



UNITED NATIONS  
UNIVERSITY

UNU-WIDER

World Institute for Development  
Economics Research

Working Paper No. 2012/02

## Contested Relationships

Women's Economic and Social Empowerment,  
Insights from the Transfer of Material Assets in  
Bangladesh

Lucy Scott\*

January 2012

### Abstract

This article examines the relationship between women's economic and social empowerment in the context of extreme poverty. It is based on the findings of primary fieldwork on the *char* islands of north-west Bangladesh, investigating the processes resulting from the implementation of the Chars Livelihoods Programme (CLP). The first phase of the CLP, funded by the UK government's Department for International Development (DFID), operated from 2004-2010. Its central activity was the transfer of approximately £100s' worth of investment capital to targeted extremely poor households. This investment capital was given specifically to a woman within that household and the majority of these female beneficiaries used it to purchase cattle. This article argues that interventions which adopt primarily an economic entry point can .../

Keywords: extreme poverty, asset transfer, female empowerment, Bangladesh

JEL classification: F35, I32, J12, J16

Copyright © UNU-WIDER 2012

\*Research Associate, UNU-WIDER, email: scottlds@btinternet.com

This working paper has been prepared within the UNU-WIDER project 'Foreign Aid: Research and Communication (ReCom)', directed by Tony Addison and Finn Tarp. UNU-WIDER gratefully acknowledges specific programme contributions from the governments of Denmark (Ministry of Foreign Affairs, Danida) and Sweden (Swedish International Development Cooperation Agency—Sida) for the Research and Communication (ReCom) programme. UNU-WIDER also acknowledges core financial support to UNU-WIDER's work programme from the governments of Finland (Ministry for Foreign Affairs), the United Kingdom (Department for International Development), and the governments of Denmark and Sweden.

ISSN 1798-7237

ISBN 978-92-9230-465-2

... contribute to women's empowerment beyond the economic realm, including in terms of changing intra-household relationships and increasing women's self-esteem. Clearly interventions beyond the economic sphere are needed to ensure that this empowerment is sustainable and can contribute to changing social norms. However, the contribution which practical gender needs make in providing a basis for extremely poor women to achieve their future strategic gender needs should not be underestimated.

## **Acknowledgements**

This working paper is based on the authors PhD research which was funded by the Brooks World Poverty Institute at the University of Manchester, UK. The primary fieldwork, the findings of which are presented in this paper, would not have been possible without the support of a wide range of individuals. In particular the author would like to thank Mahbuba Lucky and Camilla Eliza Neela for their excellent research assistance and the villagers who kindly took the time to speak to us. She also thanks her supervisors, David Hulme, Dan Brockington and Tony Addison for their role in the development of the ideas behind the thesis. Also, thank you to Malokele Nanivazo for her comments on a previous draft of this paper.

*The World Institute for Development Economics Research (WIDER) was established by the United Nations University (UNU) as its first research and training centre and started work in Helsinki, Finland in 1985. The Institute undertakes applied research and policy analysis on structural changes affecting the developing and transitional economies, provides a forum for the advocacy of policies leading to robust, equitable and environmentally sustainable growth, and promotes capacity strengthening and training in the field of economic and social policy making. Work is carried out by staff researchers and visiting scholars in Helsinki and through networks of collaborating scholars and institutions around the world.*

*[www.wider.unu.edu](http://www.wider.unu.edu)*

*[publications@wider.unu.edu](mailto:publications@wider.unu.edu)*

UNU World Institute for Development Economics Research (UNU-WIDER)  
Katajanokanlaituri 6 B, 00160 Helsinki, Finland

Typescript prepared by Janis Vehmaan-Kreula at UNU-WIDER

The views expressed in this publication are those of the author(s). Publication does not imply endorsement by the Institute or the United Nations University, nor by the programme/project sponsors, of any of the views expressed.

## **1 Empowerment: uses, measurement and dimensions**

Gender has become increasingly prominent in debates about poverty. The ‘feminization of poverty’ thesis, which came to predominance during the late 1970s and 1980s, stresses how the majority of poor people are female and that women are more likely to live in extreme poverty than men (Chant 2008). Since then, repeated emphasis on the links between women and poverty has led to a focus on reducing poverty primarily through women (ibid). ‘Entry-points’ for development interventions are contentious, hard choices have to be made and priorities set. The extent to which development activities which reduce income poverty can contribute to gender empowerment goals though, is a debated area. This article investigates the contribution which a development intervention using predominantly an economic entry-point can make to empowering women.

International development agencies tend to emphasize the material means of women’s empowerment, at how material assets provide choices that make certain actions possible and lead to particular outcomes (Cornwall and Edwards 2010). They focus on what are termed practical gender needs in the gender planning literature, or those needs which result from, ‘the concrete conditions which women experience’. They are formed by women themselves and are ‘usually a response to an immediate necessity’ (Moser 1989: 1803). Programmes, including microfinance and social transfers, are targeted at women as they are the poorest and are responsible for household well-being. The belief is that after women have met their practical needs, through increased access to material resources, then they will be able to make progress on women’s empowerment (Mayoux 2000). One aspect is how material assets can alter relationships and lead to different aspirations for material improvement, termed ‘adaptive preferences’ (Grieg et al. 2009). The empowerment of individual women can also bring about significant normative changes at the community level, with individual women being pioneers of a process of change (Malhotra et al. 2002). Women’s economic empowerment then, offers the possibilities that in the process of reducing poverty, gender equality goals can also be achieved (Chant 2008).

The ‘feminization of poverty’ thesis though, can present women as ‘victims’ who need to receive additional assistance, rather than be viewed as equal to men (Chant 2008). Labelling women as ‘beneficiaries’ of development programmes can re-enforce one-sided relationships whereby people become objects and passive recipients of development interventions (Wood 1985). Poverty is fundamentally about social relations, which can be both a cause and an effect of material poverty. Particular social constraints and relationships close-off opportunities for upward social and economic mobility for some people while extreme poverty is experienced as social exclusion and adverse incorporation (Green and Hulme 2005). Exclusion and adverse incorporation can both be exacerbated through a specific focus on women. Programmes which focus on women’s economic condition meanwhile, do little to address women’s unequal position in society relative to men, particularly in terms of access to power and decision-making within the household (Johnson 2005 in Chant 2008). Increasing women’s access to material assets meanwhile can mean that women end up burdened with more obligations; rather than ‘development working for women, women end up working for development’ (Chant 2008: 183). While women gain more responsibilities,

men remain absolved of their responsibilities for family welfare and so the structures of power and privilege which sustain men's advantage remain.

Rather than a focus on practical gender needs an alternative 'entry point' for development interventions are strategic gender needs, those which derive from women's subordinate position to men. These result from analysis about how a more equal society, in terms of the nature of relationships between women and men, can come about (Moser 1989). This includes removing institutional discrimination. Strategic gender needs are normally achieved through bottom-up struggles (Molyneux 1985 in Moser 1989). A focus on raising women's awareness of rights and promoting collective action is argued by some as a necessary starting-point to overturn the structures which maintain women's subordinate position in society. Without this female empowerment will only be limited in scope (Kabeer 2001 in Malhotra et al. 2002).

