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Women's Bargaining Power and Extreme Poverty- An Exploratory Study of Gendered Relations of Women in the Targeting the Ultra Poor (TUP) Programme

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BRAC Research Report



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INTRODUCTION

BRAC initiated a programme called Challenging the Frontiers of Poverty Reduction -Targeting the Ultra Poor (CFPR/TUP) in 2002. The CFPR/TUP programme is based on the notion that extreme poverty is multi-dimensional and thus, effective strategies to combat poverty need to be centered on strengthening not only the economic but also the socio-political asset base of the ultra poor. The social relationships that the TUP women share within the household and in the public arena are crucial for upward mobility and for moving out of extreme poverty. These relationships can be highly gendered and thus, an examination of the gender relations¹ of TUP women can help further their socio-economic and political empowerment within their communities.

This paper explores whether poor women's (who are part of the CFPR/TUP programme) agency within the household structure changes with the change in their economic positioning in the household. It examines possible links between asset gained through the programme and how women's economic power shifts in the household, which may in turn increase their bargaining power in the household.

Chen suggests that poor women have more agency since they are more mobile and their contribution to the well being of the household is more visible (Chen, 1983). However, this agency can vary since it is dependent on few other factors than simple economic empowerment. The ultra poor women selected for CFPR/TUP programme includes large number of female-headed household (de jure and de facto).² A large number of TUP women are widowed or abandoned. Moreover, the role TUP asset gained by women plays a distinct role in survival of the TUP household. The TUP women's marital status, the household arrangements (nuclear, joint, or family compounds), the household structure (female headed vs. male headed) are some of the variables that influence women's agency in intra household settings. An examination of TUP women's gendered relations should study the following areas: whether TUP women have equal voice in matters affecting themselves and their families, whether TUP women have control over material and resources within the HH, whether they have access to knowledge and information needed to fight against some of the gendered norms that hinder their development, and whether their fall back position³ vis-à-vis the family has changed as a result of being part of the TUP. Related to the above point is identifying the indicators of female autonomy, i.e., having economic and child related decision-making power, ability to forge equitable power relations within families, equal access to and control over economic resources, power to move outside the HH and interact with other social actors.

CONCEPTS AND THEORIES RELATED TO INTRA-HOUSEHOLD BARGAINING AND WOMEN'S AGENCY

Women's agency is seen as a pathway to social change that can alter the lives of both men and women and lead to empowerment of women. It is important to note that women's agency is simply not a means to empowerment and socioeconomic and political development of women, but it can be a development goal by itself (Mahmud, 2003). Kabeer defines "agency as the

¹ It is important to realize that gender relations of TUP women can vary depending on their social location within the household, i.e., being a daughter, daughter-in-law or mother-in-law can influence the gendered relationships they experience.

² Defined in later section.

³ Fall-back position implies the options one has if cooperation within the household breaks down. (Nazneen, 2002)

ability to define one's goals and act upon them. Agency is about more than observable action, it also encompasses the meaning, motivation, and purpose which individual bring to their activity, their sense of agency or the power within" (Kabeer, 1999:438). The measure of women's relative well-being is also examined through considering empowerment as a process of improving their status vis-à-vis men in the household and some of the indicators in this case are women's involvement in intra household matters such as, decision making, control over household income and assets, etc (Mahmud, 2003).

Bangladesh is a patriarchal, patrilineal⁴, patrilocal⁵ society where the socio-cultural values promote segregation of the sexes, impose a strict division of labor, and foster a systematic bias of male supremacy (Jahan, 1995). The household is corporately organized where men own most of the household's material resources, control the labor of women and children and mediate women's extra household relations (Kabeer, 1994). Ethnographic studies (Hartmann and Boyce, 1983; White, 1992) argue that women are socially constructed as passive and dependent on male provision although this does not mean women have no agency⁶.

This means that there is a strong incentive for women to co-operate and subordinate their needs and interests and avoid open conflict. The 'patriarchal risk'⁷ (Cain et al, 1979) ensures that women perceive their well-being and long-term security interests as tied to household prosperity and subordinates their needs to male needs and adopts an attitude of submissiveness and self sacrifice (Kandiyoti, 1988). All of these factors, i.e., corporately organized structure of the household, interest perception by women affect how women exercise agency and choices made by women to meet their needs and secure their rights and interests within the household.

In development literature, agency refers to decision-making, but also to bargaining, negotiating, manipulation and resistance (Kabeer, 1999). This implies that agency can be linked to positive or negative definition of power (ibid, 1999). Positive agency means the ability to participate in making decisions and shaping one's life choices both at personal and collective levels (Kabeer, 1994)⁸, and this idea of positive agency is closely linked to autonomy. However, the capability one has for 'being and doing' (Sen, 2000) --the potential one has for living the life one wants (i.e., self determination) is made up of both resource and agency (ibid, 2000). Resources (economic, social, human) can enhance one's capacity to exercise positive agency or act autonomously. Though it should be noted that choice plays a central role as people may value different ways of being and doing. Resources only represent a measure of choices available to a person and not the actualized choices (Kabeer, 1999). How women exercise positive agency at the personal level depends not only on the available resources (economic, human, social) but also on the choices that may be valued by women. The choices women make to exercise agency based on these resources, (i.e., whether they act autonomously or not) depend on the kinds of choices available to them.

The concepts and theories related to co-operation and bargaining within the household are important for understanding how the TUP asset, which affect women's economic status may have an impact on women's agency in different contexts within the household. The co-operative conflict model (Sen, 1990) is developed on the understanding that different members of the households may disagree over how resources are distributed or used and not all will have an equal voice or influence over the outcome. Sen (1990) argues that the bargaining power of each member to negotiate a desirable outcome is influenced by the following factors: i) their

⁴ Descent and inheritance counted through the male line.

