bedridden, her sons shifted their families to an adjacent hut. When Goyna became a member of Tia primary group, she was given a blanket and asset for starting a petty business. The Primary Group members met her sons several times and were able to make them understand that they can utilize the assets given to Goyna and have a better life for everyone in the family. Goyna's sons eventually started looking after her and their father by providing them with food and clothes.

2) The group members contribute money when any elderly beneficiary becomes sick and needs urgent medical help. However, this was not particularly limited to the elderly beneficiaries, as the groups extended the same support to any seriously ailing members.

3) The participants suggested that they were willing to spend their collective savings if any member (especially the elderly) needed it. However, the organizational constraints (lack of control on savings amount by the beneficiaries, no provision of opening bank accounts where the savings amount will be kept and which the beneficiaries themselves would operate and lack of direction regarding withdrawal of savings amount by the beneficiaries in time of need) with the savings did not allow such an initiative.

However, the groups lacked any clear decisions or guidelines on how they would help the elderly beneficiaries of their groups in case of any major problem related to asset distribution, health and family conflicts. Their role has been limited on ad hoc activities and a clear sense of direction was lacking. When asked what role they could play in terms of providing further assistance to the elderly members, the participants said that their ability to collectively talk to the caregivers, work together to solve problems and negotiate with different parties had proven to be their biggest strength as a group.

When asked about their recommendations regarding the welfare of the elderly beneficiaries, they came up with the following:

- For the people who are able to move around and can look after the income support assistance, petty businesses involving selling rice, turmeric, grocery items, and small handicraft would be useful.
- In the case of paralyzed or bed ridden persons or person belonging to the frail age group, strong persuasion and networking by the group members and the community people with younger family members could be effective
- Wider coverage of "government safety net" programmes for the elderly
- Maintaining strong socio-cultural and religious values of respect and kindness in dealing with elderly people.

6. CONCLUDING REMARKS

The research conducted in this study provides us with a number of insights into effective ways of transferring asset to supporting elderly people in Bangladesh through a successful intergenerational bargain. It has shown that extreme poor elderly people are not a homogenous group. It has also shown that it is possible to effectively support *some* extreme poor elderly people by transferring productive assets to them, and that they can manage these assets themselves in order to generate sufficient income to support them effectively. These people can also be helped by group structures and other forms of organization to provide them with solidarity and other forms of social support.

However the research also showed that *some* elderly extremely poor people are not able to manage productive assets on their own. Some elderly people lose their capacity to manage assets even when the projects chosen, such as rearing cattle, demand relatively low levels of physical labour or complex management. In these cases, relatives and other people can sometimes manage assets on their behalf and support them with the income derived. However the success of such arrangements is not always guaranteed.

One dilemma that this research uncovered was that when elderly people were already in good relationships with relatives in younger generations, their management of assets was more likely to result in the elderly person being adequately supported by the income generated. However for those elderly people who were already isolated or had poor relationships with younger generations of relatives, assets transferred were less likely to be used to support the elderly person. In these situations other organized groups were useful in helping to rectify some poor relationships, however the study showed that for a number of elderly people who were too infirm or for other reasons unable to manage an asset, and who did not have sufficient family support, the transfer of a productive asset for income generation was unlikely to be effective in producing a significant improvement in their lives.

Thus productive asset transfers for income generating projects are not a magic bullet for lifting extremely poor elderly people out of poverty. They work in some cases but in other cases alternative forms of income support and social protection will be required, particularly when the elderly person is infirm, isolated or has poor relationships with relatives. Given observed social trends in Bangladesh it is very likely that the numbers of people who fall into this category will continue to rise in coming years.

7. IMPLICATIONS FOR THE PROJECT

Project should see to it that elderly beneficiary households were able to successfully utilize its combined capabilities resulting in a successful intergenerational bargain where elderly beneficiaries limited internal capability is supplemented by active support and care from the members of the near or extended family. To ensure this;