This article examines if, and how, the activities of the *Chars* Livelihoods Programme (CLP) have influenced female empowerment. The CLP approach was one of economic empowerment, or the achievement of practical needs, through transferring material assets to targeted extremely poor households and specifically to women within that household. In adopting this approach to reduce extreme poverty and empower women the CLP recognized that 'when you are near to the breadline income really does matter' (Layard 2003: 17). It followed a 'poverty alleviation' paradigm to improve the position of women, under which transfers are targeted at women because they have higher levels of poverty and are responsible for household well-being. Increased household income, because of transfers, translates into wider improvements in well-being. With their improved situation, women themselves can then bring about wider changes for gender equality (Mayoux 2000). This article then investigates further whether, and through what mechanisms, an intervention based on practical needs can contribute to achieving strategic needs.

Taking a loan from a microfinance institution is one area where the relationship between an intervention based on an economic entry point, or one of practical needs, and women's social empowerment has been investigated. From this research have arisen long-standing debates comprised of often contradictory viewpoints. One study investigating whether microfinance empowers women uses a five-point scale to assess control over use of loans, concluding that women have little control over them and so are not empowered (Goetz and Sen Gupta 1996). In contrast, using a structured questionnaire to measure eight indicators including mobility, economic security, ability to make different sizes of purchase, involvement in decision-making and relative freedom from domination by the family, another study argues that minimalist credit programmes do empower women (Hashemi et al. 1996).

While some studies conclude that participation in microcredit results in women's economic and social empowerment then, others argue that participation leads to greater subordination of women by reinforcing patriarchal norms (Mahmud 2003). Some of this discrepancy is the result of the different models of microcredit which microfinance institutions adopt (ibid). However, differing viewpoints on the relationship between women's economic and social empowerment also reflect variations in how empowerment itself is understood and measured as well as differences in the social acceptability of women being involved in economic activities in different contexts. This

acceptability also varies according to the nature of the activity which they are involved in (Kabeer et al. 2011).

While its specific uses vary, empowerment ‘refers broadly to the expansion of freedom of choice and action to shape one’s life. It implies control over resources and decisions’ (Narayan 2005: 3). The definition adopted here is, ‘the expansion of people’s ability to make strategic life choices in a context where this ability was previously denied to them’ (Kabeer 2001 in Malhotra et al. 2002: 6). While some authors assess empowerment as an outcome, this research examines it as a process, or change from a position of disempowerment, during which people are able to exercise greater choice (Malhotra et al. 2002).

To answer the question of whether empowerment has been ‘achieved’ many studies focus on whether outcome indicators are met. Some assess empowerment as manifested in terms of absolute well-being, measured through outcomes in literacy, health and nutrition, contraceptive use, mobility or ownership of assets for instance (Mahmud 2003). Particular indicators though, may not indicate the empowerment which external observers would expect (Kabeer 1999). Many studies use education and employment variables as proxies for empowerment, though there is a growing understanding that this is problematic (Malhotra et al. 2002). For instance, while female employment may seem to indicate empowerment, it could instead indicate poverty and necessity (UN 2009).

While variables such as employment, education and ownership of material assets are often critical in ensuring that individuals become empowered, they are not always sufficient. Equally important is the agency of individuals and their ability to use those resources for their own interests (Malhotra et al. 2002). Empowerment then, goes further than examining what people believe they can have and extends to, ‘the horizons of possibility, of what people imagine themselves being able to be and do’ (Cornwall and Edwards 2010: 3). In some situations though, women may accept and naturalize their subordination to men. Here, work on empowerment incorporates Boudieu’s notion of *doxa*—the idea that there are, ‘aspects of tradition and culture which are so taken for granted that they have become naturalized’ (1977 in Malhotra et al. 2002: 10).

When examining empowerment as a process, rather than in relation to the achievement of universal indicators, context is critical (Cornwall and Edwards 2010). Fundamentally empowerment is a relational concept (Narayan 2005). While some individuals and households are disempowered others are empowered. It is the ‘inequality in agency’ between better-off and poor households which is argued to play an important role in the perpetuation of poverty (Rao and Walton 2004 in Narayan 2005). Instead of measuring absolute well-being another approach to investigating empowerment is to examine women’s relative well-being. Here empowerment is conceptualized as ‘the process of improving the position of women relative to men’, normally within the household. Here focus is on women’s involvement in intra-household processes like decision-making and control over household income and assets (Mahmud 2003: 581).

Clearly, the indicators used—whether they are related to outcomes or processes, and how information is collected—all have significant influence over the findings about the relationship between women’s economic and social empowerment. The process of empowerment meanwhile, is highly context specific. Indicators used to measure empowerment in rural Bangladesh are frequently not grounded in women’s reality

(Mahmud 2003) and women's perspectives are rarely taken into account in determining which indicators to use and the values assigned to them (Kabeer 1999). This research overcomes these shortcomings through presenting the findings of numerous formal and informal discussions with women about what they see as important and the circumstances behind any changes in what they value. However, in order to assess if women's ability to make choices is changing it is important first to understand the position of women within the context of rural Bangladesh. This is the focus of the next section.

## **2 The changing context for female empowerment in Bangladesh**

Bangladesh is now largely viewed as a development success story. In terms of poverty reduction, national Household Income and Expenditure surveys (HIES) show that poverty incidence has fallen from 50 per cent in 2000 (World Bank 2002) to 40 per cent in 2005 (Kotikula et al. 2007) and down further to 31.5 per cent in 2010 (media release from the 2010 HIES). This impressive rate of poverty reduction is largely attributed to economic growth (GoB 2005) with per capita GDP increasing at 5.8 per cent per annum between 2001 and 2009 (World Bank 2010).

During the 2000s, remittances and exports, particularly from the Ready-Made Garment (RMG) industry were key drivers of the economy (World Bank 2010). By the mid-2000s the RMG industry employed 1.8 million people; 1.5 million of these workers being women (Kabeer and Mahmud 2004) with sewing being a skill traditionally learnt by women and girls (World Bank 2008). Eighty-two per cent of Dhaka garment workers migrate to the city from rural areas. The majority are single women who expect to marry men from their own, or neighbouring, village and return to live there (Kabeer and Mahmud 2004). The industry largely recruits women from poor and landless families with garment workers in Dhaka having 3.8 years of education on average (ibid). The RMG industry has given young women the opportunity to 'break the shackles of familial and societal control and migrate out of their villages to develop their own identity' (World Bank 2008: 6). The most frequently cited benefit of RMG employment by women workers is the greater self-reliance which it gives them, lessening the sense of being a burden on their families (Kabeer and Mahmud 2004).