⁵ After a woman is married she will reside with the husband's family/ or in the husband's village.

⁶ see the introductory paragraph of this section.

⁷ Loss of economic support and social security (see Cain et al, 1979 for detailed discussion).

⁸ This is linked to Lukes (1974) 'power to' concept, which means the ability to define one's choice and pursue one's goals even in the face of opposition.

fallback position, ii) their perceived economic contribution, iii) their perceived self interest, iv) and the ability of one partner to use coercion or violence over the other partner. Fallback position implies the options one has, i.e., how well one partner can do both economically and socially outside the household, if the marriage breaks down. The ability to cope outside the household (marriage) is a function of the human, social and material resources available to the individual and the hospitality of the outside environment (DFID, 2001).

Women's economic dependency and their limited access to social network because of patrilocal residence after marriage, limits the range of options available to them in case of a breakdown and makes their fallback position weak (Nazneen, 2002). A weak fallback position implies that women are willing to accommodate other person's interests at the expense of own welfare interests. In traditional societies the fallback position of a person is closely linked to the perceived contribution one makes (in many cases the visible economic contribution) to the household. Since women do not engage in visible economic work outside the household women's contribution to the household welfare is devalued and they have a weaker fallback position.

The fact that women's access to social network is mediated by their relationship with their husbands in patrilocal marriage system also weakens women's fallback position since this limits their access to social resources. Sen (1990) also points out that women may have a distorted perception of their own self-interest since they may not be aware of all the alternatives available to them. This model explains why women have less power in marital relationships and may be willing to tolerate oppressive situations.

In a corporately organized household structure where the interdependence between the partners is asymmetrical and ideology of togetherness is idealized. Women are encouraged to seek centrality in the household. This means that joint decision making may be more preferable to women than being autonomous (White, 1992). Women's preference for jointness in decision-making is a rational outcome given the patrilocal marriage system and residence with kins since this allows them to further their own interests by linking it with the husband's preferences (Nazneen, 2004). This also implies that nature of women's relationship with their husband (i.e., whether it is harmonious, conflictual or extremely abusive) becomes crucial in determining the level of women's agency within the household (Nazneen, 2004 based on Kabeer, 1998), particularly *vis a vis* the extended family.

METHODOLOGY

The methodology adopted for this exploratory research to understand how gender relations within the TUP household affected women's agency regarding management and use of TUP asset and other intra household matters can be described as testimony based 'hypothesis testing.'⁹ We hypothesized that female heads of households will have more control over and voice in TUP assets, management and marketing activities compared to married women. We also hypothesized that household structure, especially whether women live in joint, nuclear or extended households would affect women's agency regarding control over TUP asset and women's mobility; for example, how they market their produce, or manage TUP asset, or access other resources/ services available in the area. Asset type may also affect women's agency. If it were an asset that is traditionally managed by a female (i.e., poultry) then women would have more control over the management and marketing process. For married TUP women the quality of their relationship with their husband may determine how much voice and agency they exert within the household and over how they perceive their long-term interest.

In other words, in order to test the hypotheses about the level of agency women may have within the TUP household, whether the level of agency vary among TUP women depending on the household structure, marital status of TUP women, types of asset given to them, and how the gender/class norms and values may affect the nature of interactions that TUP women have with them, we focused on the accounts provided by the women themselves.

We asked the women about how they make decisions on regarding TUP asset management and control, and also about their daily household management issues, labour strategies, matters that relate to child care, investment and savings¹⁰. We also asked for their own explanations about who decided what, how these issues were managed and why they were managed that particular way. Through the explanations provided by women we analyzed the extent to which TUP women were able to exercise agency over these matters, what factors affect their ability to exert agency.

We were also interested in the cultural dimensions of decision-making. Through women's testimonies we tried to gather information about how gender norms were constructed based on socio-cultural norms (on women's mobility, marital relations, *purdah* norms) that affected women's agency at the household level.

We reviewed relevant literature on intra-household bargaining to identify the relevant concepts for this study. We also reviewed the baseline studies on TUP households and on the selected TUP area on social relations, in order to identify the characteristics of TUP households, the types of assets, the efficacy of the programme structure, etc. that need to be explored.

In depth interviews with TUP women in Domar, Nilphamari were based on a purposively selected sample in order to ensure that it covers the diverse household structures, marital status, and types of assets. This was important since the hypotheses asserted that the level of agency among women would vary based on these aspects. We decided to use a small sample size since it would allow us to extensively explore how intra household factors influence women's agency. The interviews were carried out at home and the women were selected after the FGDs

⁹ Based on Kabeer (2001).

¹⁰ We focused on decision-making because in development literature, agency refers to decision-making.

were carried out since the FGDs helped break the ice and the women felt comfortable in sharing information. Moreover, we were able to ask pertinent questions and probe into personal matters that were discussed at the FGD. The interviews focused more on the process of decision-making and not merely who does what within the family. The interviews collected stories about how conflicts were resolved regarding decision making on various issues. We were aware that absence of conflict did not mean that power relations was absent from the marital relationship so we tried to probe the matter by asking the TUP women about why they thought there were no conflict. The interviews were carried out in free conversational form, although we kept in mind that the areas identified in the checklist had to be covered¹¹.

FGDs were carried out in the selected study areas to gather information on TUP women's knowledge, nature of interactions within the household and strategies used in dealing with their problems and their perceptions on how gender norms affected their interactions.