- 1) Project needs to think about the elderly issue separately and not consider the elderly extreme poor households similar to that of the working generation or young generation based households.
- 2) The IGA amount could be raised for these households so that the profit or income is more. The raised IGA amount can also be used for fulfilling elderly beneficiaries' basic needs like constructing a house where he/she can live, regular food package and others. A combination of IGA +old age allowance that would meet basic needs of life for the elderly will bring in substantial improvement.
- 3) Sometimes the elderly beneficiaries were not able to come up with relatives whom he or she trusted. If more time could be given to the person, more counseling done and more and regular communication and monitoring undertaken then beneficiaries might feel confident in utilizing the relationship which they thought had become redundant or which they had not previously used.
- 4) While identifying the appropriate IGAs, the project can also consider the local business and trade opportunities that the elderly can exploit to bring in income from the IGAs. For instance in Dumuria region, there are markets for selling and buying cows and this easy access to markets led elderly beneficiaries of that region to want to invest in cows. Project's strong understanding about the local trades can boost its efficiency in distributing appropriate IGAs for the elderly beneficiaries.
- 5) Beneficiaries should be able to have more control over the savings amount. Organisation should set up mechanisms like opening of bank accounts for each primary organization and developing guidelines for managing savings which would give beneficiaries access and control over their savings amount. Having access to the savings amount would create the opportunity for the primary group members to help elderly beneficiaries in case of emergencies. This would also ensure sustainability of the primary groups after the project wraps up.
- 6) Primary groups could also think about setting up mechanisms like "food bank" which would act as a source of food support in case of any emergency, especially for the elderly beneficiaries.

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9. ANNEXES:

Annex 1: FGD Discussion guide for the primary groups

Following issues were discussed:

1. What is the name of your primary organization?
2. How many elderly (65+) members you have in your organization? What can you tell about the pre intervention socio economic situations of these elderly members of your group? How do you perceive the elderly beneficiaries of your group?
3. Considering aspects such as physical strength or ability to work, how would you categorize the elderly members of your group?
4. Details about the pre and post intervention changes of the elderly beneficiaries lives
5. As primary group members, have you played any roles in helping your elderly group members? (Nature of support provided by the group for the elderly beneficiaries) If the elderly members need IGA operator, how the group members help the elderly beneficiaries? Or in getting the old age allowance for the elderly members from the local union council
6. What types of IGA helps the elderly beneficiaries? How would that help the beneficiaries?

Annex 2: FGD Discussion Guide for the project staff

Following issues were discussed:

1. What aspects do you consider while transferring assets to the elderly extreme poor households?
2. What challenges you had to face while transferring assets to the elderly extreme poor beneficiaries? What you did to solve the challenges?
3. Have you noticed any tension between the family members after transferring assets?
4. After transferring assets, what changes (in terms of food intake, wages, income, asset generation) have you noticed in the lives of the elderly beneficiaries?
5. Have the elderly beneficiary developed any linkages with others after receiving assets?
6. Have you noticed changes in relationship between beneficiary and others after transferring assets?
7. Self-esteem/agency of the beneficiary—what changes have you seen?
8. Any changes in the attitude of the asset operator (if any)
9. Any changes in the attitude of the care taker (if any)
10. How do you monitor that the elderly beneficiaries are getting the income from their assets from the operators (if any)?

Annex 3: FGD discussion guide for the Union Gono Unnayan Federations

1. As the members of union gono unnayan federation, are you aware of your roles and responsibilities?
2. As the member of union gono unnayan federation, have you taken up any collective efforts that have helped any of your primary organization members or any local people?

3. What would be the number of elderly people in your union?
4. What is the general situation of the elderly people in your union? (Health wise, income wise, employment wise)
5. From your union, how many elderly persons receive government safety net support? (Elderly allowance, widow allowance or others)
6. What kind of support the elderly beneficiaries of the project from your area have received?
7. What was the situation of these elderly people before they were enlisted in the projects?
8. Have you seen any positive changes (food intake wise, employment wise, wage wise, income from asset wise, asset ownership wise(after the intervention in the lives of these beneficiaries?
9. What do you think should be the role of union gono unnayan federation in terms of assisting the elderly beneficiaries of the project?
10. Have you played any role in terms of identifying suitable IGAs for the elderly beneficiary households?
11. Do you know of any tension in the elderly beneficiary households regarding asset management or ownership? If yes have you played any role in solving them?
12. What do you think needs to be done to create a sustainable income earning model for these elderly beneficiary households?
13. What needs to be done to motivate the local people to take care of the elderly who are unable to fend for themselves? What will motivate the local people to take such responsibility? (The idea of change makers, rewarding the persons taking such responsibility, focusing the person on different events etc.)

Annex 4: Semi structured questionnaire for the elderly beneficiaries on intergenerational bargain

Section-A: Socio-demographic Information of the respondent

Name: _____ Age: _____ Sex: 1=Male 2= Female

Physical condition of the beneficiary:

- [1] Able to do hard manual work (van pulling, agriculture/fishery work, earth work etc.)
- [2] Able to do light manual work (looking after cattle, managing small shops, managing petty trades, handicrafts etc.)
- [3] Able to move around (feed themselves, toilet themselves and can cook and do odd jobs in the home) but unable to work (outside the home for pay)
- [4] Able to move around (feed themselves, toilet themselves and can do odd jobs in the home but can't cook) and unable to work (outside the home for pay)
- [5] Immobile and unable to work and dependent on others (to feed, toilet and care)
- [99] Others.....

