# Quantitative & Qualitative Analysis of the Changes in Extreme Poor Households (March 2010 - March 2011)

# shiree Q<sup>2</sup> Report





Extreme Poverty Research Group (EPRG)







# Quantitative & Qualitative Analysis of the Changes in Extreme Poor Households (March 2010 - March 2011)

Rie Goto, Lucia da Corta, Nick Mascie-Taylor, and Joe Devine University of Bath and University of Cambridge

# hiree

House 5, Road 10, Baridhara, Dhaka-1212, Bangladesh Web: www.shiree.org

October 2011

#### **EPRG Research Team**

The research documented here was undertaken by a team of researchers under the umbrella of the EPRG. These are:

**Saifuddin Ahmed** (Technical Coordinator - Advocacy and Lessons Learning) and **SM Abdul Bari** (Data Investigator) (Care)

Md. Adbul Baten (Coordinator-Research) and Md. Mustak Ahmed (Research Associate (DSK)

**Sk. Zakir Hossain** (Programme Officer – Research) and **Md. Moniruzzaman** (Program Officer) (NETZ)

**Khan Areef Ur Rahman** (Coordinator - Research and Advocacy) and **Imran Reza** (Research Assistant) (Practical Action Bangladesh)

**Prokriti Nokrek** (Research Officer) and **Arafat Alam** (Research Assistant) (Save the Children UK)

Sonia Tahera Kabir (Research Officer) and Korban Ali (Assistant Researcher) (Uttaran)

Masud Rana (Nutrition Focal Point, shiree)

Hannah Marsden (Research Focal Point, shiree)

Mahbuba Islam Lucky (Information Services Officer, shiree)

Shams Mustafa (Internal Consultant, shiree)

Jonathan Perry (Internal Consultant, shriee)

Colin Risner (Chief Executive Officer, shiree)

**Dr Munir Ahmed** (Chair of EPRG and Director of Hunger and Health at Save the Children)

**Dr Joe Devine** (Lecturer in International Development, Centre for Development Studies, Bath University)

**Professor Geof Wood** (Emeritus Professor, Centre for Development Studies, Bath University)

Lucia DaCorta (Research Officer, Centre for Development Studies, Bath University)

**Professor Nick Mascie Taylor** (Human Epidemology Nutrition Growth, Cambridge University)

Dr Rie Goto (Human Epidemology Nutrition Growth, Cambridge University)

# **Table of Contents**

1.0	Background	
2.0	The Scale-Fund NGO projects	2
3.0	Data Sets and Methods	4
3.1	Q <sup>2</sup> Methodology	
3.2	CMS 3: Quantitative Longitudinal (panel) study	4
3.2	CMS 5(S) Qualitative Longitudinal (life history) study	5
4.0	Results	
4.1	Female headed households	6
4.1.1	Why do households become female headed?	6
4.1.2	'Extreme poor marriages' and 'silent' female headedness	8
4.1.3	Consequences of female headedness for extreme poverty	8
4.2	Household de-composition and re-composition	9
4.2.1	Extreme poverty and household de-composition	9
4.2.2	Household recomposition	
4.3	Education and work	. 10
4.3.1	Child labour	. 11
4.3.2	Rise in school attendance	. 11
4.4	Chronic illness, disability and morbitiy	. 11
4.4.1	Disability	
4.4.2	Morbidity	
4.4.3	Significant fall in open defecation	
4.4.4	Fall in chronic illness	13
4.5	Food intake and nutritional status	
4.5.1	Food intake before the intervention	
4.5.2	Post intervention: Increase in food diversity	15
4.5.3	Nutritional status	
4.6	Material well-being	
4.6.1	Employment	
4.6.2	Why do extreme poor women turn to begging?	
4.6.3	Why has labouring increased among extreme poor women?	
4.7	Land ownership	
4.8	House size and structure	
4.9	Non-land Assets: animals, working equipment and household assets	
4.9.1	Animal ownership	
4.9.2	Ownership of working equipment	
4.9.3	Ownership of household belongings	
4.9.4	Total household belongings asset value	
4.10	Income and expenditure	
4.10.1	Income	
	Expenditure	
4.10.3	Difference between income and expenditure	
4.10.4	Explaining increase in assets, income and savings	
4.10.5	Sustainability and Graduation	
4.11	Empowerment	
4.11.1	Economic Empowerment	
	Women and employment	
4.11.3	Confidence and feelings of empowerment	
5.0	Conclusion	32
Anney	1: Life History and intervention Tracking maps	33

## 1.0 Background

EEP/shiree (www.shiree.org) is a Challenge Fund supported by UKaid from the Department for International Development (DFID). In partnership with the Government of Bangladesh (GoB) shiree aims to lift 1 million people out of extreme poverty by 2015. Harewelle International Ltd and PMTC Bangladesh Ltd manage the fund in consultation with EEP/shiree consortium partners including the Centre for Development Studies (CDS) at Bath University, the British Council and Unnayan Shamannay. EEP/shiree is one in DFID's portfolio of projects designed to reduce extreme poverty and vulnerability in Bangladesh.

The EEP/shiree Challenge Fund is worth £65 million pounds (around USD\$100M) and is being disbursed over a period of 8 years (2008-2015). Shiree is the Bengali word for steps and an acronym for "Stimulating Household Improvements Resulting in Economic Empowerment" reflecting the aim of the project in providing households ways out of extreme poverty.

Shiree currently funds 36 different projects (through 33 NGOs), the portfolio of which is diverse: targeting a variety of vulnerable populations (e.g. Female Headed-Households (FHHs), street children, the elderly and physically challenged), in distinct pockets of extreme poverty across the country (e.g. in Barisal (in the South-West), Rangpur (in the North-West), the *haors* (large areas of flood-prone river basin the North-East) and in the urban slums and streets of Dhaka). In 2009, 6 Scale-Fund projects were competitively selected<sup>1</sup> on the basis that they can replicate 'proven' approaches to reducing extreme poverty on a much larger scale. In contrast, the Innovation-Fund finances new, innovative and experimental smaller-scale projects.

The Shiree Management Agency (MA) provides implementation support and facilitates lesson learning during the life of projects, encouraging the subsequent up-take of useful learning across the portfolio. This is facilitated through the Change Monitoring System (CMS). The CMS includes a variety (1-5) of quantitative and qualitative tools (discussed in more detail later). These form the basis of the monitoring and evaluation component of shiree. shiree research seeks to build evidence bases in key areas such as targeting and defining extreme poverty, nutrition, gender, climate change and social protection. It fosters a Q² approach: integrating quantitative and qualitative data to maximise the ability to answer not only the 'what?' questions, but those which ask 'why?"

Lessons from the shiree portfolio of projects are shared in various forums such as Lesson Learning Workshops, the Extreme Poverty Research Groups (EPRG), and the APPG. The EPRG was developed in partnership between shiree and supported NGOs. Its purpose is to develop and disseminate 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

<sup>&</sup>lt;sup>1</sup> Projects are selected through an Independent Assessment Panel (IAP).

mechanism, and assists in the translation of learning into advocacy. Research topics are identified through the practical experience of working with the extreme poor, with the benefit of shiree research being that findings have the opportunity to improve interventions in real time. Throughout 2011, the group has met quarterly, and continues to act as an evolving forum for the shiree family to both design and share research findings.

In order to rigorously monitor and evaluate socio-economic, empowerment and nutritional change, CMS 3 is a longitudinal (panel) survey conducted (seasonally and annually) on a sample of randomly selected households.

In addition, CMS 5 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. Households' positioning in economic, social and political relationships is also recorded. Movement in and out of extreme poverty is then analysed according to 6 well-being categories.

This report provides information on the changes in socio-demographic and economic characteristics of households (including household assets, income and expenditure and social empowerment) and the nutritional status of parents and their < 5 year old children between March 2010 and March 2011. This is based on a sample of households currently being met by 6 Scale-Fund NGO implemented interventions. Each Scale-Fund NGO currently has a team of two researchers who undertook the field work in coordination with research and nutrition focused staff in shiree.

The report integrates the main quantitative findings from the panel surveys with in-depth initial findings from qualitative tracking studies so as to provide a Q<sup>2</sup> approach to further understandings of extreme poverty and the impact of shiree interventions on escapes from extreme poverty.