The checklist included the following issues, which helped compare the pre-TUP and post TUP scenario regarding women's agency: socioeconomic information of the TUP households, decision making power within the household, quality of relationship between the husband and the wife, division of labour within the household and access to and control over resources.

Analysis included close reading and re-reading of data (interviews) and focusing on how agency is expressed in actual life and the explanations offered by women about their actions. We classified and coded the various types of agency and factors that relate to the different hypotheses. We were aware that our own feminist and theoretical biases might affect how we read the data. To mitigate this situation we identified and analysed the incidents that could not be explained by the conceptual framework of the study.

Time constraints played an important role in limiting the study to in-depth interviews with the respondents and their male partners. Participant observation and talking to other family members and neighbours would have enhanced the quality of the data significantly.

DATA ANALYSIS

This section is divided into two: voice and agency within the household and gendered norms. This first section is divided into three types of decision makers¹² and explores both how access to and control over the asset and intra-household decision making power influenced women's agency and how that varies based on factors such as, marital status, household composition, etc. The second section analyzes women's own perspective of their choice to exercise agency within the household.

Voice and agency within the household

In most feminist literature women's agency is operationalised as decision-making power within the household, but it can also take the forms of bargaining and negotiations as well as, deception and manipulation, subversion and resistance to domination or coercion (Kabeer, 1999). The conceptual framework used in this study defines empowerment as women's ability to make choices (Kabeer, 1999). The preconditions of empowerment thus, are having access to and control over material and non-material resources, and the process of empowerment is measured through women's agency and active participation in decision-making within the household. This section analyses the preconditions and process of empowerment through the

¹¹ See Appendix for a detailed questionnaire used in the study.

¹² The three types were women as primary decision makers, joint decision makers and marginal decision makers.

lens of decision-making power in controlling the asset and in intra-household dynamics and the three main categories examined are women as primary decision makers, joint decision makers and marginal decision makers in the household.

Access to and control over non-material and material resources

For the purpose of this study resources in this section mainly refer to the TUP asset and the income generated from that asset specifically. In this paper we are particularly interested in analyzing whether access to the asset given by BRAC has had any impact on women's bargaining power in the household and thus changed their decision making power in the household. Women's bargaining power measured through access to and control over the TUP asset should provide important insights on how their decision making power¹³ has shifted in the household which might have influenced their gendered relation vis-à-vis men in the household (Doss, 1997). However, using access to and control over asset as an indicator of bargaining power can be problematic because analyzing whether access and control has increased women's decision-making power can be ambiguous. Women's earlier economic contribution or the already existing power relation dynamics might have in fact already placed women in a better bargaining position and the asset might have simply reinforced that power further. Nevertheless, as our data suggest access to asset definitely had a positive impact on women's bargaining power in the household. Some of the women in our research expressed a clear sense of ownership over the TUP asset and felt this gave them a greater voice in the household. They also felt justified in their involvement and having some control over the asset, as the asset significantly improved the family's well-being. As one TUP member reflected,

Oh that (being a TUP member) is what saved my life. See you make so much profit. Even after paying for the van fare and also for the truck. You still make a good profit. We are doing well.

It is better now. I live, as I want to (achi, thaki, beracchi). Before I had to work outside, now I stay inside. I have to work fewer hours now. My family and I are healthy now. We have food. I feel better to do my own things.

A sense of achievement associated with access to and control over asset that helped the women demand a better bargaining position in the household and participate more actively in the decision making process.

It is going well. Now even if I earn 10 takas, it is my 10 taka. We live well now.

The involvement of women in the TUP asset was influenced by factors such as, the decision maker in the household, the type of asset they acquired from BRAC, the traditional vs. non-traditional use of the income generated from such asset, etc.

The marital status and the decision-making status of the household played an important role in measuring access to and control over the asset. As Goetz argues women in female-headed households, where they are the primary decision makers, usually have full control over the asset/loan including asset/loan management and control over the income generated from it. This is expected to be the case given the absence of a male head in the household (Goetz, 1996). However, as will be argued later, compared to joint decision-making households, this may not be seen as empowering for women in female-headed households where they do not have any male support and do not have a space to negotiate power with male members.

¹³ Decision-making power in terms of significant economic decisions, such as purchase of land is of particular interest to us.

I have to do my own thing. Either I wait for him or I do it myself. Waiting for him does not get it done. What is men's work? Putting up the fence? Preparing the bed? All that I can do. If I can work in the field, I can do all of this too.

Moreover, it is interesting to note that married women who were primary decision makers in many cases expressed regret for the loss of traditional role and felt that the male members were escaping their duty toward the family by not being involved in the asset management and control issues.

One TUP respondent expressed her frustration throughout the interview about having to do every thing by herself, despite having a husband. She spoke forcefully in a mocking tone about her husband and in an aggressive tone when she defended her actions.

Women as joint decision makers had significant control over the asset especially in the cases where they shared a good relationship with their husbands. In this case, women and men shared the decision-making process about how to use the income generated from such asset, and take important decisions about the asset, such as selling the livestock, etc.

My husband earns the money and then gives it to me. Whether I need to buy a saree or we need to fix up the house, both my husband and I think about it. We decide together and advice each other about how to spend the money and for what purposes.

This division of responsibilities in some cases where governed by the traditional role of women and the acceptance of men in public spheres. Often significant control referred to control over almost every aspect or management of the asset except the marketing of the product, often in cases of poultry where the eggs had to be sold in the market, or taking the plants from the nursery to the market etc.¹⁴ (Goetz, 1996).