No. of own family members:

No. of Children:

Age and occupation of children:

Son	Age	occupation	With whom he lives?	Daughter	age	Occupation	With whom she lives?
1 st				1 st			
2 nd				2 nd			
3 rd				3 rd			
4 th				4 th			
5 th				5 th			
6 th				6 th			

No. of Grand children: Does any of your grandchildren live with you? Tell us briefly about the grandchild/grand children living with you. (age, present occupation, what support you are giving to the grandson/granddaughter and what support you are getting from him/her)

.....

Section B: Status before the Intervention

1. What was your main livelihood before the intervention?

.....

2. How much did you earn before getting IGAs? (Per day or week)

.....

3. Whom did you eat with before getting the IGAs?

- 1) Alone 2) with wife / husband) 3) with daughter 4) with son
- 5) with grandson 6) with granddaughter 7) with others.....(pls specify)

4. Whom did you live with before getting IGAs? Why?

.....

5. What was your role in the family that you lived in?

- 1) I was the household head and others were dependent on me
- 2) I earned and contributed to the family but depended partly on other members (less than ½ dependent)
- 3) I depended mostly on other members of the family (i.e. more than 50% dependent)
- 4) I depended fully on other members of the family
- 5) Others.....

6. If you were living with your son/any male relative (nephew/grandson), what support you were getting from him before the intervention?

- 1) Food
- 2) Clothes.....
- 3) Health.....
- 99) Others (unpaid reproductive work).....

7. If you were living with your daughter/any female relative(s), what support you were getting from her before the intervention? (Specify proportion of daily food expenses, clothing, medical needs etc. Or was she doing unpaid reproductive work: cooking for you/cleaning/ caring for you/tending your farm or other things?)

- 1) Food
- 2) Clothes.....
- 3) Health.....
- 99) Others (unpaid reproductive work).....

8. If you are living with your son/male relative, what support you were giving to your son/male relative before the intervention? Specify proportion of daily food expenses, clothing, medical needs etc. Or were you doing unpaid reproductive work: cooking for him/cleaning/ caring for his kids/tending his farm or other things?

.....

9. If you were living with your daughter/female relative, what support you were giving to your daughter/female relative before the intervention? (Specify proportion of daily food expenses, clothing, medical needs etc. Or were you doing unpaid reproductive work: cooking for her/cleaning/ caring for her kids/tending her farm or other things?)

.....

10. What is your opinion about the social norms regarding responsibilities of daughter/daughters (female relative) towards the parents (you)?

.....

11. What do you think about the social norms regarding responsibilities of parents (you) towards their daughter/daughters (female relatives)?

.....

12. What is your opinion about the social norms regarding the responsibilities of sons/son/male relatives towards the parents (you)?

.....

13. What is your opinion about the social norms regarding the responsibilities of parents towards their sons (male relatives)?

.....

.....
14. Do you think you have successfully fulfilled your responsibilities towards your daughter/daughters/female relatives (before the intervention)? Explain

.....
15. Do you think your daughter/daughters/female relatives were fulfilling their responsibilities towards you before the intervention? Explain

.....
16. Do you think you have successfully fulfilled your responsibilities towards your son/sons/male relatives? (in terms of their education, food, health care and other expenditure) Explain

.....
17. Do you think your son/sons/male relatives were successfully fulfilling their responsibilities towards you before the intervention? (food, health, clothes and other expenditure) Explain

.....
Section-C: Status after the Intervention

18. What assets you received from the project?

Asset 1:.....

Asset 2:.....

Asset 3:.....

Asset 4:.....

Asset 5:.....

19. Has the living/eating arrangement of your family (yourself) changed after you received the assets?

1) yes

2) No

Please explain your answer.

.....
20. Who took the decision about the assets? (specify determining which asset; and determining who operates it ; and how the proceeds are distributed between beneficiary (elderly) and the operator (younger person).)

Asset 1:.....

Asset 2:.....

Asset 3:.....

Asset 4:.....

Asset 5:.....

21. How are the assets managed?

Asset 1:.....

Asset 2:.....

Asset 3:.....

Asset 4:.....

Asset 5:.....

22. Do you require any support from your children/IGA operator/male-female relatives regarding asset management? Describe the nature of support.

Asset 1:.....

Asset 2:.....

Asset 3:.....

Asset 4:.....

Asset 5:.....

23. How much do you earn each week from the asset? And how much does the operator earn?

Asset 1:.....