Other programmes and policies have also contributed to increasing the status of women in the country. These include microcredit and the education policy of the Government of Bangladesh (GoB) which during the 1980s focused on primary education and in the 1990s on the female secondary school stipend. The latter policy has seen girls' secondary school attendance exceed that of boys in many areas (World Bank 2008). In addition, the impressive efforts of the Government to deliver family planning services through a network of female community-based workers means that Bangladesh now has a declining fertility rate (Kabeer et al. 2011) and the gender gap in mortality has been closed (World Bank 2008). The significance of rural road building by the government from the 1980s is also important in improving women's mobility, increasing their access to health care and improving their status and human development outcomes (ibid).

Despite indicators of human development and the position of women improving though, Bangladesh is still a very patriarchal society. 'Women in poor households are marginalized due to the societal and intra-household inequality and a lack of

empowerment in making choices' (BIDS in International Development Committee 2010: 29). The tradition of purdah limits women's movement beyond their homestead. Women move to their husband's home after marriage, so cutting them off from support from their natal family, while the practice of dowry increases the economic liability of daughters on their parents. Women also lack property and durable assets; only 3.5 per cent of the 17.8 million landholdings are owned by women (BBS Agricultural Census 1996 in World Bank 2008). DFID meanwhile estimates that 60 per cent of women in Bangladesh, across all wealth levels, are victims of domestic violence at some point (International Development Committee 2010).

For women not employed in the RMG industry the labour market remains highly segregated by gender with women concentrated in domestic services and home-based work for which many do not report an income. In rural areas it is extremely rare to find women working in the fields and if they are it is often the result of necessity rather than choice (UN 2009). In rural Bangladesh, female labour is cheap and easily exploited, with women frequently earning half the amount of men for agricultural work (Mahmud and Hamid 1990). Restrictions on women's mobility in the public domain mean that they are largely only able to work on their homestead (World Bank 2008). In the chars this is particularly pronounced. Limited earning opportunities for women and the difficulties of travelling to the mainland mean that many women are confined to the village and even the homestead, described as being 'servants of their husband' by a fieldworker for the CLP. The next section introduces in more detail the char context as well as the activities of the CLP.

### **3 Intervening in the Jamuna chars: transferring material assets, an entry point for the CLP**

Chars are large, sandy and unconsolidated islands and bars resulting from shifts in the river course. The majority of the chars of the Jamuna River, where the CLP was implemented, are very young, with the river still adjusting its course since shifting to a new channel around 200 years ago. In the last 28 years alone, the river has destroyed nearly 70,000 hectares of land (Sarker et al. 2003). Due to this constant shifting and widening of the river the majority of Jamuna chars are very young, 68 per cent being less than six years old (ibid). During their formative stages, chars tend to be sandy, particularly those upstream (Thompson 2000) and until a char is around five years old, the only vegetation are grasses (Barkat et al. 2007).

Most households living in erosion-prone areas along the Jamuna River have moved at least once in a seven year period, with many moving three to four times over that time (Elahi et al. 1991 in Thompson 2000). The area is not just environmentally vulnerable but it is also isolated from services. A baseline survey conducted on the Jamuna chars of the five CLP operating districts (Kurigram, Gaibandha, Sirajganj, Jamalpur and Bogra) showed that just 44 per cent of char villages have primary schools (Dasgupta 2005). There also is an absence of government authorities to ensure law and order. The difference between the rates of erosion and deposition of land combined with the fact that land does not necessarily emerge in the same place mean that there are continual disputes over char land. Jensen (1983) argues that, to a greater extent than in other rural areas of Bangladesh, it is the strongest and most powerful party who wins, with physical fights over land being common. Meanwhile, work is only seasonally available on the chars as there are limited opportunities to diversify out of agricultural activities. It is

estimated that of the 2 million people living on the Jamuna chars of the five CLP operating districts, 80 per cent live in extreme poverty (CLP Programme Memorandum 2004).

The CLP, as it operated from 2005-10, worked in over 700 island char villages throughout five districts of north-west Bangladesh. The approach of the CLP was economic empowerment centred on asset transfer. In line with best practice to help the poorest people the CLP first prioritized the poorest areas and then targeted extremely poor households on the basis of having neither ownership of, or access to, agricultural land nor owning any cattle (see Scott and Islam 2007, and Hodson 2009, for details of the targeting criteria). Approximately 55,000 extremely poor households received just over £100 of investment capital under the asset transfer programme (ATP). This investment capital was given specifically to a woman in the household. The female beneficiary chose what to purchase from a list of potential investment options. She could also have proposed to invest in any other productive asset. Over 95 per cent of women purchased livestock, mainly one cattle with a combination of sheep, goats or chickens. With its centre-piece of ATP the focus of the CLP is promotion (opening up opportunities) whilst also acknowledging, through raising homestead plinths above the 1998 year flood-level (a 1 in 25-years flood) and a monthly stipend for 18 months, the need to reduce risk (see Scott 2011 for details about the range of programme activities).

Acknowledging the particularly vulnerable situation of women on the chars, the CLP ensured that a woman in the household was the listed beneficiary and owned the ATP asset. Female beneficiaries were also organized into groups to attend training on managing the asset and vegetable gardening. In addition they attended regular social development meetings in these groups over a period of 18 months after entering the programme. Social development modules included those on the rights of char dwellers and 'social evils' such as dowry, child marriage and polygamy. Women's groups were therefore used both as a means to deliver services, in the form of training, as well as a bottom-up tool to raise women's awareness.

#### **4 Can the transfer of material assets empower women?**

The research findings presented here are from two purposefully selected districts chosen, on the basis of programme data, as being more and less wealthy parts of the CLP operating area. Sirajganj is one of the richest CLP districts, located near to the Jamuna Bridge and so closer to Dhaka, while Gaibandha is further north and among the poorest of the working areas. Within the two districts six criteria (including the existence of certain programme activities and the capacity of the organization implementing the programme) were used to draw up a shortlist of villages. This shortlist gave eight villages in Sirajganj and five villages in Gaibandha. From the shortlist, four villages, two in Sirajganj and two in Gaibandha, were purposively selected on the basis that distance from the mainland (in the form of a market) is important in explaining the vulnerability and livelihoods strategies of char dwellers. The villages in Sirajganj were matched with those in Gaibandha on the basis of char remoteness and stability as well as village population and the proportion of ATP beneficiary households (see Table 1). In each district then, one village was further away from the mainland, while the other was less isolated and closer to the major markets on the river embankments.

Due to the scale of the programme beneficiaries enter ATP in phases. Living in the four case study villages are extremely poor households which received assets between December 2006 and April 2007 (ATP2) and those who entered the programme between August 2008 and February 2009 (ATP4). Fieldwork was undertaken between September 2008 and October 2009, with fieldwork commencing 17 to 21 months after ATP2 beneficiaries had received investment capital. By the end of the period of fieldwork, then, this cohort of beneficiaries had finished their direct involvement in ATP having completed the social development curriculum and stopped receiving a monthly stipend. Meanwhile, ATP4 beneficiaries had either just received their investment capital, or they entered the programme during the period of fieldwork. This cohort therefore acted as a comparison group for the ATP2 beneficiaries who had finished involvement in the programme.