I never go to the bazar. My son goes to the bazar to sell the milk and he comes and gives me all the money.

However, even within joint decision makers there were some clear divisions about control over the asset. While the women were responsible for the asset management, the men controlled the ultimate decision about how to spend large amounts of money generated from the asset. More importantly, men were the primary decision makers when it came to using the money to buy land, or major house repairs etc. Through having partial control over the asset, while women could decide to spend small amounts of money of children's clothing, or small household expenditures. Many of the respondents stated that though their husbands might take their opinion in important matters, it was clearly the man's ultimate decision. (Goetz, 1996) On the other hand, these women might prefer having centrality rather than having complete autonomy and this can explain why joint decision makers feel more empowered. This will be further explored in the gendered norms section when we look at the choices women make within the household.

There were few cases where the woman had no control over the asset management. These were related to households where the woman was sick or unable to take care of the asset by herself, and thus had family members handle all matters related to the asset. There were almost no cases where men tried to have ultimate control over the asset. Thus, our hypothesis that access to the asset had positively shifted women's bargaining power to some extent has been supported by the data. Several TUP respondents stated that the asset has positively

¹⁴ This is expected given the patriarchal nature of Bangladeshi society and women observing purdah and the market being an especially male dominated sphere.

influenced their well-being and thus, the men need to listen to them, and agree to the decisions made about their asset.

Lastly, control over the asset also depended on the type of asset and the productive nature of the asset. In cases of livestock and poultry (traditionally considered women's domain), women had more control than in nursery that involved outside work, marketing of the plants in the public domain and the gendered norms of mobility were challenged. Thus, in such cases even asset management was somewhat restricted.

Women's intra-household decision-making power¹⁵

Women as primary decision makers in the household

Women as primary decision makers are mainly part of female-headed household, either de facto female-headed or de jure female-headed households. Women in this group were mostly responsible for earning livelihoods for their families and to a large extent their decision-making power reflects the absence of influential male members in the family rather than actual ability to choose to be the primary decision makers.

I do all the work by myself. I have no one else. I go to the bazar and the haat by myself. I decide how to spend the income generated from selling the eggs.

The other prominent group in this category was women who were married but had husbands who were lazy, incompetent, sick or very old and had little contribution in the family income. Most women in this category, especially those with lazy or incompetent husbands, did not appreciate the responsibility of being the primary decision maker, as they felt managing family affairs were the responsibility of the husbands as much as it was the responsibility of the woman herself.

He is generally lazy and doesn't like to work. We fight about his laziness and this becomes a problem sometimes. Now it is not a good time to get work, you really have to look and go far off to find work. When I ask him to do so, he doesn't want and we get into arguments.

The data also suggest that women who acted as primary decision makers were always in this role, even before the women had access to TUP assets. This supports Kabeer's analysis of looking at micro-finance borrowers. She argues that while access to the loan may have increased the woman's influence in decision-making she may have already been exercising considerable voice in the family either due to her entrepreneurial skills or because her husband was not able to do so. It is important not to de-emphasize her ability to exercise agency in this case, but it is important to factor in her already existent power in this arena when analyzing her decision making power within the household.

He has to listen to me. This is because I have more brains. He leaves me here on my own. I take care of everything, the kids, the plants, the cow. I do everything. He comes and asks what I did. I tell him what I had done. If I do not do anything, what will get done? I decide most of the things.

Another group of women as primary decision makers had excellent entrepreneurial skills and managed businesses well. These women became primary decision-makers by default, as

¹⁵ The categories used for grouping the TUP women, i.e., primary, joint and marginal are based on Kabeer (1998).

they had a better understanding of how to use the income generated from the TUP asset and managed it efficiently to generate higher profits from the asset and also re-invest in the market.

The daughter of one respondent stated during the interview that her mother had always been good with accounts and thus she managed the asset efficiently.

Women as primary decision makers were involved in decisions regarding major household expenditures such as buying land, mediating large purchases such as machinery, electric goods etc. and making house repairing decisions etc. They were also involved in day-to-day household expenditure decisions, childcare decisions, and making decisions about maintaining the family's overall well-being.

Lastly their decision-making also involved decisions about how to manage their TUP asset, how to use the income generated from the assets etc. as has been discussed above.

Primary decision makers definitely exercised more power and agency in the household. However, as noted, this analysis is not complete without considering the effects of male absentee forcing women to be primary decision makers or women in joint decision making enjoying more agency in the form of negotiating more power with their male counterparts.

Women as joint decision makers

Women as joint decision makers are usually married women, who have good relationship with their husbands. Joint decision makers comprise a significant portion of our data. TUP women consider joint decisions as a positive improvement of their status in the family.

Furthermore, women in this category, in many instances, already had an amiable relationship with their husbands from before and the wife has always shared a voice in the decision-making process of the household. The quality of the marital relationship thus, is an important factor influencing women's decision-making power. These households are based on interdependence of interests within the family. For example, our data suggest that either women in this category influenced decision-making because the household was considered one unit where their interests were similar or because the women insisted on participating and demanding an equal voice. While some cases suggest that women were already involved in the decision-making process prior to acquiring the asset, some women also asserted that receiving the asset had in fact increased their voice in the household, as the asset was a positive addition to the family income.

After becoming TUP, we are better off now. We have asset and more respect from others in the village.

In some cases, joint decision-making was seen as a crucial component for the maximization of the asset. Women with the asset realize that they need to depend on male members for marketing their products, as men have better access to public economic sector and the social norms prevent women from being active in the market sphere. Furthermore, as Mahmud points out, in certain cases access to resources or credit can increase women's bargaining power in decision-making if they involve men in managing their assets, and jointly controlling the income generated from the assets (Mahumud, 2003).

