

**Listening to the “Extreme Poor”:
IGVGD participants speak on their success**

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Abstract

Those dealing with the issues of poverty and development have recently acknowledged the heterogeneity of the poor. The extreme poor rest on the other side of this poverty spectrum. Women in the extreme poor households bear a larger burden of poverty than men do. The Income Generation for Vulnerable Groups Development (IGVGD) is a programme designed to link these destitute women from the poorest 10-15 percent of the population to mainstream development activities of BRAC. The aim of this paper is to locate the factors accountable for elevating the socioeconomic situation of some of these IGVGD participants. The discussion focuses on the lives of nine ex-VGD participants [those who have finished their 18-month food ration cycle] with different involvement status and varying degrees of success. It appears that having male earning members in the household along with being involved in multiple income generating activities were important reasons for the success of these particular members. While searching for factors contributing to success, this study also encountered an existing discourse on the relationship between a woman's status, her idea of "honour," and her views on the changes due to programme intervention. This dialogue is suggestive of changes initiated by an exogenous source, such as the IGVGD programme, as well as their link with existing cultural ideals.

Introduction¹

Those dealing with the issues of poverty and development have recently acknowledged heterogeneity of the poor. Along with its gendered aspects (1), poverty is multidimensional, which makes the process of defining it even more challenging. The characteristics of the poor living below poverty line also vary conspicuously (2).

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The extreme poor² have been defined as those who are on the other side of this poverty spectrum. According to the World Bank, they possess no land or house of their own, sell manual labour with no other means of income, lack personal savings and the ability to spend on education, unable to manage daily three meals, and purchase minimum clothing (3). A single criterion, however, is insufficient to identify the extreme poor (2, 4). The approaches of calculating the extent of extreme poverty are also variegated and incomparable in time and space. The definition needs to be inclusive of miscellaneous factors like, income, occupation, housing, physical characteristics, geographical location, sex of the household head, household dependency and so forth (4). No matter how multi-dimensionally defined, targeting this group through poverty alleviation and development programmes has been far from satisfactory (3, 5).

Women in the poor and extreme poor households bear a larger burden of poverty than men (3,1). Therefore, special emphasis should be given on the inclusion of these women in mainstream development programmes. The Income Generation for Vulnerable Group Development (IGVGD) programme is designed to link the destitute women from the poorest 10-15 percent of the population to mainstream development activities of BRAC (6).

Objectives

The aim of this study was to locate the factors accountable for elevating the socioeconomic situation of some IGVGD participants. It is based on the premise that these women have been successful in acquiring higher economic and social gains compared to other participants. Moreover, the study aimed at discerning some other changes that this success has brought forth to the everyday life of these women, for example, changes in their status in the household due to participation in the programme.

²“Extreme poor” has been used here to substitute the more common “hardcore poor” or “poorest of the poor.” I have tried to be consistent in its use throughout the paper.

IGVGD: *An overview*

Through the Vulnerable Group Development project, introduced by the government of Bangladesh in collaboration with the World Food Programme (WFP), food aid is being given for 18 months to more than 500,000 destitute rural women. Women selected for VGD support fall under the category of the "extreme poor," with an individual monthly income below Tk. 300 (7).

As WFP recognizes, food aid provides these women with a "breathing space" they desperately need to become self-reliant. The VGD project has thus developed a broad network of implementing partners who offer an array of services. BRAC approached the programme with a development package. This step ensured provision of credit, training, supervision and follow-up to sustain the advantages of the food ration period long after the allotted 18 months. It also aimed at helping the VGD participants generate monthly cash income equivalent to the market value of the wheat ration they received (6). IGVGD is implemented jointly by the Department of Relief and Rehabilitation (DRR), Department of Livestock Services (DLS) and BRAC. The objectives of the programme are to: (a) increase income by promoting income generating activities; (b) increase production of eggs and meat to improve the level of protein consumption; (c) encourage habits of savings among the VGD members; and (d) provide credit to enable women to use their skills in productive activities (5).

To upgrade and sustain the economic condition of the participants, BRAC continues the programme in conjunction with its mainstream Rural Development Programme (8). At the end of the 18-month VGD cycle, the participants are included in the RDP where they are able to sustain themselves through income generating work and credit, without the support of food assistance (6). Studies have affirmed that in those cases where a development support package is provided, the VGD programme has been quite successful. Surveys conducted in 1993 and 1994 on VGD women reveal that the development package approaches of BRAC (IGVGD), combining group

formation, skills training and access to credit, made a difference in increasing individual income and asset ownership of poor women. They have also had

positive effects on their social awareness and participation in the public sphere (9, 10).