# 2.0 The Scale-Fund NGO projects

At the time of research, shiree was working with 6 Scale-Fund NGOs: 2 (CARE and Practical Action Bangladesh (PAB)) are working in the far north-west of Bangladesh, 1 (NETZ) in the north-west, 1(DSK) in two urban slums of Dhaka, 2 (SCF and UTTARAN) in the south-west (Figure 1).<sup>2</sup>

2

<sup>&</sup>lt;sup>2</sup> For more information about each NGO and project, please visit the Projects and Partners page at: <a href="http://www.shiree.org/">http://www.shiree.org/</a>

Figure 1: Location of the 6 NGOs on the poverty map

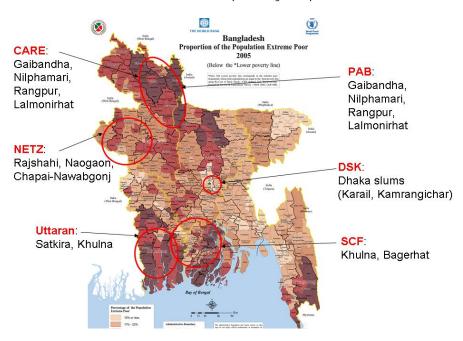


Figure 2: Summary of 6 NGO Programmes

CARE	'Community Led, Voice and Value Chain' Community-led development, Social economic empowerment, Increased wider policy-making process				
Uttaran	'Khas Land Transfar and Income Generation' Khas land (public land) transfer to the landless people, Reduced corruption, Building income and livelihood capacity	12,000			
NETZ NETZ	'Asset Transfer and Land' Targeting women and ethnic minority (Adibashi), Asset transfer and increased income, Reduced vulnerability	9,000			
Practical Action Bangladesh (PAB)	'Technology Transfer, Skills Development and Market' Technology and skill development of sandbar cropping in char lands (riverine islands), Secured market access	24,000			
Save the Children UK (SCF) 🍟 Save the Children	'Social Entitlements, Asset Transfer and Market' Enhanced capacity to access to safety-net, Assets and livelihood transfer, Access to health, education water facility				
Dushtha (A)OK STATE OF THE SHARE (DSK)	'Social Mobilisation, Asset Transfer and Small Business' Develop technical skill and business capacities, Improve water and health using common assets and services	10,000			

All projects focus on providing households with a source for income generation at the household-level (for economic empowerment) working through a range of Income Generating Activities (IGAs) such as livestock rearing, tailoring and small business creation (e.g. grocery shops and tea stalls). In addition, many of the projects work on a group-level to encourage saving (through savings groups), increase confidence and raise awareness of specific issues (e.g. dowry or low agricultural wage rates). At the same time, many projects are working with local Governments to increase access to Government-provided social safety nets (SSNs) and promoting linkages with the private sector and local markets to improve the marketing and profitability of IGAs.

#### 3.0 Data Sets and Methods

#### 3.1 Q<sup>2</sup> Methodology

The aim of this report is to integrate quantitative and qualitative analyses recognising that each brings its own strengths. Through the former, it is possible to identify the important characteristics of extreme poverty and measures escapes there from, while through the latter we explore the processes underpinning, and the contexts surrounding, these changes and also analyse the less quantifiable characteristics of extreme poverty, such as empowerment.

While the former offers analysts representativeness, the latter provides the opportunity to explore life experiences in some depth. For both the quantitative and qualitative work, the analysis looked at the situation of selected individuals and households before and after their involvement with NGO projects.

The integration of quantitative and qualitative analyses holds the prospects of identifying not only what might work for the extreme poor but also and crucially why it works. Furthermore the commitment to an integrated longitudinal analysis means that it is possible to explore the links between wider change and the changing experiences of different cohorts and also to begin to understand the significance of the intergenerational transmission of advantage and disadvantage.

Shiree has an extensive monitoring system to support its lesson learning and advocacy activities, called the CMS. CMS1 is a baseline survey covering key development indicators of all shiree's extreme poor beneficiaries. CMS2 consists of snapshots of change built up from monthly monitoring surveys. CMS3 refers to the seasonal socio-economic and anthropometric quantitative surveys covering a representative sample of shiree beneficiaries from the six scale fund NGOs. CMS4 presents data from participatory review and project analyses of shiree supported innovation initiatives and finally CMS5(S) brings together a number of qualitative research protocols for the six Scale-Fund NGOs, including baseline life histories and intervention tracking.<sup>3</sup>

# 3.2 CMS 3: Quantitative Longitudinal (panel) study

In March 2010, 64 representative households were selected from each of the 6 Scale-Fund NGOs using variables provided by the NGOs including reported monthly income, educational level of the head of household, presence of under five year olds in the household, age of the household head, household size and sex of household head. A representative back-up list was also generated in case households were absent on the day of the survey. 336 households took part in all four surveys conducted in March, July and October 2010 and March 2011. There was greater attrition in the urban

<sup>&</sup>lt;sup>3</sup> http://www.shiree.org/content/cms-overview

sample (25%) than in the rural areas (9%). Information was collected on 1,169 individuals of whom 679 were adults.

#### 3.2 CMS 5(S) Qualitative Longitudinal (life history) study

The aim of the qualitative dimension of the CMS 5(S) tool is to:

- (a) Obtain a deeper understanding of the causes of extreme poverty through <u>baseline life histories (LH) from birth up</u> to the date of intervention;
- (b) Track and understand the key changes in livelihood variables following the NGO intervention, called <u>intervention tracking (IT)</u>;
- (c) Explore different aspects of the dynamics of extreme poverty and of asset retention through detailed case studies. Over the past year a series of research studies have been undertaken into the challenges of Protecting the Gains (PTG).

The life histories and intervention tracking studies are linked and focus on changes in the following indicators:

- Key material changes, including diets, livelihoods and incomes, working capacity of families and individuals, productive assets, dependency ratios, house and homestead ownership/ condition, savings and liabilities.
- Changes in the terms which govern an extreme poor person's positioning in economic, social and political relationships. These include relations with family and community, with economic agents (employers, landlords, moneylenders, formal lenders) with political and NGO elites) as well a personal sense of confidence and empowerment.<sup>4</sup>

In November 2010, six households from each of the six Scale Fund NGOs were chosen purposively to broadly represent different types of beneficiary households. The sample of 36 households are also geographically dispersed, allowing insights into the spatial dynamics of extreme poverty. Initial interactions with the households helped identify and develop categories and protocols for the life histories and intervention tracking. <sup>5</sup>

5

<sup>&</sup>lt;sup>4</sup> As people's livelihoods change, the economic basis from which and the terms in which they negotiate with others (family, para, samaj, matobbor, moneylenders, neta, political leaders etc.) also change. Tracking these changes gives us a more relational or 'political economy' understanding of livelihood dynamics.

<sup>&</sup>lt;sup>5</sup> For further details of the qualitative tracking studies see da Corta and Devine (2011)

<sup>&#</sup>x27;Applied Qualitative Research: Notes on Tracking Studies' see <a href="https://www.shiree.org">www.shiree.org</a>.

#### 4.0 Results

#### 4.1 Female headed households

Just over 40% of households had a female head compared with about 10% nationally (Household Income and Expenditure Survey, HIES, 2005) but there was highly significant variation between NGOs with more female headed households in DSK and NETZ and least in CARE (Figure 3).

Female heads were primarily widowed (61%) or divorced/abandoned (20%) and 18% were married. By contrast, nearly all male heads were married (96%).

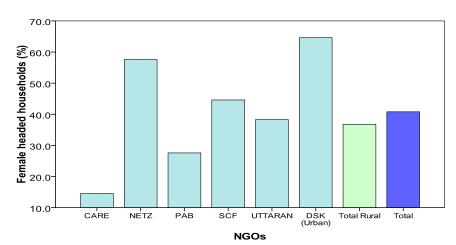


Figure 3 Female headed households (%) by NGO in March 2011

#### 4.1.1 Why do households become female headed?

As female headed households comprise such a large proportion of the sample, it is worth trying to understand what 'makes' a household female headed. The CMS5 research shows that female headed households are rarely the result of 'bad luck', i.e. a random event caused by a death or by marriage partners who can't get on. Female headed households are often created by processes relating to gendered norms regarding women's entitlements and their responsibilities, by the infra-subsistence pay of those in the labouring class, and by the dynamics of extreme poverty itself.

The life histories shed light on the 61% female headed who find themselves widowed (CMS3). There are a number of reasons why the prevalence of widowhood is so high among the extreme poor including the erosion of men's physical strength resulting from sub-subsistence food intake combined with hard manual labour which consumes more calories; related susceptibility to chronic illness; high number of work related accidents in agriculture, construction and in rickshaw pulling. Often extreme poor families cannot afford the necessary treatment. With no or few savings, extreme poor women call on friends, relatives and patrons for support. Often the amounts offered however are not enough. Hence there is a much higher rate of death and widowhood among the extreme poor. High health costs combined with the

death of an income earner can drive families into extreme poverty or destitution.