Lastly, women felt that access to the asset in fact changed their marginal role in the household economy to a more active voice that in turn increased their voice and agency in decision-making process. This has, in fact, been more empowering as a change than being primary decision-makers. They often devised clever ways to negotiate their power in the

household through using BRAC as an excuse to buy land, or use the BRAC programme officer (PO) to convince their husbands about major decisions in the household.

Well.. you have to reason with him. You tell him (the husband) 'look we got this asset from BRAC; we have to listen to what the BRAC POs say. They teach us good things, like the age of consent, marriage registry etc. as well. We even bought the land with the help of the BRAC PO bhai.

Women as marginal decision makers in the household

Our data suggest that a small group of women among the respondents were marginal decision-makers in the family. Mostly, women felt that they had effective voice and agency in some matters, while in some other areas they were unable to influence the decision making process. The data suggest that women have more voice in TUP asset management than in major economic and household decisions. While women might find it easier to exercise agency in TUP asset management and in matters related to small household expenditures and children (as this is perceived as women's domain), they might find it more difficult to exercise voice in matters that challenge gender norms.

While Kabeer refers to male appropriation of the loan as a reason for women's limited voice and agency in the household, the numbers supporting this in our data were few. Most of the women who considered themselves marginal were either physically ill, too old or disabled to take care of the asset. Thus, the male member of the family was the primary decision maker regarding the asset control and management.

Lastly, in the cases where women did not feel confident to negotiate the public domain to effectively utilize the asset for income, and they feel more comfortable having the male member take care of major household matters, women act as marginal decision makers.

Thus, TUP women as primary decision makers had more agency in both major household decisions such as buying land and asset management, as well small household matters than joint or marginal decision makers. However, comparing joint decision makers with the previous group, one can argue that joint decisions makers have, in fact, gained significant voice and agency in decisions making as a result of acquiring the TUP asset. They have more bargaining power with their male members in terms of both large and small household decisions, as well as, asset management. The change in their decision-making position vis-à-vis the male members have been both significant and empowering. The marginal decisions-makers, though small in number, had very limited voice in any decisions making process and were most dependent on their husbands or other male members for their well-being.

GENDERED NORMS

UNDERSTANDING WOMEN'S CHOICE AND SENSE OF ENTITLEMENT

Why look at choice?

The first section analyses intra-household decision-making and how women's bargaining power regarding these issues is affected by their involvement in the TUP programme. The discussion on decision-making focuses on women's control decisions such as how to allocate time, labour, and income from TUP asset and over management decisions regarding the implementation of these allocative decisions. This helps to analyse the hierarchy in decision-making. Moreover, the first section also discussed whether a change in women's fall back position through their involvement in TUP had increased their ability to exert agency and voice in other spheres of life such as childcare, healthcare, investment, and daily household management decisions. The analysis shows that women's ability to exert their voice and agency vary depending on their marital status, their quality of relationship with their husbands, their living arrangements, etc.

However, focusing on control related decisions (i.e., over women's time, labour, asset) do not fully allow exploring if and when transformation in gender power relations takes place because of women's involvement in TUP. This type of analysis only focuses on the fact that the decisions made by women. For example, it discloses who control the income from TUP or how it was spent. Given the ideology of joint decision-making in a household, it becomes difficult to unpack choices related to control. Women's ability to control the TUP asset may depend on different situations, such as there were no male in the household to act as the head, or that women were able to negotiate control with other members, or women refused to give up control to the head. There may be instances where the formal control was in the hands of the household head; women may have discretionary power over decision-making on TUP asset management and various issues.

In this context, to understand the choices made by women it is crucial to ask what options were available to these women because of their involvement in TUP programme. If women were able to exercise increased agency and voice in decision-making for their involvement in TUP what are the larger implications of the choices made by women? Did these choices challenge the status quo in the family or whether they leave the asymmetries intact? For example, did women's access to TUP asset have an impact on gender division of labour, mobility, investment decisions, and how women explained their choices in these matters.

Two aspects become crucial in this analysis. First, how was women's labour, time, and income earned from TUP utilized and to what extent does this reflect their allocative priorities? Second, what are the meanings and values that women attach to these allocative choices? These subjective meanings attached by women to their choices is critical because they help reveal women's sense of entitlement over their time, labour power, and ownership of TUP asset. Moreover, this also helps unpack how women's perceptions of interest affect their choices.

Women's own evaluation on their contributions and explanations about their claims and entitlements

Women's own perceptions about their contributions to the welfare maximization of the household and what they could claim or be entitled to in exchange for their new roles was not uniform. This varied depending on their marital status, i.e., whether the household was female headed, the nature of their relationship with their husbands, women's age, etc.

Women whether they were primary, joint or marginal decision makers within the household, all of them exercised active agency in terms of management of the TUP asset:

I buy the fodder for the cow, I get it from other people...no my husband does not do it.

I manage all the things. I take care of the cow, I take it for grazing, I buy the fodder.

I looked after the chicks... I gave them feed, I got the vaccine, I consulted the BRAC POs if needed ..I did everything.

The women were actively involved in the management process, i.e., collecting feed for the poultry and cow, taking the cow for grazing or to healthcare centers, or tilling soil, watering the plants, collecting fertilizer, etc. In explaining why they were actively involved (i.e., participation in management activities, investing time, voicing concerns over management issues) the women argued that it was their asset. During the interview they frequently used the terms my/ mine to refer to their asset. Moreover, they justified their involvement in the management in terms of family welfare. Justifying their involvement in terms of family's needs and welfare maximization has implications for how perception of these women's interests should be unpacked.