Semi-structured interviews were the central research method used in each village. They were conducted with two groups of respondents. One set of respondents were ATP2 households. Semi-structured interviews were conducted with all ATP2 beneficiaries living in, or near, each of the four case study villages (n=143; see Table 1). These interviews were undertaken with the same beneficiary twice, the first near the start of fieldwork and the second towards the end of the fieldwork period. These interviews examined changes in the lives and livelihoods of ATP2 beneficiaries since entering the programme (a within case comparison).

Before entering ATP all households owned no cattle and had no access to agricultural land. In the four case study villages female ATP2 beneficiaries and their husbands had completed Class 1, on average (the first year of primary school). With one exception, all of these ATP2 households purchased one cattle with their initial investment capital. By September 2009 (approximately 32 months after entering the programme) 75 per cent of those ATP2 beneficiary households still owned cattle. On average, ATP2 households owned 1.7 cattle. 20 per cent of ATP2 households had gained ownership of, or long-term tenure over land, while 44 per cent had access to land through renting or share-cropping over the 12 month period before September 2009. Just 13 ATP2 households (nine per cent), had failed at a 'disaster avoidance' strategy and had once again fallen into a poverty trap, returning to around the level of material asset ownership which the CLP used to target extremely poor households.

The other group of respondents for semi-structured interviews were a wealth cross-section of the village. In each village this included four households identified as among the wealthiest in the village, seven ATP2 households, seven ATP4 households and six households, which though very poor, were slightly too wealthy to receive ATP. Semi-structured interviews and informal conversations were repeated frequently throughout the year with these households, enabling relationships to be built-up, particularly with female household members. These interviews investigated differences in the livelihoods and vulnerabilities of women with different levels of wealth and at different stages of programme involvement (a between case comparison).

Towards the end of the fieldwork year two focus groups in each village were also conducted with ATP2 beneficiaries on female empowerment. These beneficiaries were selected on the basis of the rapport which had been built-up and their willingness to discuss issues around women's roles and responsibilities in the chars. One CLP

fieldworker in each of the four villages was also interviewed. Findings from the interviews and focus groups were analysed using NVivo.

The aim of the research is to investigate if, and how, giving an asset to a woman can change the dynamics of intra-household relations in a way that empowers women. The aim was not to provide a representative overview of the impacts of the transfer of material assets on female empowerment, but rather to investigate the mechanisms and pathways which can contribute to women being more empowered. Empowerment is examined as a process within a framework of the changes which women themselves value. The insights given in this article derive from a year of fieldwork in four villages. As well as incorporating findings from the semi-structured interviews and focus groups it also draws on observations of life on the chars and informal insights given by women in the villages, with findings from these being triangulated with interview and focus group information.

The focus of the next section is on individual, rather than collective, empowerment, examining relative well-being and intra-household relationships between husband and wife. It does also though begin to investigate collective empowerment, and whether CLP activities are contributing to breaking down certain socio-cultural norms which frame women's access to public spaces and paid employment. Examining previous studies on empowerment Malhotra et al. (2002) identify six dimensions; economic, socio-cultural, inter-personal, psychological, legal and political. In the context of extreme poverty reduction on the chars of north-west Bangladesh this article investigates the first four.

## **5 Economic dimension: de facto control over resources**

Capture of ATP assets by a husband or his family is one potential outcome. Across the four villages and the 143 ATP households interviewed there are five reported instances of sale of ATP assets either by the husband (two cases) or other male family members. Sukiton is one of these cases. Though she initially said that she had sold her cow, bought with the initial CLP investment capital, to pay for her son's health treatment, on further questioning it became clear that her brothers forced her to sell the animal so they could migrate abroad. Meanwhile, Sabina describes how her husband, who frequently gambles, sold her cow along with calf, for Tk. 14,000<sup>1</sup> (£125). He invested this in a cannabis (*gazar*) business, selling to people in Dinajpur. When they refused to pay him the business went under. 'It was an illegal business, I did not want him to set it up but he would not listen to me' says Sabina.

These instances, representing less than five per cent of the survey sample, though, do seem to be the exceptions. There is a general view that the cattle belongs to the female CLP beneficiary. As a fieldworker in Sirajganj says, 'the husband knows that he will not receive any benefits from the cow without his wife. If the cow is sold and another bought he still says that it is his wife's cow'. This does not mean, however, that the wife rears the cattle on her own. A focus group of ATP beneficiaries explain that in most cases the husband and wife together look after the animals, with homestead-based cattle rearing conforming to a traditional role of women, to cultivate vegetables and rear poultry and other livestock on the homestead.

---

<sup>1</sup> During fieldwork Tk. 112=£1 and this is the exchange rate used to convert Tk. values to £.

Table 1: The case study villages (village names anonymised)

	Total hh	No. ATP2 hh (% total hh)	No. of ATP2 hh interviewed (% ATP2 hh)	Approximate age of char	One-way journey time to major market	
					Wet season	Dry season
Gaibandha District (more northerly and remote from Dhaka)						
					Zigabari	
Ananpur (more isolated)	319	67 (21%)	54 (81%)	8 years	40-minute boat journey for 5 months of the year	2-hour walk for 7 months of the year
					Balashi	
Satarbari (better connected)	175	42 (24%)	36 (86%)	12 years	For 8 months, a ½ hour walk and boat journey	½ an hour walk for 4 months of the year
Sirajganj District (closer to Dhaka)						
					Enathpur	
Kuragasapur (more isolated)	270	41 (15%)	36 (88%)	12-13 years	½-hour by boat and 1½-hours walk throughout the year.	
					Mokimpur	
Nanabari (better connected)	161	20 (12%)	19 (95%)	9 years	20-minute boat journey for ½ the year	½-hour walk for 6 months of the year

Source: Scott (2011).

It is not so much having sole control over the cattle which is important for women, rather it is that they are directly contributing to household income. As a focus group of female beneficiaries in Sirajganj explain, ‘without the CLP we only cooked, now we have a lot of work!’ This includes rearing livestock and cultivating vegetables alongside all other tasks involved in running a family. Their statement is not negative, as Alema, a beneficiary in Gaibandha says, ‘it is easy to look after a cow. I prefer to do this to other work’.

Some married beneficiaries feel that the relationship with their husbands has changed, as they now directly contribute to household income. ‘There is a big difference since joining the CLP. Before my husband worked outside alone and gave me rice and things when I needed them’ says Halima who lives in Ananpur. She points out that she now collects grass for two cattle and sells their milk from the homestead. A couple of months ago she also set up a small shop in her house. ‘I like this business as in one week I need about Tk. 30 (27p) to buy *betel* (a nut which people chew) for myself. Why should I have to ask someone else for *betel* when now I can spend my own money buying it?’