Separation and divorce is more frequent among the extreme poor for several reasons. For the 20% who were separated or divorced (CMS3) we find:

- Many are forced to leave their husbands in order to feed themselves and their children);
- Others leave or are left when their husbands take on subsequent wife or wives,
- A good portion consist of relatively young women abandoned by their husbands because their families could not meet dowry costs;
- Many separate as a way of dealing with the tension and psychological stress that arise from difficult life circumstances;
- Extreme poor households have to make potentially life-threatening trade-offs on a regular basis such as whether to spend household income on medicine for a sick family member or food for the primary income earner.

## Abida's Story- Expected to maintain the whole family

In 1998, at the age of 13, Abida got married for the first time with Abu Syed from Debigonj upazilla. A dowry of 12,000 taka was agreed. Abida's father paid 3,000 Taka as an initial instalment but the rest of the dowry remained unpaid. After a few days, Abida realized that her husband was not looking for work and continuously put pressure on her to start working as agricultural labourer. Because he did not work, she had to carry the responsibility for the entire family despite being very young herself. In 2000, she returned to her father's house. Her father however was not in a position to take on the extra costs of his daughter. As a result Abida started working as a maid servant and lived a life of destitution. In 2001, her first son was born and after a few days of his birth, Abida's parents-in-law came to her and persuaded her to return to her husband's house. Again she was forced to look after the whole family while her husband refused to look for work. This led her to separate from her husband and return to her father's house. In 2003, her husband married for a second time. She with her father filed a complaint against her husband to the UP Chairman of the husband's area. After several visits to the UP, she was not able to persuade the Chairman to find a solution and so realising the marriage was over, Abida divorced her husband.

In 2004, she married someone she had met through her work. Her parents did not approve. After marriage Abida went to her husband's residence leaving her first child with her parents. Unfortunately, this relation turned out to be a disaster. After reaching Ziarul's house, she found that he had another wife and children. Despite this, she decided to stay with her new husband and make a go of it. However the marriage turned violent; she was beaten by her husband and assaulted by his first wife. She was forced to sell her labour and use all her wages to support the wider family expenditure. In 2006, she gave birth to a daughter. Again, she had to return to her father's house after 4 months of pregnancy. She never returned to her husband's house. Living at home is not easy. A married woman with children should not be living in her father's home, and her sister-in-law is quick to remind Abida of this:

'I put all my effort into my children. I'm unable to give them a better living, food and clothes. I live on my father's land which my father also dislikes as I married for the second time without his consent. My children and I are humiliated at different stages: sometimes the sister-in-law (brother's wife) chides my children saying they are unwanted in the family. All of this is so awful to bear.'

#### 4.1.2 'Extreme poor marriages' and 'silent' female headedness

Female headedness also happens 'silently' within marriage. For instance, in order to avoid the costs of dowry, some extremely poor parents marry their daughters at an early age to men who have impaired physical or mental capacity, or are simply old. This may account for many of the 18% of the CMS3 baseline survey who are married but female headed. Second, there are many women who are married to physically fit husbands who secretly drink alcohol, smoke ganja, or gamble to excess and their earnings are consumed by those activities. Such women and their children can be destitute within marriage and these women are more likely to suffer domestic abuse (see the case of Sharna in the section on empowerment below).

# Dowry demands and abandonment

Kamrunnahar was married in 2003 at the age of 14. Her parents didn't ask her opinion while arranging the marriage, assuming that as she had studied the Holy Quran, she would obey their wishes. Kamrunnahar believes they were in a hurry to marry her off as she used to stay alone at home while her parents were out working and her mother was afraid that the neighbours would say bad things about her. Kamrunnahar commented that "most of the girls of my age are not even married yet and I already have a son to look after". Though her in-laws did not ask for any dowry, her parents had to give her gold earrings and a necklace as a wedding gift.

Kamrunnahar gave birth to her son one year after the marriage. Around this time, her husband's family demanded 20,000 taka dowry from Kamrunnahar's parents, but her parents were unable to pay. Her husband started having an affair with a girl staying in the neighbourhood and wanted to get married again. He started physically and mentally abusing Kamrunnahar, giving her less food, no money and if she complained, he would simply abuse her further. She worried that if her husband started having affairs with other women, he would not care for his family.

When her son was one and a half years of age, she was forced to sign a written deed giving permission for her husband to take another wife. She signed the deed under duress as the brothers of the proposed new wife had threatened to kill her son. One and a half month after this signing the deed, she returned came back to her parent's home. Since then, she returned to her parents' home where she has lived.

#### 4.1.3 Consequences of female headedness for extreme poverty

Female headedness can lead to extreme poverty as women are forced to become the primary breadwinner for the family and are often less likely to have benefitted from education and asset inheritance. Often a child labourer herself, she is thrust onto the labour market where the range of culturally acceptable jobs are far fewer than men. The range of culturally acceptable employments is particularly low for Muslim extreme poor women in Bangladesh.<sup>6</sup>

<sup>&</sup>lt;sup>6</sup> In the CMS5 life histories, it is found that an extreme poor girl or woman might not work outside the home after the first few years of marriage. It is usually after the first child when women are

forced onto the labour market and even then, they perform only paid work 'in the home' doing domestic chores or agricultural processing work on the homestead of the employer. This contrasts with Hindu and Adivasi extreme poor women who tend to work outside the home earlier and with greater regularity.

Remuneration is also significantly lower. Many for example work as housemaids and receive in kind payment usually in the form of food. This is then shared with other family members. Because payment relative to men is so low, and jobs available so few, when a women becomes the key or sole breadwinner her children are withdrawn from school so that they too can work usually in domestic service or be married off.

#### 4.2 Household de-composition and re-composition

#### 4.2.1 Extreme poverty and household de-composition

Another key finding of the CMS3 is the very small size of households. In March 2010 the mean family size was 3.32, which is much lower than the 4.85% reported in the 2005 HIES. As one might expect, female headed households were much smaller –on average by 1.4 family members (2.50 versus 3.88, female versus male headed, respectively.) Much of the latter is explained above in the causes or creation of female headed households among the extreme poor. However, there are other reasons why the prevalence of small households is high among the extreme poor. Two cases stand out: the exit of males from their parent's house usually for marriage reasons, and the breaking up of joint families. 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.

## Separated by his Mother

Khalil Howlader is married and has two daughters. Back in 2003 he left the factory where he worked on doctor's advice (he was no longer capable of taking on hard work because of chest pains which began in 2001). For two years he was totally unemployed and had to pay money for his treatment. During this time his mother and younger brother helped him run his family. In 2005, his mother had to separate Khalil from the joint family because they could no longer afford to support his family. This caused tension in the family especially between the families of Khalil and his brother. When Khalil left his parents house, he collected a polythene cover and a bamboo mat from the neighbours. With these, he built a makeshift tent to live in. At that time his wife was carrying their second child. He expressed his sorrow,

"I could not provide my wife even with an egg. My child weighed only 1.9 kg. Nobody expected the baby would survive. Because of my extreme economic crisis, I could not afford to give my wife anything good....All I could do was grab the legs of the members of the union parishad and beg for help."

#### 4.2.2 Household recomposition

When conditions improve, households can come back together again. Repeated analysis of variance was used to examine the change in overall family size over the four surveys and as Figure 4 shows there was a small, but highly significant, increase in family size from survey 1 to survey 4 (mean family size, 3.23 in survey 1 and 3.48 survey 4 (p<0.001) with male headed households having, on average 1.3 more family members (4.0 versus 2.7, p<0.001).

4.50
Head of household

— male
— female

3.50
3.00-

Survey

Figure: 4 Changes in mean family size over the four surveys

The qualitative work confirms this trend. In most cases, it is husbands who return to the household but there are also instances where families who have been separated, become joint families again.

#### Nasrin takes the lead

Nasrin Alam and her husband ran a firewood business which was successful enough to help them make ends meet. In 2009 they were accused of stealing a mobile phone by a jealous neighbour who was also the tenant of the house in which they had a rented room. They were forced to pay compensation and were evicted from the house. Their reputation in the community had been tarnished and no one wanted to do further business with them. They lost the advance money they used to purchase firewood from the saw mills and also any sales on credit from customers. Gradually, they became income less and quickly spent their meagre savings. They depended on others for food. Unable to deal with the pressure, Nasrin's husband left her without any notice leaving her to fend for herself and look after their two children. She began labouring as an earth cutter. In 2010 she received support from the DSK-Shiree project and started the firewood business again. Early on, she visited her father-in-law's house in Rangpur and brought her husband back to Dhaka. It was important for Nasrin to get her husband back in order to share the struggle and make the business a success. The new business is once again successful, relations between Nasrin's family and other residents in the slum are good, her reputation has been restored and she is now seen as a community leader.