Scope of the study

To bring any positive changes in the lives of “disadvantaged”³⁴ women, it is essential to understand the problems they encounter throughout their lives (11). For a programme to be suitable for its participants, it should be sensitive to the nature of the problems they face, along with their coping strategies and other significant factors responsible for improving their condition. To ameliorate the situation of those targeted in any development programme, and to render the intervention more effective, it is imperative to locate some of the crucial factors responsible for better performance of some of the programme participants.

It has been acknowledged that even with adequate support, “personal success is conditioned by the beneficiary’s level of confidence and determination” (7). In light of this argument, this paper is aimed at discussing some of the other factors contributing to the social and economic success of some IGVD participants.

Most often, when portrayed in development literature, rural Bangladeshi women participating in development activities hardly inspire awe or solidarity. “They are not full-blooded protagonists caught in the vise of patriarchal and class conflict, but anemic “patterns” needing professional medical help (12). As this discussion will unfold, far from being passive victims, these women are active agents in devising strategies to improve their situation. Along with that, there exist some external determinants of success for a section of the

³ The term “disadvantaged” is used based on women’s varying marital status. For example, widowed, divorced, abandoned/deserted women all fall under this category. Despite the various research reports based on this premise, the author has reservations about its use to designate many of the programme participants.

participating women.

Methodology

This study was carried out in October-November 1999. To trace the factors of success and to document the processes of change henceforth, information was gathered and analyzed in case-study format. The case stories were organized through nine in-depth interviews (with the help of a semi-structured checklist), participant observation, and six focus group discussions (FGD) with other women in the vicinity and the respective Rural Development Programme (RDP) area office staff of BRAC.

The discussion focuses on the lives of nine ex-VGD participants with different involvement status and varying degrees of success. "Ex-VGD" refers to those members who are not entitled for wheat ration at present as they had already completed their cycle. These individuals were chosen from three Village Organizations (VO) in three areas, of which they were members. The areas were Badarganj in Rangpur; Bhanga in Faridpur; and Sharishabari in Jamalpur districts. To interact with successful participants, it was necessary to visit areas where the programme has been operating for some years. Hence, area selection was predominantly influenced by the length of programme intervention. The women were selected based on the interviews with local RDP staff and other village women who actively took part in selecting successful participants. All the participants' names that appear henceforth are pseudonyms.

The author has also situated herself, in the first person, in various parts of the paper. What she saw and felt at a given time was crucial to draw some of the conclusions. Many anthropologists in recent years have been combining their own and their subjects' voices, personal and objective rhetorical strategies... in an effort to explore the complexities of cross-cultural encounter (12). This method is critical in analyzing and representing one's own culture as well.

Limitations

As this group of women was not compared to other IGVGD participants and was chosen in consultation with RDP staff and the local people, the study suffers from some selection bias. Moreover, the small number of women encountered precludes broad generalization of the research findings. Though the interviewees were chosen after discussing with others, most of these women volunteered and claimed themselves “successful.” This indicates that they could be the more vocal amongst others, which probably led to partial selection. Despite my preliminary aim to find participants involved in the programme for a longer period, at times this was not possible due to unavoidable problems. For example, for two members in the group, it had been a few months since they stopped receiving wheat. Obviously, in these cases, sufficient time has not passed to note any observable changes.

Dialogue on “Success”: Are we talking about the same thing?

A note on translation

This discussion refers repeatedly to the concept of “success.” The use of such established terms to describe a condition in rural women’s lives brings forth the critical issue of translation in research writing. Although this paper conforms more to the genre of development research report than ethnography, it is crucial to acknowledge the danger that rests with unsophisticated and casual translations that overlook many culture-specific meanings of a concept.

The Impact Assessment Study II (IAS II) has also discussed member performance and their material well being at length. The selected 200 households included those members who “performed extremely well” or, in other words, who were the “successful” ones. Pre- and post-membership land-holding, savings, value of assets and expenditure were the items taken into consideration for assessing success. The issue of “success” has thus been resolved by the researchers themselves. What constituted success to those considered “successful” remained absent from the analysis.