This perspective is echoed by Panna in Kuragasapur, ‘of course I now live a different type of life! Before I had nothing and depended on my husband. Now I do not depend on him as I have a cow and it gives me milk. Today my son needed Tk. 50 (45p) for school fees. My husband is not here, but I am able to pay it myself. I do not have to wait to ask him for the money’. Panna, then, has not previously had much money in her hand. Jomilla, who lives in the same village, also says, ‘now if any street hawker was going around the village selling pots then I can buy it, not my husband’. She has money as she owns a cow which produces just over one litre of milk a day. She sells it from her homestead for Tk. 25 (22p) a litre. It is difficult to argue that the ability to buy school books or cooking pots counts as a ‘strategic life choice’. However, as strategic choices (those influencing a person’s trajectory) do not occur very frequently, looking at small actions and choices is a valid short term measure of empowerment, or ‘empowerment in small things’ (Malhotra et al. 2002: 27).

## **6 Inter-personal dimension: decision-making within the household**

As women directly contribute to household income, in some cases, they also now have a greater say in how that money is spent. Safia, a beneficiary living in Sirajganj, gives an example, ‘before my husband did not allow me to take any decisions but now he does. Before if my husband went to the market with Tk. 20 (18p) and I said he should spend Tk. 10 (9p) then he would spend all the Tk. 20. Now, if he goes with Tk. 100 (89p) and I tell him he should spend Tk. 50 (45p) and bring back Tk. 50 he does that. He takes more notice of me because I have a lot of cows. So, if he does not listen to me then I say he will not get any money from the cows and he listens. The cow now gives two litres of milk a day. If he does not listen to me then I will keep the money’.

However, not all beneficiaries have even been ‘empowered in small things’. As Ambia says during a focus group discussion, ‘there is no change in the relationship with my husband’. Ambia explains that her husband has respected her decisions ever since marriage and being a CLP beneficiary has not altered this. Her husband buys her saris at the market, but she buys cooking pots from the house. Generally in the village, though, women’s decisions are not respected. Certainly, it is common for husbands, even if they allow their wife to express an opinion, not to respect it. ‘Our husbands sometimes listen

and other times they say “why should I listen to you” and hit us’ explain beneficiaries in another focus group. Monoara explains how her husband wanted to buy a shallow irrigation machine to water maize on other’s land. She said that she did not want him to buy a machine but he ignored her and bought it a few months previously. He paid Tk. 7,000 (£62.50), but the machine has not yet been delivered. She thinks that maybe it will not come, it is a great loss. Her husband says that he will return the machine if it arrives and get the money back but she does not believe him.

The picture emerging for ‘empowerment with big things’ is as diverse. ‘Husbands do not listen to their wife’s opinion on what she wants in the future, whether she wants children or whether she wants children to go to school’ say a focus group of ATP beneficiaries in Sirajganj. Nowhere did this seem more poignant than for Hasima from Kuragasapur. At the start of the second interview she tells me what is on her mind, that she is five months pregnant. ‘I have tried to miscarry the baby but I have not succeeded. My husband will not allow me to take the contraceptive pill. Look! I already have the most number of children of any ATP beneficiary’ living in the village.

The picture from focus groups and a few household interviews is one of male domination in ‘larger life decisions’. However, when speaking one-on-one with beneficiaries the message slightly differs. Women then say that they make key decisions jointly with their husbands, including about major asset sales, the use of their proceeds and whether to send children to school; ‘my husband and I make decisions together’ states Safia, a beneficiary in Gaibandha. HosneAra, from the same village, says, ‘when my husband makes a decision he asks me first. When we loaned Tk. 24,000 (£214.29) he first asked me about this decision, before he would not have asked my opinion’. With this example though, it seems to be HosneAra’s husband consulting her after he has made a decision, rather than it being jointly made. Indeed, for many of these ‘joint’ decisions there is a degree of pragmatism on the wife’s part. Asking Jomilla in Kuragasapur whether she thought it was a good idea to invest in a shop in the *haat* which her husband now runs she responds, ‘I have no problem with my husband having the shop. If I thought otherwise it would not be possible to run our household’. Whether ‘joint’ decisions count as empowerment depends on the context, on whether this represents a change in women’s ability to make a choice, as well as on the ‘joint’ nature of the decision making.

For larger choices involving the views of other community members, including when to marry your daughter and whether to pay dowry there is little change. All beneficiaries, from social development training, now know that dowry and child marriage is illegal. On its own however, knowledge is not enough to change practices. As beneficiaries in a focus group in Sirajganj say, ‘we cannot prevent dowry as other richer people will offer money for their daughters to get married and so you would never get your daughter married. You just cannot marry your daughter without a dowry’. Golpana recently married her daughter, who was 16 years old, and the husband’s family demanded Tk. 22,000 (£196.43) in dowry. Golpana points out constraints in society, ‘my daughter married a man who lives on Jamalpur mainland and works as a day labourer. He can only sign his name. It was difficult to marry her as she was older and people want younger brides’. Indeed, only one beneficiary mentioned that they had not demanded dowry when their son married. Fulurani and Hafijur, an elderly couple living in Ananpur, explain, ‘we have three daughters who are all married, we gave Tk. 10,000 (£89.29) dowry for each one. We know how painful it is to give dowry so we did not

ask for any for our son. We are also aware that it is wrong from CLP meetings and discussions'. Certainly, there need to be more changes like this for knowledge to translate into action.

The messages about female choices over how money should be spent and the degree to which their husbands listen to them over both small and large decisions are mixed. Where there are indications of 'empowerment in small things' this is related to women's ownership of cattle, their contribution to rearing them and their ability to sell livestock products directly from the homestead. Would any 'empowerment in small things' remain, then, if cattle are sold to investment in land? One worry is that if there are investments in land then female ownership over the asset weakens as there is limited knowledge about who owns and controls the land. If there are papers of ownership these tend to be in the name of a man, with its cultivation being in the male domain. Questioning Maksuda about her recent purchase of homestead land in Nanabari where she lives with her husband she says, 'we have papers of ownership for the land. They are in the name of my husband. He said that we could buy the land in my name but I said that is not necessary'.

## **7 Socio-cultural dimension: movement to the Haat and Bazaar**

Assuming that Maksuda is telling the truth about her husband, Barek's, offer to put the land in her name, or in joint ownership, you could argue that her comment, above, represents her acceptance of a subordinate relationship with her husband. The situation is naturalized. As women start to view themselves as people of lesser value so their sense of their own choices is reduced. In other words it is not just that certain choices are materially possible it is also whether women perceive that those choices are possible (Kabeer 1999).

This is most noticeable when speaking with women about their movement outside the village, particularly to the *haat* and bazaar, something considered unimportant, drawing laughter at the idea. Programme activities have not changed this attitude. Indeed, with very few exceptions, 'women never go to the bazaar, their husbands or sons go' state a focus group of beneficiaries. 'Husbands always go to the market to sell cows, goats, hens and fruit' explain another focus group. Even if you do not have a husband, or he has migrated away for work, you still do not go to the market. When Kulpana's husband, Amir, is working in Dhaka and so away from Ananpur for extended periods, then her male neighbour goes to the bazaar on the mainland to buy food, with Amir securing a loan for them to buy food before leaving.