#### 4.3 Education and work

Only 21% of heads of households had attended school compared with 49% nationally (HIES, 2005). Male heads were significantly more likely to attend school than female heads (29% and 11%, respectively). Of all adults about 30% had attended school. Significantly more so in male (34%) than female headed households (25%).

#### 4.3.1 Child labour

The majority of the extreme poor respondents in the life histories were withdrawn from school as children (anywhere between 6 and 13 years of age) in order to work. It is common to see this pattern reproduced in different generations of families. Once removed from school and working, few children ever get the opportunity to return to education.

# Intergenerational child domestic labour

Asraful and his wife have 5 daughters ranging from 1 year to 17 years of age. A key feature of Asraful's life history is that he, his father, and now his daughters have all worked as children in domestic service. Even with their combined earnings, Asraful and his wife were not able to provide meals for their daughters and so they sent four of them to work as domestic child labourers. His daughters were aged 6 to 8 when they were sent away for the first time – the same age Asraful and his father before him were sent away.

Such withdrawal from education to work has severe implications in later life, not merely by blocking a possible route out of extreme poverty through access to higher paid jobs, but also by depriving the child of insurance against accidents which impair their ability to perform heavy manual labour.

#### 4.3.2 Rise in school attendance

According to the CMS3 survey data, school attendance of children in the 5 to 15 years age group increased markedly from 78% to 86% from baseline to March 2011. This corresponds with findings of focus group discussions in each of the 6 Scale-Fund regions where it was found that after the NGO intervention that people invested first in food and then in children's education.

## Mother can now bear son's educational expenses

Bithi Mondol was never educated and was sent to work at the age 10. She was therefore committed to send her son to school. Her son reads in class seven. Yet as the sole earner for a 4 member family, she struggles to meet running costs of tuition fees, examination fees and books. She is not even able to pay for her son's school tiffin. However having been successful with her new vegetable business and homestead livestock, she is now able to support her son's studies and if her business continues to grow, she will hire a private tutor for him.

## 4.4 Chronic illness, disability and morbitiy

The baseline survey shows that one third of household heads had chronic illness/disability (29.5% in all adults). Chronic illness and disability have serious consequences for the extreme poor who are entirely dependent on the quality and quantity of labour at their disposal to meet their food needs. The life histories show that:

 Health care is extremely costly and extreme poor households tend to use up savings, sell their assets and then advance sell their labour to pay for treatment;  Children are taken out of school and made to work to help compensate for lost earning capacity; adult earners in the household become carers of the chronically ill or disabled and are taken partly or wholly from the workforce.

This makes both the sufferer and carer partially or wholly dependent on the support of others. This puts a strain on support networks. If support networks are exhausted, sufferers are isolated.

Slum dwelling families are particularly sensitive to alterations in the labour power at their disposal, as sources of support tend to be much thinner than in rural areas and there are fewer sources of common property where people can forage for vegetables, fruit or fish in times of stress. Moreover, food costs and rents' tend to be more expensive in urban areas.

#### 4.4.1 Disability

The reported prevalence of disability did not change significantly between surveys 1 and 4. Overall about 4% of household members were disabled mainly due to lack of mobility and vision. The CMS3 baseline revealed that most disabled people reported difficulty with self-care especially in washing, feeding and going to the toilet. The story of Madhabi Hasda highlights the problem of the carer of the chronically ill or disabled and the exceptional dependence of the extreme poor on the quantity and quality of adult labour they can call on for the survival of dependents.

## Madhabi and her severely disabled son

Life was good for Madhabi as long as there was labour capacity in the family. Although she had a severely visually and hearing impaired first son, he was taken care of by her mother in law. This enabled Madhabi to work. But when her parents in law died, Madhabi lost a carer (and an earner) at the same time. Following the death of her parents in law, her working brother in law and wife separated from the household. Labour capacity had been reduced but the caring needs of her son increased. Her son's condition deteriorated and eventually Madhabi had to stay at home to look after her son. This stopped her from earning. This had a dramatic impact on her livelihood and quality of life. It wasn't until her second son started working as child labourer at the age of 10 that life began to improve.

#### 4.4.2 Morbidity

The health status of family members was determined on the day of the survey and over the previous 7 and 30 days. For all adults, cough, eye infection and passing of worms all fell, and skin infection increased between surveys 1 and 4. In children 5 to 15 years of age the prevalence of fever and cough both fell between surveys 1 and 4.

Morbidity has fallen directly because of improved nutrition and health counselling, some direct interventions of some NGOs for instance primary health care centres and notably latrines in Care and DSK as part of the intervention package.

#### 4.4.3 Significant fall in open defecation

There was a highly significant reduction in open defecation and increase in ring/slab latrines in rural areas (Figure 5). No change in water supply occurred.

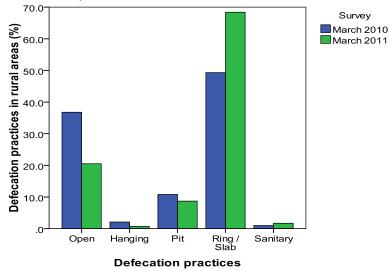


Figure 5: Defecation practices in March 2010 and 2011

#### 4.4.4 Fall in chronic illness

In March 2010, 15% of the sample of extreme poor suffered from chronic illness.

Following the intervention, the prevalence of chronic illness among all household members fell very significantly from 15% in March 2010 to just over 3% in March 2011 (Figure 6).

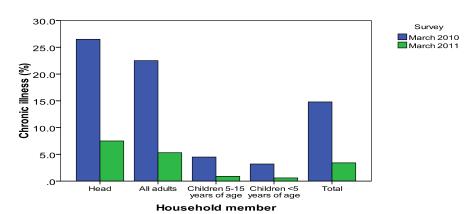


Figure 6: Prevalence of chronic illness in March 2010 and 2011

#### 4.5 Food intake and nutritional status

One reason for the major fall in morbidity and chronic illness may be the rise in better hygiene practices and health interventions. Another may be related to the post-intervention rise in food intake. CMS 5(S) studies revealed a very consistent pattern in relation to the importance of food intake. Thus poor intake of food is directly related to lowered immunity to disease, which increases the chance of prolonged illness (diarrhoea, infections, colds and fever etc.). Chronic illness affects working ability – both the ability to work regularly and for full days, or to accept higher paying but physically demanding work. A fall in employment and wages reduces income and reduces intake of food. Thus improved diets can improve people's appetite, energy, and immunity to disease. All of these enhance the ability to work and thereby wrest people from one type of extreme poverty trap.

#### 4.5.1 Food intake before the intervention

According to the CMS3 baseline survey in March 2010, there was extremely low animal protein intake. Indeed, very few families consumed meat, poultry, fruits or milk. Moreover, staple food intake (rice and potatoes) was very low with only two thirds of families eating < 3 meals a day. Female headed households were more likely to eat smaller portions (86%) than male headed (60.4%). 75% of female heads were undernourished or anaemic (63% in male heads). Finally, 84.8% of <5 year old children were either stunted, wasted, underweight or anaemic.

# Diets in the Monga: The Barind Tract just before the shiree intervention

When the shiree-supported NETZ interevention first targeted the extreme poor people in the harsh Barind tract they found severely malnourished people, including women with haemoglobin counts so low they had to be taken to hospital. In describing their diets just before the intervention, during the two lean periods covering March, April, May, September and October, extremely poor women said the ordinarily consumed one 'panta' meal as their main meal every day.

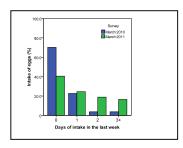
They often gave their meals to their husbands on the basis that they had to do manual work. Women complained of the following symptoms: headaches, weakness, gastric problems and gas because their stomachs were empty. They said 'pregnant women suffered the most' and that 'kids started leaving thin stools and had swollen bellies.'

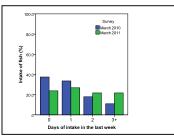
While the price of protein is beyond the purchasing power of extreme poor households, it is important to note that longer term changes in food production also affect people's diets.

#### 4.5.2 Post intervention: Increase in food diversity

Food diversity was poor especially in rural areas but in survey 4, egg and poultry consumption increased significantly (Figure 7). In the total sample mean food diversity based on 7 food groups (grains, roots and tubers, legumes and nuts, dairy products, flesh foods, eggs, vitamin A rich fruits and vegetables and other fruit and vegetables) increased from 4.3 in survey 1 to 5.0 in survey 2 and then fell to 4.9 and 4.8 in surveys 3 and 4, respectively (Figure 8). The urban area had the highest mean food diversity. Food coping strategies showed significant improvement and mean coping strategies fell from 3.3 to 2.2 between surveys 1 and 4.