The (de jure) women household heads were primary decision makers and explained their involvement in terms of survival need and not a matter of choice since they have lost traditional male support (although some of them lived near their natal family who provided material and non material support). Their explanation for their active involvement in TUP asset management process was couched in terms of their lack of alternatives for the women to survive. It is interesting to note that these women were primary decision makers in terms of the control decisions regarding TUP asset and other household management issues. Though the absence of a male provider and traditional male support had left them no option but to active agency, this lack of option was not evaluated in a negative manner. In fact, if explanations provided by divorced and abandoned women regarding the control decisions such as allocation of time, labour, money earned from TUP activities, are analysed they reveal that though the women placed importance on maximising welfare of their children and the family, they also (compared to the married women) possessed a distinct sense on claim entitlement over how their time and labour was used and the benefits from TUP.

Now I have my house, my van, and the TUP tubewell. I took some money and got a piece of land...if my son does not look after me, well that happens... I have done my duty, brought him up.... Now if I earn 10 taka it is my 10 taka.

Moreover, some explained their active involvement in control decisions and claims over investment decisions for self as measures of increasing security. The investment pattern of these women includes land, etc., registered in their name. They were aware of the possibility of not having support from by their sons. The fact that these women did not evaluate their involvement in TUP programme negatively and felt that the ability to make choices had increased (i.e., they did not express despair for not having a male provider, thus being involved

in TUP programme out of necessity) perhaps is related to the fact that their experience of marital life was not positive:

I do not need a man... who needs a husband? I needed a child. I had one, I brought him up. I have done my duty... Now what I earn or make is mine.

It is interesting to compare this group with the primary decision makers who are married. This group of women was either de facto female heads of the household or were primary decision makers because their husbands were incompetent, disabled, or lazy. All of the women interviewees evaluated their involvement with the TUP programme positively in terms of economic well-being of the family:

After joining TUP, now I am well. I eat, I go around (achi, khachi breachi)... TUP saved our lives, especially my kids (lives).

However, they varied from the previous group (de jure female heads) with regard to how they perceived and evaluated their lack of male support. Many of them expressed regret for the loss of traditional male support in control and management decisions. All of them had showed high levels of agency and voice in intra-household decisions and they possessed a sense of pride for managing these matters.

What can a man do that a woman cannot? I have done all the things. I have put up fenced, planted seedlings, watered them.. I did everything...I even repaired this house myself!

My husband goes off without telling me... I take care of everything, the kids, the house, the nursery, and the cows.

However, they explained that they would have preferred centrality rather than the primary role in decision-making, particularly in matters related to major household investment, childcare, and household management matters:

I repaired this house. I got the material from BRAC. I did the fence myself. I am proud of it. But I wish he were more involved. He did nothing. He does not care about this.

None of them evaluated the choices they had made in these matters and their primary role had expanded their options or changed the gender relations in the household. Some regretted the fact that they did not have a proper model of gender relations at home:

Yes, it feels good to spend your own money, but it feels bad too. My husband never got me anything. I wish it were him who would be doing the things instead.

Am I saying anything unfair when I say these things about him? These are facts. Do wives mind if their husbands control them? If they tell them what to do? Why would a wife complain if she gets her due 16 annas from her husband?

The joint decision makers felt they had gained centrality because of their involvement in TUP programme. Mostly they explained their choices in allocating time, labour, and money and implementation of these decisions in terms of maximising family welfare. However, they have a clearer sense of claim and entitlement over the use of income from TUP programme activities and more voice in how it would be used. For example, one of the joint decision makers recalled that she had a huge fight with her in-laws and decided to set up a separate household as a result of that. At first her husband was unwilling to set up a separate house, but

finally she managed to persuade him to sue their savings to buy a piece of land. She also decided to register it in her name.

Some of them also have decided to make transformatory investment, which would enhance their security (discussed later).

Another area that needs to be unpacked regarding women's choice is their choices made in terms of investing savings from the TUP programme. The nature of investment may explain how these women perceive their own interest and whether programme can lead to changes in gender relations at home. The primary decision makers (both married and widowed, abandoned, etc.) because of the security risk they face, have made investments in their own name and have invested in things that may provide them with a stronger economic position. Though many of them justify these investments by pointing out that this will help the family, but the women retain a clear sense that they are the owners of this asset and they have control over it. Even if the married women enlist husband's help to manage the TUP asset (and other assets) they still retain control and a sense of ownership:

It was my van. I bought it with my loan from RDRS¹⁶. He may ply the van, but it is mine. That is what I told the van samiti leader and he listened...

In some instances the joint decision makers have also voiced their own interests and negotiated with the family to make investments that would make their position stronger within the family:

I told him that BRAC wants us to buy land in our name, and that is how I will get a piece of the land in my name. He does not know that I have told a lie...there is a risk of getting caught, but by then it will be in my name...

It was my idea to use savings to marry off my daughter. I talked to the BRAC PO and he also agreed. Then I talked to my husband and conveyed what the BRAC PO said, and he also thought that I was right...(Was it not a good idea, APA? If you have a headache (unmarried daughter) do you not take care of that first before doing anything else? I had to (use such arguments) to show why buying the piece of land could wait with my savings.