Asset 2:.....

Asset 3:.....

Asset 4:.....

Asset 5:.....

24. Do you contribute from your earning to your son's/daughter's/IGA operators family?(in terms of food, health, education, clothes and other expenditure)

.....

25. Do your children/IGA operator/male-female relatives help you with the income they earn from the asset?

- 1) yes
- 2) No

Explain how much they help (what portion of the earnings after costs) or why do not help.

.....

.....

26. What have you done to resolve this issue? Have you spoken to him/her?

.....

27. What were your expectations towards your daughter/daughters/female relatives as you had asked her to manage the assets?

.....

.....

28. Do you think after your daughter/female relative had received assets, your expectations from your daughter/female relative have been fulfilled?

- 1) yes
- 2) No

29. Please explain your answer.

.....

.....

30. What were your expectations towards your son/sons/male relative as you had asked your son/male relative to manage the assets?

.....

.....

31. Do you think, after your son/male relative had received the assets, your expectations from them have been fulfilled?

- 1) yes
- 2) No

Please explain your answer.

.....

.....

32. Have IGAs make any significant or positive change in familial relation with your family member (specially sons and daughters)?

- 1) yes
- 2) No If yes please explain

.....

.....

33. Was there any Conflict or quarrelling between the family members about managing the assets?

- 1) yes
- 2) No If yes please explain

.....

.....

35. Do you think that the intervention that you had received would ensure sustainable improvement for your family?

- 1) Yes
- 2) No

Explain.....
.....

Annex 5: Semi structured questionnaire for the children/IGA operator on intergenerational bargain

Section A: Socio-Demographic Information

Name of the respondent: Age: Sex: 1) Male 2) Female
Parents:
Mother: Age: Passed away/alive: Physical condition:
Father: Age: Passed away/alive: Physical condition:

Section B: Status before the Intervention:

1. How are you related to the beneficiary?
1) My parents 2) My relatives

Explain.....

2. Did you and your parents (beneficiary) lived together?
1) yes 2) No

If yes how were you staying together? Did you have your own family? What was your family size?
.....

3. If you were living with your parents (beneficiary), did your parents and you/your family eat together?
1) yes 2) no

4. For how long were you eating together?
.....

5. Did the beneficiary helped in any way in your upbringing (in case the IGA operator is not beneficiary's son or daughter)? If yes, please explain.
.....

6. Did your parents (beneficiary) contribute in the family expenses?
1) yes 2) no

- 1). Children's education.....
- 2). Food expenses.....
- 3). Clothing expenses.....
- 4). Other expenses

7. What was your role in the below mentioned areas:

- 1). Food expenditure for the parents.....
- 2). Health expenditure for the parents.....
- 3). Clothes for the parents.....
- 4) Other expenses for the parents.....

8. If your parents (beneficiary) were not living and eating with you, what was the reason of your separation?

-
9. As you were separated, what was your contribution towards your parent’s (beneficiary) household in the below mentioned areas:
- 1). None.....
 - 2). Food expenditure.....
 - 3). health expenditure.....
 - 4). Clothes.....
 - 5). Other expenses.....

Section C: After the Intervention

10. Who received the assets?
- 1) I did 2) My parents 3) others.....

11. If you have received the asset, what are you doing with the assets?
.....

12. How much do you earn each week from the asset?
.....

13. What was your income before you received the asset?
.....

14. Do you contribute to your parent’s (beneficiary) household with the income you are earning from the assets?

- 1) yes 2) no

Please explain your answer.....

15. If your parents(beneficiary) have received assets, what is your role in managing the assets of your parents (beneficiary)?

-
- 1) None, my parents (beneficiary) manages their own assets
 - 2) I manage the assets of my parents
 - 3) others.....

16. If you are managing your parents (beneficiary) assets, what is your role now in terms of the following areas:

- 1) Food expenditure of your parents.....
- 2) Health expenditure of your parents.....
- 3) Expenditure for clothes.....
- 4) Other expenses.....

17. If your parents (beneficiary) are running their own IGAs, what do you think about their business/activities? Do you think the assets have helped them? Explain your answer.

.....

18. Do you think your parents (beneficiary) have fulfilled their responsibilities towards their children including you successfully? (in terms of educating you, feeding you, your upbringing, marriage etc)

- 1) yes 2) no

Explain your answer
.....

19. What else your parents (beneficiary) could have done for you?
.....

20. Do you think you have fulfilled your responsibilities towards your parents (beneficiary)?
.....

21. Do you see any difference in your contribution towards your parents (beneficiary) before and after the Intervention?

- 1) yes 2)no

Please explain your answer.....