Figure 7: Number of days (%) in the last week that household members consumed certain foodstuffs





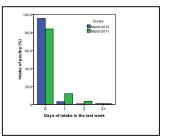
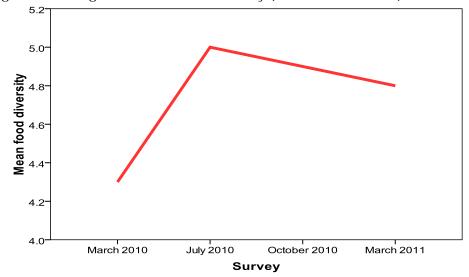
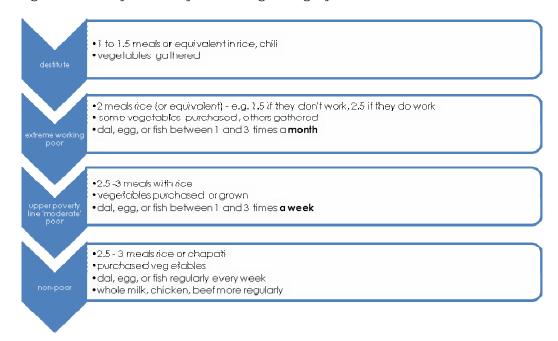


Figure 8: Changes of mean food diversity (March 2010 – 2011)



While carrying out focus group discussions in each of the Scale-Fund localities, questions were asked about major changes that have occurred since the NGO intervention. The majority of beneficiaries highlighted the significance of an increase in diets. Indeed respondents frequently used diets to differentiate categories of poverty. With the participants of the focus group discussions, a scale was devised linking different types of poverty to dietary intake.

Figure 9: Dietary Intake by well-being category



Further current data on intakes of meat, fish and eggs can be found via the shiree Extreme Poverty Monitor (CMS2).

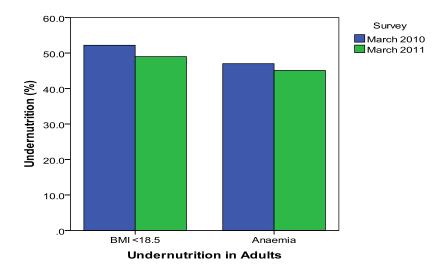
#### 4.5.3 Nutritional status

#### **Adults**

<u>Weight:</u> In the total sample mean weight increased by 0.3kg between surveys 1 and 4 and BMI increased by 0.2 units and the percentage of adults with BMI <18.5 fell from 52.2% to 49.0% (Figure 10).

<u>Haemoglobin:</u> There was no significant change in haemoglobin concentration between surveys.

Figure 10: Changes of adult BMI and anaemia in March 2010 and 2011

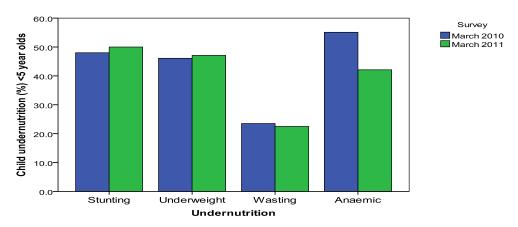


#### Children

In the rural sample, the mean height-for-age worsened significantly between surveys 1 and 4. The mean height-for-age was worse in the urban than in rural areas in both surveys and weight-for-age was worse in the urban areas in survey 4 only.

Mean haemoglobin improved significantly between the two surveys in both urban and rural samples and overall the improvement averaged 4 g/l with a concomitant reduction in anaemia of 13%, from 55.1% to 42.1% (Figure 11).

Figure 11: Changes of nutritional status (%) of children under 5 years of age (March 2010 – 2011)



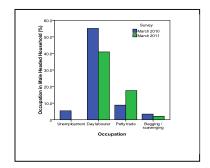
#### 4.6 Material well-being

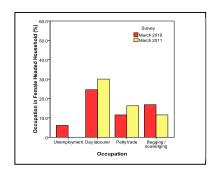
#### 4.6.1 Employment

Unemployment fell to zero and petty trading increased substantially in both male and female headed households by survey 4 (Figure 12). For male heads, <u>day labouring fell</u>, <u>and petty trade rose</u> as a result of the intervention. Between surveys 2 and 4, <u>self-employment</u> (on own assets).

For female heads, day labouring rose together with petty trading. There was no unemployment. However, levels of begging among women only fell marginally and remains an important source of income for female headed households.

Figure 12: Main occupation (%) of male and female headed households (March 2010 2011)





The rise in petty trade and self-employment and fall in unemployment is to be expected in IGA/asset empowerment programmes which supply capital for livestock, rickshaws, vegetable gardening, inputs for shrimp and other farms, craft making and selling, for trading grain or running local shops. These are all self-employed work with one's own assets or work in petty trade.

What is not clear is why day labouring rose for female headed households? And why did begging for female heads remain higher than expected? From the life histories, for example, findings show that women resort to labouring and to begging usually when times are difficult.

#### 4.6.2 Why do extreme poor women turn to begging?

One of the reasons why women may turn to begging is related to gendered life-cycle processes. We found for example that women who are old or have just given birth may turn to begging. As children get older for example, women tended to move from begging to working as housemaids or day labourers. Another characteristic of women who beg is that they tend to come from households with no male relatives.

A final observation on women who beg emerges from the CMS3 finding that there are no significant differences in the value of assets transferred to men and women. This raises the question of whether certain assets do not work or are less appropriate for women?

# Begging in the rural North

Dipali is 60 years old. She was not always poor but an assault on her husband and her son, the theft of her assets and her husband's deteriorating physical condition and eventual death pushed Dipali's household into severe destitution. She tried to find help by seeking support from government safety nets programmes and by asking help from her children. But these either failed or were not reliable. As a result she turned to begging. Just before the intervention, Dipali mainly supported herself by visiting a different village every day, four days a week, and begging. Typically she received rice, sometimes vegetables, and sometimes money (between 10-30 Taka per day). During lean seasons, people could not afford to give alms and so Dipali had to skip meals.

#### 4.6.3 Why has labouring increased among extreme poor women?

An obvious reason underpinning the rise in labouring observed in the CMS3 data is that NGOs in both the North and South have been effective in linking up women to cash for work programmes. Women value these programmes since they provide wages which are higher than those offered by other labouring jobs.

Abida Begum is involved in the community saving group of SETU project. She was selected by the community and the Para Unnayan Committee for the Cash for Work programme. From this she earned 4,800 Taka which helped her get through the lean period and stopped her from having to borrow money from moneylenders. Moreover, she managed to buy a goat for 1,500 Taka along with a hen for 140 Taka. These investments have been made in preparation of future lean seasons.

One of the interesting points raised by Abida's case is that she did not take input support offered by the NGO since she felt she had no business skills. This is clearly not the case and indeed Abida is entrepreneurial and hard working. There are other cases in which the business capacities and needs of females, married or otherwise, are not fully considered. Labouring therefore becomes a default option for women 'with no business skills or acumen.' It is possible that this is an unintended consequence of programmes designed mostly around male skills and experiences, which may not be appropriate for women. The task of identifying appropriate development interventions for females is a major challenge. The life histories show women have less experience of working in different jobs; are not as favoured as their brothers in education or inheritance; and rarely have had prior skills training. Offering new skills and training is therefore key to supporting women move out of extreme poverty.

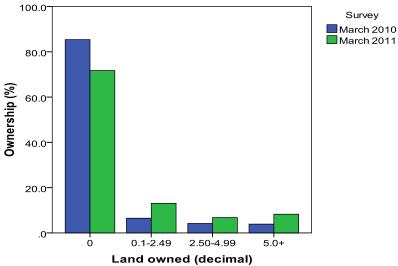
Finally, the higher levels of labouring among female heads may reflect cases where women are offered assets which are obviously intended for male members of the household. The most obvious case is when females are given rickshaws for their sons.

#### 4.7 Land ownership

The percentage of households owning land increased significantly from about 15% in survey 1 to over 28% in survey 4 (Figure 13) in the total sample. Despite this rise, it was still well below the national figure of nearly 95% (HIES, 2005).

The use of cultivated land did not show any significant change. However, both share cropping and the use of free cultivated land increased significantly overall and in male headed households between surveys 1 and 4.





The most likely causes of this rise in land and sharecropping are programmes which have granted access or deeds to khas land, or programmes which used technology to make productive use of previously uncultivable land. For instance, PAB made use of large areas of char land to grow pumpkins and squash). Uttaran on the other hand, made use of khas waterbodies and land to cultivate shrimp, fish, and paddy.