Despite these instances women's ability to negotiate and exercise agency in household matters can be constrained by the prevailing gender norms and the nature of their relationship with the husband. In some matters women clearly felt that they should not have a voice or that they should not intervene:

How can I say anything about the match he made for my daughter? My husband went and saw the boy and agreed to the match. Then he asked if we agreed. How can I say something (after all was settled) and start a fight?...It is not a women's job.

Moreover, none of the married women, whether they were primary or joint decision makers, felt that they could ask the men to share the housework or childcare even though women's contribution to the household maintenance had increased and was visible. When these women were asked if the gender division of labour had changed them in the post TUP period they replied no. Most women mentioned that sometimes the husband looked after the children but there were no other changes. Women also tried to justify this in an embarrassed tone that 'it is their children too, so they look after them.' Most made arrangements with the natal or extended family members of the husband:

¹⁶ She was a member of RDRS before she joined BRAC.

My husband has to work too. So I leave my daughter with my mother...

If I have to go to the meetings my eldest daughter looks after my youngest. Sometimes my husband will look after them, after all they are his children too...He is not always around, or always that keen on looking after the kids... But most of the time my older son does the job or my sister-in-law who lives next door.

No, he does not do the housework. Yes, he is around since he is sick, but all he does is give orders... I'll do the dishes, I cook, I clean, I do everything. No, I do not ask him to do the small things like washing the plates. How can I ask him to do that! He is my husband¹⁷.

If he is at home he may look after the kids. But most of the time I leave the younger one with my eldest child?

Some of the husbands helped in taking care of the TUP asset (nursery, grazing the cow) but that was not a regular job that they did. Many of the wives pointed out that the husbands would earn more if they worked elsewhere other than taking care of the TUP asset. They did not feel that they could ask for help in other chores:

If my husband is at home, we both work in the nursery. I also get time to do the housework...No he does not do the housework...I do not ask... (the fact that he does not do the housework). That is not the problem. The problem is that he does not earn money regularly.

Furthermore, women's choice to be actively involved in management and control of TUP asset had led her to choose to make adjustment how they manage time regarding housework. Completing the housework in time and providing care to the husband and children can be a challenging task. Most married women have stated that conflicts tend to arise over time management issues:

The calf is young and takes up a lot of my time. Sometimes it hampers the housework. Sometimes he gets angry and I get a beating (laugh)..

Tending the cow takes up a lot of my time, sometimes I cannot go for hajira. I have to manage everything, cooking, cleaning, looking after the children, the cow, everything.

Most tend to defuse the situation by reasoning about why their task is beneficial for the family, and have questioned about the why husband would scold because their task is maximizing the welfare of the family:

Why should he say anything? And if he does, you have to reason with him. Tell him that the money that comes in is for the family...

I do not have any problems regarding housework with my husband. There were no fights...I try to manage everything in time...why should he say anything... It would be our money from what I am doing.

However, none is willing to question the gender division of labour or raise questions about their entitlement to rest.

¹⁷ Her husband told us that it was he who decided the things in the house and that though he was at home due to illness and dependent on his wife's income, it was not proper for a man to help with the housework.

Purdah, female mobility and women's autonomy in TUP households

Purdah places constraints on female mobility in the public arena. Therefore, it plays a central part in contributing towards women's subordinate status within the household and in wider society. Existing literature points out that the relationship between women's autonomy and mobility is complex since notions of *purdah* are closely linked to local understanding/perception on class, gender relations. Development literature also shows that poor women are more mobile and are accustomed to moving in public domain (i.e., markets, haat, etc. (White, 1992). Literature also reveals that access to economic resources do not automatically lead to and increase in women's mobility and that women's choices regarding mobility are dictated by social norms.

Our focus during the interviews was on understanding how TUP women weighed the advantages of being mobile (which would provide direct access to resources and services) against the advantages of observing *purdah* and in what context did they challenge/ break *purdah* norms and why. This was chosen as an area of investigation because the issue of women's mobility and how TUP women interpret their interests and choices regarding mobility helps identify the extent to which structure affects women's choice to exert agency and how women define their choices.

Most of the interviewees, when marketing their produce at the local haats and bazaars, preferred to use a male intermediary, or sell it to a local vendor or within the village. This preference was almost universal across various marital status, household structures, and ages. They were unwilling to challenge the existing *purdah* norm of women not being present in the bazaar, which is predominantly a male space:

How can I sell things in the market? I am a woman. It is better to sell things at home.

While women's choice in not wanting to go to the bazar does not reveal anything new, their preference and choice need to be unpacked. Why middlemen are used to market produce and why the husband may not go to the bazaar have many different explanations. Some of the primary decision makers who were married and also widows stated control over money as a factor for their preference to local vendors. This meant money was directly paid to the women by the vendors and they did not have to interact with the husband/ son about this:

The paiker (wholesaler) comes to my house to buy the eggs... In fact, I have sent my husband with the eggs and got lower prices than the market price. So it is better dealing with the paiker.

I prefer the paiker because I get the money myself.

However, joint decision makers stated that selling their eggs to the paiker or their milk to the goala (milk vendor) allowed the husband to go and work and earn more money from plying the rickshaw van or from other works:

Yes, he could have taken the milk to the market, but if he sat at home and went to the market he would lose work. There is more money in work than selling milk.

Female household heads who lived in extended household used family members who live in the same compound (son, sister's son, etc.) or natal family members (father, brother) to market their produce:

I do not go to the market...my son sells the plants. He puts the plants in his van and goes to the market and sells them. He manages fine. He has a good sense about the price.

My sister's son takes things to the market. I do not go. We live in the same compound.

My father goes to the market with the eggs. I can rely on him and he will always give me whatever he gets.