Certainly the *haat* is almost a completely male domain. While women decide what to buy and sell, men execute that, with varying degrees of success. 'When you sell vegetables, ducks, hens your husband goes to Enathpur, he buys everything' says Amina. 'He chooses my saris, sometimes I do not like the sari which he chooses and we quarrel, I joke that I will burn it!' For Momena, also living in Kuragasapur, it is only natural that her husband goes to the *haat*, 'my husband is alive, why should I go there? It is very busy at the cattle market, it is his responsibility to go!' Her husband also buys her saris and she always accepts what he buys. 'His choice is my choice'. While in the two less remote villages traders come to sell saris door-to-door, on remote chars most women do not have the opportunity even to make these small choices, something which for Momena is seen as 'normal'. Romisa does realize that 'society is an obstacle' to

women's movement to the *haat*. She, though, is in the minority, with most women not even considering it an option. Certainly, while forming groups of women may increase solidarity, women still rarely leave the char where they live.

## **8 Economic and socio-cultural dimensions: employment of women**

It is not just outside the village where social norms limit women's choices. This is also true within the village, particularly female involvement in the labour force. Among char families, as in most rural Bangladesh, when a woman marries it is desirable that she does not participate in paid employment. As Alefa, an ATP2 beneficiary, puts it, 'since I have got married I have not worked outside the house. My husband told me that he will give me everything and so there is no need for me to work outside'. A focus group discussion with beneficiaries in Satarbari reiterates this, 'you cannot work in industry; you have to work in the household'.

There are though, two reinforcing factors behind this. First, social norms and pressures limit the choice for women to work outside the household. Second, there are few jobs available for women in the chars and those which are, are lowly-paid and exploitative. 'It is helpful for women to work outside the house but who will give that work here?' By 'helpful', Rezia means that the extra money is useful for buying basic necessities. With the exception of processing maize and groundnut, the majority of women engaged in employment away from their homestead are those with a sick or elderly husband or who have been widowed, abandoned or divorced. Since ATP, though, women directly contribute to household income through homestead-based agriculture and livestock rearing. As a CLP fieldworker says, 'now men and women work together'.

Perhaps the greatest change in women's work outside the homestead attributable to the CLP concerns women without a husband, who previously worked as maids to scrape together a living. Without exception, all these beneficiaries, without direct questioning, said that they no longer work as a maid, or that they do that work less. Momena, an elderly widow, explains, 'when the CLP gave me a cow then I stopped being a maidservant. Now I survive on the money from the cow'. The cow is currently giving milk which she sells for Tk. 30 (27p) a litre. Ratna also used to work processing maize in the homes of more wealthy families in Satarbari where she lives. Now she says, 'I mainly look after my cows [...] if someone asks me to work in their house processing maize I will go, otherwise I will not ask for work'. For younger women with young children who have been abandoned however, the option not to work as a maid is still not viable.

The value of not having to work as a maid should not be underestimated according to beneficiaries. As Rabeya, an elderly widow living in Nanabari, says, 'I do not need to work as a maid in others homes. Instead I look after my cow. This is a good thing, before I worked a lot as a maid. Now I have the option to choose my work, before I had to work extremely hard, but now not'. Later in the year when her cow is no longer giving milk and she is surviving on Tk. 60 (54p) a week from collecting manure and selling it Rabeya admits that times are hard but still declares, 'I will no longer work as a maid'. In three of the villages women working as maids merely get meals as payment or half to a kilogram of rice, while in the other they receive one meal along with Tk. 50 (45p). Working as a maid is accompanied by the loss of self-respect. Women in a focus group in Sirajganj explain this, 'sometimes we do not want to work in other people's

houses as we are someone's daughter. We need to preserve our own and our family's honour (*shoman*). No longer having to lower your self-respect through certain types of employment is echoed by beneficiaries in the most remote Gaibandha village saying, 'here some old women, widows and poor people sell *kantha*. Before we used to sell *kantha* (embroidered quilts) but now we have developed ourselves so there is no need to sell' them.

## **9 Inter-personal dimension: abuse within the household**

The reasons for domestic violence vary widely, with, for some women, it being an accepted part of their everyday lives. Trying to understand the reasons behind the abuse of women and its prevalence is extremely difficult. Within focus groups women are happy to discuss aggregate levels of domestic violence within the village, but I never asked individuals directly about their personal experiences of physical violence within their household, anything said they offered freely.

For most instances when women express that abuse by husbands has decreased they believe that this is due to the household being wealthier. 'Before our husbands did not work all the time, they only worked a little bit. Now they are happy and have hope so they find more work and work hard' say a focus group of beneficiaries in Satarbari, continuing, 'before our husbands quarrelled with us but now as they are happy it is quiet between us'. Anowara, in Gaibandha, expands on this, 'I have property now so my husband does not avoid me, before he beat me, now he listens. Before we were in need and we could not afford food so he was angry all the time and we quarrelled. Now we have vegetables which before we did not have, they would not grow. My husband can now work with the vegetables and with the cow. He feels like he has value. Before he was very angry and we had to search in other people's houses to find food'. Jahanara from Sirajganj echoes this saying that they now have less want and so quarrel less. Similar findings are also reported in Kabeer et al. (2011). Investigating whether paid work is a pathway for women's empowerment they argue that violence within the household diminishes when both husband and wife work as there is less want.

Rohima, an ATP beneficiary living in Satarbari explains a similar situation. She says how her husband, Tajul, beats her and has hit her eyes three times and head five times. She also shows me scars on her shins where seven years previously he hit her with a sharp object and she had to get stitches at Balashi. Now, though, he does not beat her as seriously. He is happier as they have a stipend and a cow and suffer less hardship. Other women in the village now also treat him badly if he beats her as they realize it is wrong.

During focus group discussions, women are certain that overall, domestic violence has decreased since the introduction of the CLP. 'Now violence against women is a bit less because of the training and the CLP meetings' says one focus group of beneficiaries in Ananpur, while another focus group, also from the same village, explains, 'physical and mental violence was more before the CLP. Now more husbands call their neighbours and relatives to discuss what the wife has done wrong rather than hitting her'. In Nanabari a focus group of women estimates that, among ATP beneficiaries, 'now only about 20 per cent of husbands beat their wives if they do not agree to their demands. Before it was more, it has decreased because of the group sessions and training'.

For those women whose husbands now beat and quarrel with them less they give two reasons. The first relates to the increased material wealth and income of the household and, to a certain extent, the contribution of women to that income. Indeed, some women in the Gaibandha chars even argue that because of greater wealth fewer husbands now abandon their wives. The second reason is because of regular group meetings and training. For Halima living in Ananpur char, it is a combination of the two, 'I know from group meetings that I am equal. Before my husband beat me a little but now he does not, why would he as I collect grass, so why would he beat me and use rude language?'