However it is important to recognise also that many households use profits from their income generating activities to lease small amounts of land. In CMS5, we have cases of this kind of activity in all of the rural based interventions, and it is equally clear from the interviews that leasing of land for productive purposes is a priority investment for extreme poor households.

#### 4.8 House size and structure

The average size of the house increased from 13.9 square metres to 15.3 square metres between surveys 1 and 4. There was no significant change in materials used in house construction with most rural households constructed from mud, grass or bamboo walls, tin or grass roofs and mud floor. In urban areas instead, walls and roof were primarily of tin and floors of mud or cement/brick.

# 4.9 Non-land Assets: animals, working equipment and household assets

There were highly significant increases in the value of assets between surveys 1 and 4, and in the total sample the value rose from a mean of 2,296 Taka to 9,012 Taka with no significant difference in mean asset value between male and female headed households in survey 4. Asset ownership is an important keyhole into people's livelihood status. CMS 5(S) reveals stories in which people invest modest profits to build up their asset portfolios. In part this is because in times of crises, the (distress) sale of assets is an important means of dealing with immediate priorities.

#### 4.9.1 Animal ownership

The CMS3 survey reveals highly significant increases in animal ownership in both male and female headed households, particularly for cattle, goat and poultry (Figure 14). Animal ownership in both male and female headed households was very similar in March 2011 at just over 60%, and overall animal ownership increased by 34% between surveys 1 and 4. In March 2011 information on shared ownership was also collected and just fewer than 10% of rural households shared animals, primarily cattle and calves. In total about 63% of rural households either owned or shared an animal in survey 4.

There were highly significant increases in the amount spent on purchasing animals between the two surveys for both male and female headed households. Overall there was a fivefold increase in spending on animals. In March 2011, female headed households had spent significantly more on animals than male headed households (8,125 Taka versus 5,654 Taka, respectively).

Survey

March 2010

March 2011

Solvey

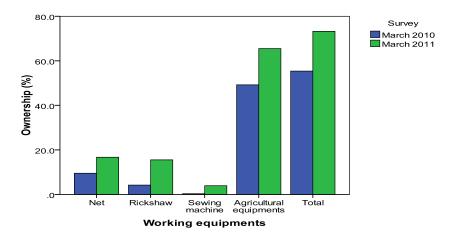
Authorized to the control of the control

Figure 14: Ownership (%) of specific animals (March 2010 and March 2011)

#### 4.9.2 Ownership of working equipment

The CMS3 survey reveals significant increases in working equipment ownership in both male and female headed households particularly rickshaws, and in male headed households on nets and agricultural equipment (Figure 15). Overall nearly three quarters of households owned some working equipment in March 2011 compared with just over half in March 2010. The total amount spent on working equipment increased by over 1,500 Taka (340% increase) between surveys 1 and 4.

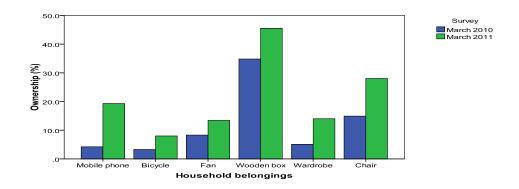
Figure 15: Ownership (%) of specific working equipment (March 2010 and March 2011)



#### 4.9.3 Ownership of household belongings

There was increased ownership of all household items between the two surveys with the exception of blankets/quilts and there were large increases in ownership of mobile phones, fans, wardrobes and chairs (Figure 16). Male household belongings were worth significantly more than female headed households in both March'10 and March'11 by between 600 and 1,000 Taka.

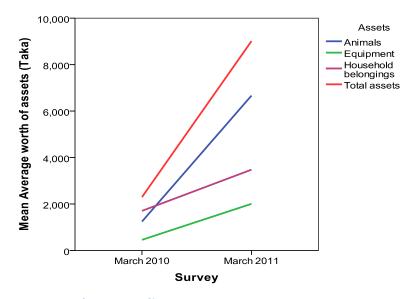
Figure 16: Ownership (%) of specific household belongings (March 2010 and March 2011



#### 4.9.4 Total household belongings asset value

The total value of assets increased substantially in both male and female headed households to about 9,000 Taka. The average value did not vary significantly between rural and urban households (9,146 versus 8,308 Taka, respectively).

Figure 17: Average worth (Taka) of assets (March 2010 and March 2011)



#### 4.10 Income and expenditure

#### 4.10.1 Income

The CMS3 survey reveals that in the total sample, mean reported income increased from 1,702 Taka/month in survey 1 to 2,791 Taka/month in survey 4. This increase was mainly due to the much higher income found in the urban areas (over 1,200 Taka/month higher). In the rural areas mean income remained stable from surveys 1 to 3 at around 1,400 Taka/month but increased significantly in survey 4 to 2,203 Taka/month. Similar trends were found for per capita income (Figure 18). In rural areas the percentage of

households below 22 Taka pppd income remained stable at about 70% from surveys 1 to 3 but fell to 50% in survey 4.

Using the 26 Taka pppd threshold, 80% of households were below the threshold in surveys 1 to 3 falling to 62% in survey 4. The fall was greater in urban areas, where the percentage below 26 Taka pppd fell from over 50% in survey 1 to under 30% in surveys 2 and 3, and then to 19% in survey 4. The equivalent percentages for 30 Taka pppd were 60% in survey 1, 33% in surveys 2 and 3, and 21% in survey 4 (Figure 14).

Figure 18: Mean income pppd by head of household (March 2010 - March 2011)

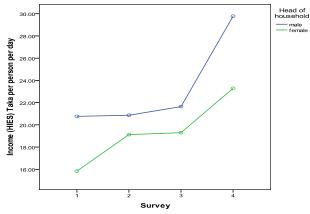
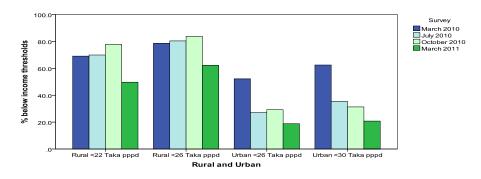
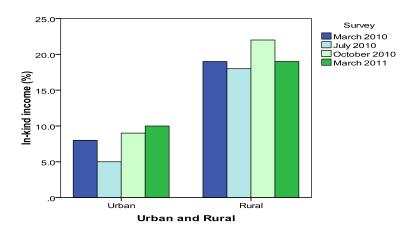


Figure 19: Households (%) below per capita income (Taka pppd) thresholds (March 2010 - March 2011)



In kind income increased slightly in the urban areas to about 10% but remained more stable in the rural areas at about 19% (Figure 20).

Figure 20 In-kind income as a % of total income by urban and rural (March 2010 - March 2011)



#### 4.10.2 Expenditure

Total expenditure fell between surveys 1 and 2 (2,128 and 1,890 Taka/month, respectively) and then increased in surveys 3 and 4 (2,363 and 2,631 Taka/month, respectively). There was a 24% increase in expenditure between surveys 1 and 4. Male headed household expenditure was significantly greater than female headed by, on average, 1,168 Taka. Expenditure in urban areas was double that found in the rural areas (Figure 21). There was a significant fall in the percentages below the 22 and 26 Taka pppd thresholds in the rural areas only in survey 4, whereas the percentages below the urban thresholds (26 and 30 Taka pppd) fell consistently from 25% and 44% (respectively) in survey 1 to just over10% in survey 4.

Figure 21: Mean total expenditure pppd by head of household (March 2010 - 2011)

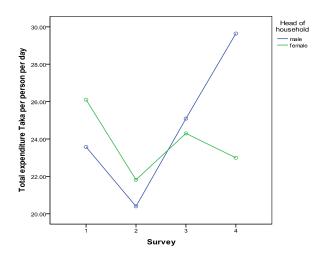
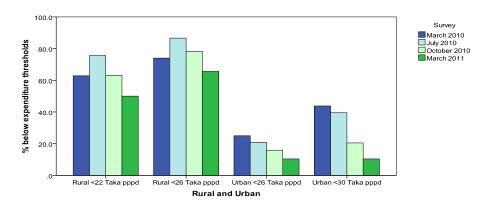


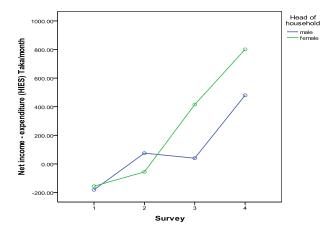
Figure 22: Households (%) below per capita expenditure thresholds (March 2010 - 2011)



#### 4.10.3 Difference between income and expenditure

The difference between household income and expenditure (credit/debit balance) was calculated for each household and the overall mean changed from a debit of 168 Taka in survey 1 (Figure 23) to credit (+10, +228 and +641 Taka in surveys 2 to 4, respectively).