Their cases were prime example of female dependency on accessing public arena through the male members. However, they are also aware of losing money by relying on the men, but they were unwilling to break the *purdah* norms. Their reliance on extended family members also point to the fact that family relationships are key assets for female headed TUP households.

Some of the married primary and joint decision makers also pointed out that in some instances *purdah* norms worked to their advantage and helped them keep control over the money earned. It should be noted that all of these women had nursery as TUP asset. These women accompanied their husbands in a van and went to different villages to sell plants/seedlings. They were able to go inside various houses, talk to women and take orders and sell plants. Even though the husbands were with them the women did the actual transaction and had full knowledge of what they sold and how much they earned:

I took my husband's van (the husband was plying) and went around. I went inside the houses. I am a woman and I can go in. I went inside and asked if they needed anything. My husband cannot do that since he is a man...

This also indicates that women distinguished between what they considered as a public space where it was acceptable for them to be present (i.e., going to different houses in different villages) and public spaces where they should not be present.

What should be noted is that some of the women do go to the market. They are either married who are primary decision makers whose husbands are lazy or simpletons, or they were widows who have no sons or extended male family members. Their choice to go to the bazaar was explained in terms of necessity. However, the married primary decision makers took their husbands to the market with them:

I also go to the market with my husband and help him. What can I do, he has no brains! I haggle over the prices, otherwise he could not have managed. But he is the one who hands over things.

Some of these women also pointed out that though they did go to the bazaar, they did not sell goods, but went in order to check prices:

I go to the bazaar to buy things, but not to sell. How can I sell things? I am a woman!

We go to the bazaar to check market price. I went to the bazaar myself. My husband did not take me there, he has to ply his van for work. I asked another TUP member...

These women also pointed out that they did not expect any form of social sanction from the community because people knew about their helpless condition:

How can they say anything? They know what my husband is like! I have to go with him to the market.

I go to the bazaar, I go and buy the groceries...No, my father or anyone does not object to my going. What can I do? Do I have a husband? .. I have learnt many things, how much things cost...

Primary decision makers also pointed out that dire necessity might prompt them to break norms regarding *pardah*:

One night he sold the van. He came back when it was dark. The kids were crying but I said let's go. I did not feed him (husband)...I took him to the bazaar and said take me to the van samiti leader's place, I will talk to him. I went and talked to the van owner samiti's head at the bazaar. My husband was there. I knew it was late...I needed to get my van back.

Married women, whether they were primary, marginal or joint decision makers, were willing to break the *pardah* norms when it came to health emergencies that involved their children. Almost all married women recalled incidents where their children were sick and the husbands were not at home and all of them had taken the child to the doctors in sadar towns. They explained that it was a justifiable action since their child was ill and that the community would accept their behaviour.

CONCLUSION

Analysis of the findings in this exploratory study shows that female household heads (both de jure and de facto) did not differ significantly in terms of expressing agency in terms of management and control over TUP assets compared to married TUP women who were primary and joint decision makers. However it is interesting to note that these women interpreted the perception of empowerment and being able to exercise control and actively participating in the management of TUP assets differently. Most of the female heads and joint decision makers in male headed households positively evaluated the change resulting from being part of the TUP programme. On the other hand, most of the primary decision makers expressed reluctant agency in terms of management of the asset and being responsible for both major and minor household decisions¹⁸. The joint decision makers felt more empowered because access to the TUP asset had shifted their economic position and positively influenced their bargaining power in the household decision-making structure and they were satisfied with sharing the responsibility of the household with their male counterparts¹⁹.

As predicted in our hypothesis, the data show that women living in the same compound with extended family members were able to tap into the family network for marketing their produce²⁰ and also for accessing other important resources. Most women whether they were married or female heads but had male support did not prefer to break the *purdah* norms and enter the male domain of markets and other public places. Important to note that asset gain in this case does not automatically transform into increased mobility and changing the gender norms entails more than simple increase in economic position in the family.

The asset type also influenced women's agency to a certain extent. As expected women had more control over assets that required less time spent outside the home and were considered part of the women's domain, such as poultry. Assets such as cows or nursery required male help in terms of both taking care of the asset²¹ and marketing the produce.

Lastly, the quality of marital relationships was a key to determine the level of agency exercised by the TUP women. In most cases a harmonious relationship between the husband and wife resulted in joint decision-making and increased agency with women's preferring centrality within the household. The extent to which women choose to be autonomous was especially influenced by the quality of the relationship. It should be noted that despite increased agency and greater voice in the household, for most women walking away from the marriage because of conflict or other issues were almost never an option. Thus, the quality of relationship though important in determining women's choice in exercising agency, is not as important as social security or the social norms governing village life that plays the main role in deciding women's position in the household.

¹⁸ It should be noted that primary decision makers do not negatively evaluate their involvement in the TUP programme, in fact the asset is seen as a crucial resource for their survival and overall well-being. The reluctance is more in terms of having sole responsibility for the well-being of the household.

¹⁹ It may be that joint decision makers feel more empowered because the asset specifically helped them gain centrality in the decision making process and control over the asset, which is what was desired by the women.

²⁰ Marketing the produce mostly involved selling the eggs, milk and plants generated from the TUP asset.

²¹ Especially in terms preparing the nursery beds and taking the cows for grazing.

While this exploratory study concentrates on intra-household gender relations and provides insights to some of the factors that influence women's agency and empowerment, further work will be needed to examine the social relationships between TUP women and external actors, such as GSC members and BRAC programme organizers (PO). Relationships between women and social actors are a key aspect in understanding how women's position shifts in the household and in the community vis-à-vis men.

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