## **10 Psychological dimension: self-esteem**

Perhaps the most difficult aspect of empowerment to assess is changes in feelings of self-worth and self-confidence. For, empowerment has an intrinsic value, feeling 'equal', more confident, walking with dignity and feeling respected are of value in themselves (Narayan 2005). Indications of increased self-esteem among beneficiaries are noted by CLP fieldworkers in each village, 'before the female beneficiaries did not know how to approach and speak to men, they were very shy' says the fieldworker in Nanabari village. In Gaibandha a fieldworker notes, 'when I first went to the village many women had no blouse and did not comb their hair, now they do'. Taking greater care of appearance and wearing nicer clothes can either indicate improved self-confidence or be a pre-cursor to greater self-esteem. Ajiron living on the Sirajganj chars, for instance, explains how she was too shy to visit relatives over *Eid* because she had no suitable clothes, 'the sari I am wearing has a hole in it and really I should not be wearing it. But, I only have two saris and the other is also very old'.

Some beneficiaries also believe that they are now more vocal, both with visitors and villagers. Fareda laughs when saying, 'before I did not know how to speak to a man or a lady like you or CLP visitors but now I know how to. I have learnt from the CLP. I have more confidence'. Meanwhile Forima in Nanabari exclaims that, 'my parents now tell me that I am clever and ask how did the CLP make you clever?' Bakful from Satarbari again echoes this, 'I have learnt a lot from the CLP. Now I am clever because of the training, before I could not talk to others, I was a fool, now I am clever!' When looking at the psychological aspect of empowerment whether women are more intelligent, or not, is less relevant. As important is their enhanced self-esteem. For others in the village this greater self-confidence is not viewed as positively. Isa Huq, a former Union Parishad member (the lowest level of democratically elected government) member living in Ananpur, complains that previously beneficiaries 'obeyed the union member and learned people in the village and gave them honour ... now they are more independent and they do not obey them'. These behaviour changes and increased self-esteem are also reported in villages where a similar asset transfer programme, 'Challenging the Frontiers of Poverty Reduction: Targeting the Ultra Poor' operates, implemented by the Bangladeshi NGO BRAC. In those villages field officers note how extremely poor women have changed their behaviour and dress, with this transformation signalling, 'their new membership and inclusion within village society' (Hossain and Matin 2007: 386).

## 11 Conclusions: revisiting women's economic and social empowerment

This article investigated four dimensions of women's individual empowerment, economic, socio-cultural, inter-personal and psychological. Empowerment, as used here, concerns expansion of women's ability to make strategic life choices (Kabeer 2001 in Malhotra et al. 2002). There are indications of increased empowerment by ATP2 beneficiaries across three of these four dimensions.

In terms of economic empowerment ATP2 beneficiaries, for the most part, have control over livestock assets and directly contribute to gaining income from them. Women do not feel overburdened by this additional responsibility. Rather it enables them to have 'cash in their hand' to spend on small purchases, including school books and cooking pots. Whether this situation will remain if beneficiary households invest in land, with cultivation traditionally being in the male domain, though, is unclear.

There are also signs of empowerment in the dimension of inter-personal relations with women having a greater say in terms of 'empowerment in small things'. There are, however, no examples of women solely making decisions about strategic life choices, with these tending to be made either by the husband or jointly. The most important change, in terms of the dimension of inter-personal relations, is the decline in domestic violence. Here, individual empowerment is starting to translate into wider changes in the social acceptability of domestic violence. Meanwhile, psychological empowerment is widespread, stemming from a currently more secure livelihood and a greater hope for the future. As Kabeer et al. (2011) also argue when investigating the impacts of women's participation in paid work in Bangladesh, using an economic entry point does not just lead to economic changes, it also has spill-over effects onto other aspects of women's lives.

For the individual women who do seem to be becoming more empowered there are three different mechanisms at work, which operate either on their own or in combination:

- Group meetings and training have given women more self-confidence and a greater feeling of solidarity, for instance, to stand-up for another woman if she is being beaten by her husband.
- Female control over cattle and their direct contribution to household income, through helping rear them, have improved their position to make decisions over the purchase of small household items.
- Overall improved household material wealth and food security have greatly contributed to reducing domestic violence, with husbands being less hungry, having a greater sense of purpose and seeing more hope for the future. In addition, women in single person households no longer have to work as maids, hugely increasing their self-respect.

Table 2 gives the proportion of female ATP2 beneficiaries living in each of the four villages who, using information collected during fieldwork, have become more empowered in one or more dimension of empowerment. ATP2 beneficiaries in the least remote village of each of the two districts are slightly more likely to have become more empowered since their involvement in the CLP. This could reflect the fact that ATP is

operating in an environment where wider social norms concerning the role of women are already breaking down, with this change happening at a faster rate in less remote areas.

Table 2: Percentage of female ATP2 beneficiaries showing indications of being more empowered as a result of the activities of the CLP (see text for further details)

	Gaibandha		Sirajganj	
	Ananpur (n=53)	Satarbari (n=35)	Kuragasapur (n=36)	Nanabari (n=19)
% of ATP2 beneficiaries	49.6	54.4	46.1	62.6

Source: Scott (2011), compiled from semi-structured interviews with ATP2 beneficiaries and informal conversations in each village.

The reasons behind empowerment are a combination of the impacts of both ATP and the social development curriculum. Individual empowerment, though, cannot be taken for granted, for, within the household, the character of the husband is, unsurprisingly, important. The difficulty of finding her daughter a suitable husband is one of Zinna's main worries. She lives in the least remote of the four villages and explains that, 'it is hard to find a good husband here'. Having men attend social development sessions is one option to contribute to further changing the attitude of men towards women.

In the chars the process of individual empowerment is only just beginning and in some instances is constrained by social norms, rather than individual women successfully acting as pioneers of change. This is most evident when looking at socio-cultural empowerment in terms of dowry payments and women's presence in *haats* and bazaars. Through the social development curriculum, all ATP beneficiaries know that dowry payments are illegal. However, the potential costs of not following this practice are so great that most households continue to follow it. Not paying dowry for instance, means that your daughter cannot get married, or has to marry an 'unsuitable' man; maybe becoming his second or third wife.

Female beneficiaries though, do not even realize that, to an outsider, their limited ability to move in public spaces, particularly in the *haat*, maintains them in a subordinate position to men, limiting their choices. They are not aware that there is an alternative; they have naturalized their situation. The ability to make strategic life choices is closely related to perceptions of the choices available and to the costs associated with making, or not making, them. Context is essential to understanding empowerment. ATP has meant that, through reducing economic dependency, female beneficiaries are starting to build the material means for empowerment. However, women also need to understand that there are other choices and options available. Increasing people's knowledge of their rights and laws through social development interventions is one way of doing this. Knowledge however, is insufficient to change behaviours and social norms, certainly over a short time period. Raising awareness has to be accompanied by other interventions which reduce the economic and social risks associated with individuals making certain strategic choices.

There are though, some promising indications of individual empowerment contributing to normative changes at the community level. Across the approximately 700 villages where the CLP operated, 17 female ATP beneficiaries were voted as Union Parishad members during the 2011 elections. According to a case study of Shapna on the programme website, she feels that her election was the result of programme activities improving her self-confidence.