Figure 23: Mean net income by head of household (March 2010 - March 2011)



#### 4.10.4 Explaining increase in assets, income and savings

In survey 1, 37% of households had some cash savings (average 444 Taka) increasing by 100% by survey 4 (average 1,103 Taka) and there was no significant difference in mean savings between male and female headed households. Urban household savings grew much more rapidly than those in the rural areas (Figure 24).

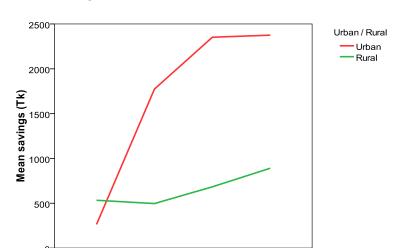


Figure 24: Cash savings in urban and rural areas (March 2010 - March 2011)

How can we explain the observed increase in assets, incomes and savings? The CMS5 research suggests three explanations.

Survey

July 2010 October 2010 March 2011

March 2010

The first is quite obvious and reflects the fact that the interventions are designed to transfer assets or support income-generating schemes. This for example would explain much of the five-fold rise in animal ownership. It should also be borne in mind that sometimes the amounts transferred were substantial. In one case, a single household received up to 23,000 Taka directly. In such cases, we would expect to see an increase in assets and reported incomes.

Secondly, the increase in assets, income and savings was a direct result of people's success in income generating activities. This is by far the most significant change we have observed as it shows how extreme poor households have used profits to build up a diversified portfolio of assets (see Shah Alam below) and support new income generating opportunities. In the best scenarios, the level of entrepreneurship is quite remarkable.

Shah Alam received 12,400 Taka, 5 goats and a deed for his khas land. Profits from his shrimp farm enabled him to buy a cow, fatten it, and then sell it on. With the profits from his sale, he leased an extra 1.5 bighas of land, repaid an outstanding debt of 10,000 Taka, bought a solar panel. With the sale of his goats he was able to buy birds, have capital for another round of shrimp production, and support all his family expenses. The following diagram captures the flow and extent of his entrepreneurship in what is a relatively short timeframe.

#### An overview of Shah Alam's IGAs and asset creation

Date Line	March- April 2010	August- Oct, 10	Nov 10	Dec, 10	March 11	April – May 2011	July 11	August 11			
IGA Assistanc e from the Project	1st IGA assistanc e of 10,000 PL (tiger shrimp)	Permanen t Settlemen t Deed 1 acre of land		2 <sup>nd</sup> IGA assistanc e 5 goats	3rd IGA assistanc e 2,400/- GOLDA PL						
New Asset Creation	Harvest of 32,000/-					sold goats 6,000/-					
		Bought a Cow 10,000/-	Sold the cow with a calf 27,000 Leased in 1.5 bigha of land 15,000/			Bought 12,000 PL with 4,500/- Family Expense s 1,500/-					
		Returne d Loan 10,000/-Solar Panel 10,000/-Family Expense s 2,000/-				Bought Poultry birds	Releasin g more PL	Excessive Rain and flood  Asset and Homestea d Loss			
Shrimp business worth 65,000/-											

The third route which seems to have facilitated expansion of income, assets and savings is less obvious but highly significant. It relates to spillover effects of the intervention especially on the labour market. Below we report on the case of "Labour selling and loan taking in the Barind Tract" where the intervention allowed extreme poor households to eat better and avoid selling their labour in advance. By not advance selling their labour, households were freer to migrate and secure better paid work. Furthermore this process seems to have triggered an increase in wages for agricultural labourers. With savings, less loans and greater earnings, people started buying small assets and leasing land. In other cases, we have observed similar spillover effects with individuals involved in programmes such as cash for work.

#### 4.10.5 Sustainability and Graduation

The longitudinal intervention diagrams in annex 1 show that improvements in the well-being of extreme poor households are always vulnerable. By definition, the extreme poor are more exposed to shocks and threats, and their livelihood portfolios are weak and susceptible.

- Nasrin at one point in her life was considered non-poor, a successful business woman. However the theft of her husband's rickshaw, phone and cash meant that she lost business momentum and capital. The change in fortunes was as swift as it was radical, and in the space of one year Nasrin moved from being non-poor to being poor.
- Shah Alam managed to treble the value of his business in August /September 2011. However the floods caused by a heavy downpour destroyed almost all of his assets including his home. He now relies on relief and is moving towards destitution.
- Bithi worked hard to make a success of her vegetable business. However
  in October 2010 a tidal surge damaged her house and homestead. At
  the same time she suffered from fever and eye problems. This lasted 10
  days. Additional support from SCUK was necessary to prevent her from
  falling back into extreme poverty.
- Ramisa remains extremely poor despite support from the NGO. She lost 5 sheep due to disease, and her chuani income fell when Adivasis migrated for work.

With Nasrin and Shah Alam, it is sensed that the economic assets accumulated during the good times may help them in bad times (theft and flood respectively) and that with support, their livelihoods will improve. Both have benefited from significant skill development and feel that their lives have changed for the better (see section on empowerment below). However Bithi and Ramisa are struggling. Both never fully developed their business skills and although they may be extremely hard working, their future livelihood trajectory is more uncertain.

#### 4.11 Empowerment

Disempowerment is a universal feature of extreme poverty: those who are most in need materially are also more likely to have their rights denied and their voices silenced. Empowerment changes are inevitably difficult to identify and even more difficult to assess. This analysis however raises some important initial issues. First of all there were significant differences in male and female responses to the quantitative survey questions on social empowerment. For example 60% of males thought that there are people outside the family who can be relied on to help whereas only 50% of females answered positively to this question. Three quarters of males felt that they could decide on how to use the money from earnings or loans compared with only 60% of females. Similar percentages were found for the question about confidence in the future.

#### 4.11.1 Economic Empowerment

All of the respondents in the qualitative studies reported positively on the changes that have taken place in their lives as a result of their involvement with the shiree programme. In most cases, people's assessment focuses on the fact that they have increased they have managed to generate some income as a result of the programme and this has helped improve their overall welfare. This may be an obvious statement to make but it is nevertheless an important one. In some cases the changes are radical:

#### Latif's life is transformed

Latif Mia is 35 years of age, married with two children. He had a relatively successful bakery shop which enabled him to support his family as well as his ageing father. Much of his business was built around selling products on credit. However he was forced to give up the business when those who owed him money could not pay their bills. Latif began working as a day labourer. Soon he fell ill and began using loans to pay for treatment costs and to support his family. Having sold off his assets he turned to gambling and for almost eight years continued to borrow money and gamble. His debt increased exponentially.

In 2010, he joined CARE's SETU project and his wife got involved in the 'Cash for Work' programme. Slowly Latif's life began to change. He stopped gambling, managed an interest free loan to pay off all his debts and eventually found a paid job advising others in the community about business. He has also started accumulating new assets and has regained the respect he had lost due to his gambling.

A more reliable source of income offers extreme poor households some room to renegotiate key livelihood relations which on the hand help them survive but on the other, are exploitative. This is particularly evident among agricultural day labourers who have traditionally been locked into patron client relations with more powerful landowners.

# Labour selling and loan taking in the Barind Tract

One of the features of extreme poor households in the Barind tract is that they have almost all had long histories of very poor labour relations which included bondage and advance sale of labour. Furthermore during the lean seasons, they are forced to borrow from landowners in order to simply survive. This inevitably entails further advance sale of labour in exchange for in-kind (rice) as opposed to cash payments. The cost of the rice given as payment is also normally higher that that found in Open Market Sales. As a result of borrowing, labourers not only lost their bargaining power but also the option of migrating to find more rewarding employment elsewhere. NGO partner, NETZ, tried to tackle the question of bonded labour early on in the programme by supporting food aid to malnourished women. This had an immediate impact with many women deciding to grow fast vegetable crops. The advantage of these crops is that they can be consumed immediately (important for the children of the household) and also stored to manage consumption during lean months. Many have been able therefore to get through the lean period without having to take out loans and advance sale their labour. In the locality, labourers have now moved to daily wage contracts which mean they have cash in hand, can buy the rice they need at Open Market Sales prices, and are now freer to migrate to areas where there is more agricultural work and more favourable wages.

Whilst this is an economically empowering story, we already know that extreme poor households struggle to protect the gains they secure. Practical Action Bangladesh supported an income generating initiative which has had an immediate impact on local labour relations. The project involved the cultivation of pumpkins using a sandpit cultivation technology suitable for use in unfertile sand. This turned out to be very successful and gave high returns to extreme poor households. However following the success of the first year, local patrons started to demand shares of the product and profit in exchange for access to the sandbars. Protecting small gains is very hard work for the extreme poor and moving away from adverse labour relations is complex and can be dangerous.