Analysis of CLP interventions shows that, when aiming to reduce extreme poverty, it is not a case of ‘either’ meeting practical gender needs ‘or’ achieving strategic needs. Rather, short term material gains and reduced insecurity can provide a platform for changing intra-household relationships. The CLP has the potential to be ‘transformative-by-stealth’ through ensuring that practical gender needs are met and providing a material base which can contribute to achieving strategic needs. Clearly however, using an economic entry point is insufficient for ensuring strategic needs. In particular women need to understand further the options which are available to them to increase their capacity to renegotiate existing and participate in new relationships.

While ATP and social development are contributing to the process of individual empowerment they are operating in a favourable enabling environment where the wider structures which constrain empowerment are already beginning to break down. Certainly, for the process of empowerment for individual women on the chars to continue and to extend into the socio-cultural dimension it is essential for these wider normative structures which can constrain the possibilities for empowerment to continue to break down.

## References

- Barkat, A., P. K. Roy, and S. Khan (2007). *Charland in Bangladesh: Political Economy of Ignored Resource*. Dhaka: Pathak Shamabesh.
- Chant, S. (2008). ‘The “Feminisation of Poverty” and the “Feminisation” of Anti-Poverty Programmes: Room for Revision?’ *Journal of Development Studies*, 44(2): 165–97.
- Cornwall, A., and J. Edwards (2010). ‘Introduction: Negotiating Empowerment’. *IDS Bulletin*, 41(2): 1–9.
- Dasgupta, N. (ed.) (2005). ‘Infrastructure Availability on Mainland and Island Chars’. Bogra, Innovation, Monitoring and Learning Division, Chars Livelihoods Programme.
- GoB (2005). ‘Bangladesh: Unlocking the Potential. National Strategy for Accelerated Poverty Reduction’. Poverty Reduction Strategy Paper, November. General Economics Division, Planning Commission, People’s Republic of Bangladesh. International Monetary Fund, Washington, DC.
- Goetz, A-M., and R. Sen Gupta (1996). ‘Who Takes Credit? Gender, Power and Control Over Loan Use in Rural Credit Programmes in Bangladesh’. *World Development*, 24(1): 45–63.
- Green, M., and D. Hulme (2005). ‘From Correlates to Causes: Thinking about Poverty from a Chronic Poverty Perspective’. *World Development*, 33(6): 867–79.

- Grieg, A., D. Hulme, and M. Turner (2009). *Challenging Global Inequality: Development Theory and Practice in the 21st Century*. Basingstoke: Palgrave Macmillan.
- Hashemi, S.M., S.R. Schuler, and A.P. Riley (1996). 'Rural Credit Programs and Women's Empowerment in Bangladesh'. *World Development*, 24(4): 635–53.
- Hodson, R. (2009). 'Reflections on the CLP Approach to Reducing Extreme Poverty: The Story Continues'. Bogra, Bangladesh, Chars Livelihoods Programme.
- Hossain, N., and I. Matin (2007). 'Engaging Elite Support for the Poorest? BRAC's Targeted Ultra Poor Programme for Rural Women in Bangladesh'. *Development in Practice*, 17(3): 380–92.
- International Development Committee (2010). *DFID's Programme in Bangladesh. Third Report of Session 2009-2010. Volume 1*. London: The Stationery Office.
- Jensen, E.G. (1983). 'Rural Bangladesh: Competition for Scarce Resources'. *Development Research and Action Programme Publications 162*. The CHR Wichelsen Institute, Bergen, Norway.
- Kabeer, N. (2001). 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh'. *World Development*, 29(1): 63–84.
- Kabeer, N. (1999). 'Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment'. *Development and Change*, 30: 435–64.
- Kabeer, N., and S. Mahmud (2004). 'Globalization, Gender and Poverty: Bangladeshi Women Workers in Export and Local Markets'. *Journal of International Development*, 16: 93–109.
- Kabeer, N., S. Mahmud, and S. Tasneem (2011). 'Does Paid Work Provide a Pathway for Women's Empowerment? Empirical Findings from Bangladesh'. *IDS Working Paper 375. Pathways of Women's Empowerment and Institute of Development Studies*.
- Kotikula, A., A. Narayan, and J. Zaman (2007). 'Explaining Poverty Reduction in the 2000s: An Analysis of the Bangladesh Household Income and Expenditure Survey'. A background paper for Bangladesh Poverty Assessment (2007). South Asia Region, World Bank.
- Layard, R. (2003). 'Happiness: Has Social Science A Clue?' *Lionel Robbins Memorial Lectures 2002/2003*. 3-5 March. London School of Economics.
- Mahmud, S. (2003). 'Actually how Empowering is Microcredit?' *Development and Change*, 34(4) 577–605.
- Mahmud, S., and S. Hamid (1990). 'Women and Employment in Bangladesh'. *BIDS Research Report No. 127*. Dhaka, Bangladesh Institute of Development Studies.
- Malhotra, A., S.R. Schuler, and C. Boender (2002). 'Measuring Women's Empowerment as a Variable in International Development'. Washington, DC: World Bank.
- Mayoux, L. (2000). 'Micro-finance and the Empowerment of Women: A Review of the Key Issues'. Geneva: International Labour Organisation.

- Moser, C.O.N. (1989). 'Gender Planning in the Third World: Meeting Practical and Strategic Gender Needs'. *World Development*, 17(11): 1799–825.
- Narayan, D. (2005). 'Conceptual Framework and Methodological Challenges'. *Measuring Empowerment: Cross Disciplinary Perspectives*. D. Narayan. Washington, DC: The World Bank: 3–39.
- Sarker, M. H., I. Huque, and M. Alam (2003). 'Rivers, Chars and Char Dwellers of Bangladesh'. *International Journal of River Basin Management*, 1(1): 61–80.
- Scott, L. (2011). 'Giving Assets: An Effective Approach for Reducing Vulnerability and Building Livelihoods? The Case of the Chars Livelihoods Programme'. PhD thesis submitted to the University of Manchester.
- Scott, L., and R. Islam (2007). 'Socio-demographic Characteristics of Extreme Poor Households Living on the Island Chars of the Northern Jamuna'. IML/007/002. Bogra, Innovation, Monitoring and Learning Division, Chars Livelihoods Programme.
- Thompson, P. M. (2000). 'Bangladesh Charlands: A Review of Assets and Change'. Bangladesh, Dhaka, International Center for Living Aquatic Resources Management.
- UN (2009). '2009 World Survey on the Role of Women in Development. Women's Control over Economic Resources and Access to Financial Resources, including Microfinance'. New York: United Nations Department of Economic and Social Affairs.
- Wood, G. (1985). 'The Politics of Development Policy Labelling'. *Development and Change*, 16(3): 347–74.
- World Bank (2010). 'Bangladesh: Country Assistance Strategy 2011-2014'. Bangladesh Country Management Unit, South Asia Region. Dhaka, World Bank.
- World Bank (2008). 'Whispers to Voices: Gender and Social Transformation in Bangladesh'. Bangladesh Development Series Paper 22. South Asia Sustainable Development Department, South Asia Region. Dhaka, World Bank.
- World Bank (2002). 'Poverty in Bangladesh: Building on Progress'. Poverty Reduction and Economic Management Sector Unit. Report 24299-BD. South Asia Region. Washington DC: World Bank.