#### 4.11.2 Women and employment

Employment and income generation is a key feature of cases where households have improved their overall livelihoods. The role of women in generating and sustaining economic activity has been highly significant and in some cases, it has been the women of the household who have very clearly taken the lead. Once again however it is important not to overlook the very real struggles and pressures faced by women even in cases where they are making such significant contributions. Pathways to empowerment may offer opportunities but they are also replete with threats, ambiguity, contradictions and tensions. In cases where women have been active and successful in their economic activities, we have observed two key problems. The first problem relates to division of labour. Even if women are employed or take part in income generating activities, they are still expected to take full and often sole responsibility for work in the house. This has been observed in almost all of the qualitative studies. In most cases, women simply take on arduous work and household responsibility, and not surprisingly put at risk their health and wellbeing. The power of the gendered division of labour however is most starkly revealed in cases where women are forced to give up their income generating activities in order to take on more traditional household responsibilities.

# Women's work restricted by traditional obligations

Rani Bala managed to secure a job in a district health clinic. This was a government job which offered a fixed salary of 700 Taka per month. Her husband however refused to let her take the job because he was frightened she would not be able to look after his parents who stayed with them. Though the salary was more than what she earned as a day labourer, the latter was preferred by the husband because it meant she could also do the household work. He was also an agricultural day labourer and the fact that her salary was fixed and secure whilst his uncertain, made no difference.

The second observation is more general and relates to external perception of households involved in shiree projects. A number of examples have been identified where these households are considered to be benefitting from the work of the NGOs and as such are no longer in need of other forms of support, usually government support. The irony is that shiree households are among the very poorest and therefore in greatest need of on-going and multi-stranded support. The process whereby individuals or households are no

longer seen to be as needy has a particular impact on those women who may have legitimate claims especially on social protection or safety net programmes.

# Female Adivasi exclusion from safety nets

The NETZ programme works mostly with Adivasi communities. From the start, the organisation was aware that few Adivasis managed to access government social safety net programmes. While exploring this issue, they came across a number of stereotypes or prejudices created to justify the exclusion of the adivasi.

The most common prejudice was that adivasi women are more mobile than Muslim women and have less social restrictions. They can therefore easily find work in the fields or as maids, and can become breadwinners in their households. By implication, they do not need social safety nets as much as rural Muslim women do. In a focus group discussion, one Adivasis articulated this view well when she commented: "They (the leaders) told us that women in the Muslim community do not work, so, they are needy and deserve more support."

#### 4.11.3 Confidence and feelings of empowerment

The baseline CMS3 (March 2010) survey shows that before the shiree intervention, over 30% of adult females felt that they did not have decision making power, did not feel confident about the future and were frightened of moving alone outside of their locality. The qualitative studies suggest that where economic improvements occur and people have some sense of greater security, changes occur in the way they plan around the future. This is most obvious when households feel that they are in a stronger position to send their children to school – a robust indication that people are prepared to invest in the future.

At the same time there are many examples especially of women who are far more mobile as they attempt to find work and at least state that they now feel they are more in control or have a greater say in events which impinge on their lives. These are important and optimistic signals but need to be verified and probed over time. The narratives of greater confidence and mobility are accompanied by equally worrying observations which again underline the immense and sometimes life-threatening pressure women in particular come under. Instances of violence, abuse and harassment from within families are not uncommon in the life histories.

There is familiarity with the idea that poor women are more vulnerable in cases of female headed households. However, these cases throw light on situations where women's position within marriage is a key part of their vulnerability and exploitation, especially when their husbands drink, smoke ganja, gamble to excess or are too weak or mentally ill/challenged to work. Often it seems that these women would be better off being "female headed" and outside of marriage.

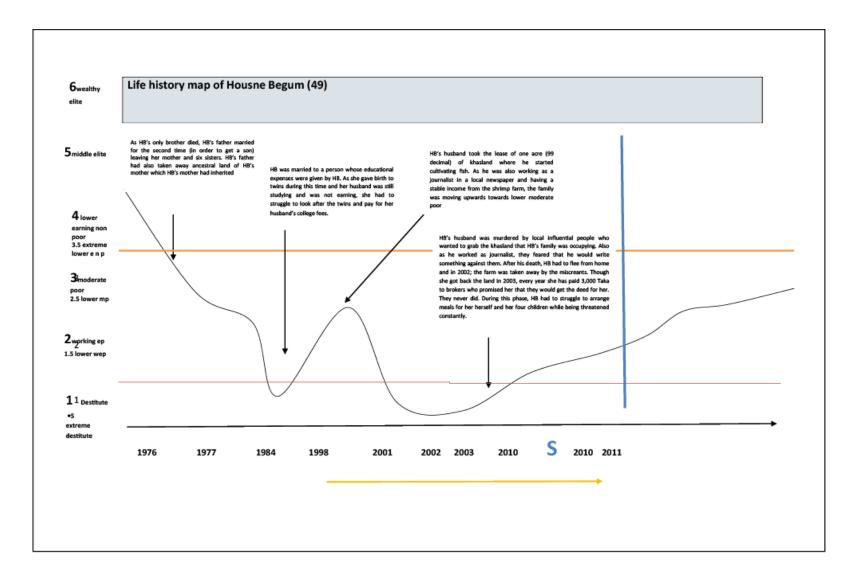
# Better off being 'female headed'

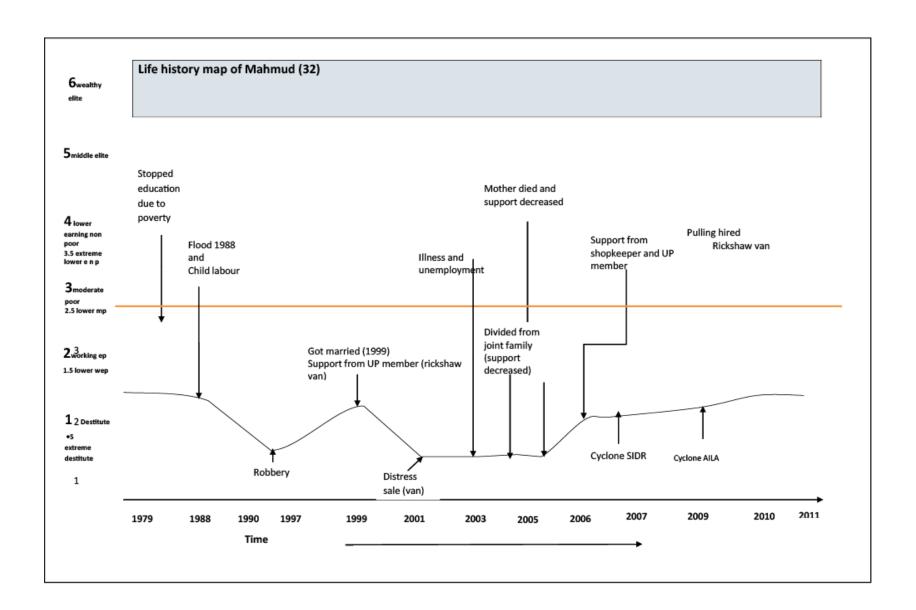
Sharna is a 30 year old woman with three children. Her husband, who lived with them until recently, is a gambler who used his income to feed his habit. Moreover he used to beat Sharna every time her family could not give him money. The family kept moving hoping that a new environment might help the husband kick his habit. It did not. He slowly worked less but demanded more money for gambling. Inevitably Sharna took the brunt of her husband's anger and frustrations. Beatings were common. Finally, Sharna had enough and fearing for her own safety as well as that of her children, she asked her husband to leave. Sharna's position did not really deteriorate after the separation: she was destitute both within and outside of the marriage. However once her husband had left, she no longer suffered abuse and her neighbours started helping. Before this they refused to help her because in their eyes, she had a husband to care for her.

#### 5.0 Conclusion

This is the first of the  $Q^2$  reports drawing on both the CMS 3 (quantitative) and CMS 5 (qualitative) data covering the period between March 2010 and March 2011. It paints a picture of the reality of extreme poverty, and the impact which shiree-supported Scale Fund interventions have made over one year. Shiree plans to continue to foster  $Q^2$  research in the future which, it is hoped, will begin to shed further light on some of the questions identified in this report.

# Annex 1: Life History and intervention Tracking maps





# hiree

House 5, Road 10, Baridhara Dhaka-1212, Bangladesh www.shiree.org