This discussion differs in its approach to talk about the issue of “success.” In delineating the lives of the women encountered in the study, I have been particularly concerned with the significance of indigenous meanings. I have resorted to local exegeses whenever possible without imposing preconceived categories. This complexity of translation lies on the foreground of my paper, though I have tried to resist assumptions through the persistent use and explanation of indigenous meanings.

The term “success” (or, its literal Bengali equivalent *shapholyo* or *shopholota*), has been intentionally ignored because they never appeared in the women’s words. Conversation was instead facilitated by use of such phrases as *bhalo kora* (to do well) or *bhalo thaka* (to stay well). While measuring relative “success” among the participants, they described others “doing better or worse” after participating in the programme. However, as there is a necessity of a general language to speak about any phenomenon, I have decided to use the term “success” to aid to our understanding. Wherever the term “success” appears it should be read as a self-conscious use of a concept that has similar meanings in both local discourse and research writing.

Defining success
Household vs. Individual

There’s no point ‘eating away’ the [VGD] card. If you can prosper with the card, then that’s ‘success.’

-- Jamila

While discussing the lives of successful participants, the foremost responsibility is to explain what “success” is. It is necessary to note that for the purpose of this study, I have analyzed success at two levels.

When in the field, I had been initially skeptical about the selection of these individuals, as they hardly mirrored “success” the way I perceived it from a Westernized, feminist point of view. My initial assumptions were soon challenged by the women themselves, whose motivation and hard labour to

attain their present condition were too important to be ignored. I realized that my preconceived notion of success was inherently flawed as it was measuring success solely at an individual level. Even when the household situation improved because of programme intervention, I was reluctant to label the participant as successful because, for example, she was not the one engaged in any lucrative income generating activity or, most of the time, she was not the one who repaid her loans. This, I should add, is a common phenomenon among BRAC VO members who, in 40% of the instances, have to rely on alternative sources to pay installments, 11% of which is contributed by their husbands (13).

At a household level, however, there were discernible changes despite these. Even when the VGD cardholder did not directly earn cash, it was her access to credit, and more importantly, her motivation that had direct impact on household economy. The women also thought themselves to be successful, or “less poor,” compared to others around them. In recent discussions on gender and poverty, while single measures of poverty based on income or consumption are losing currency, emphasis is being given on “self assessment” of poverty (14). “As the perceptions of the poor themselves are being given increasing prominence, it has become clear that ... poor people’s views and priorities are very different from those of planners and policy makers” (14). It has also been recognized that there are inequalities within households and that well being of individual household members cannot necessarily be read off from the overall status of the household. Hence, I have tried to look at the factors that the women thought were responsible for their success at both individual and household levels.

To determine the reasons of success I have taken suggestions from the IAS II report of BRAC RDP (15) and a SIDA report on gender and poverty (14). While IAS II, in its analysis of member performance and coverage, has suggested some factors responsible for differences in RDP member performance, the report published from SIDA deals with the relationship between poverty and gender. In the light of these discussions, this report attempts to capture

success of women not just in terms of material well-being, but a range of “quality of life” measures which include literacy, access to services of various kinds, and intra-household status, etc. To accommodate the present objective of the study, I have restricted my discussion to only pointing out the factors of success without analyzing if these women could be considered “successful” in relation to other IGVGD participants.

Who are successful and why?

How BRAC staff and village women perceived “success”

Those who have succeeded have able sons. That’s why they could pay the instalments.

-- One of the participants in an FGD

Ninety-five percent of the VGD cardholders have been able to improve their condition. Those who are succeeding are using the loan money in the same income generating activity for which they took the loan.

– An RDP staff

The selection of the nine IGVGD participants addressed in this discussion has been informed by the opinions of the local area office staff and other members of the VO who were not necessarily VGD cardholders. Both parties were asked to define the characteristics of successful programme participants and the factors contributing to their success. Interestingly, though the profile of successful women was similar, there was some discrepancy between what the village women and BRAC staff mentioned as factors behind success of these women.

For most part, those participants were labeled successful who had made their condition more agreeable by improving their “life pattern,” which included frequency and type of diet, children’s education and accumulation of assets. “The ones that are succeeding are educating their children. This is one way of staying well or becoming successful,” said one participant. All of them referred to the opportunity for credit (ensured by mainstreaming in RDP activities) as a determinant of this successful outcome. A BRAC staff mentioned,

Most women don't know much about credit when they receive the wheat. Then, after getting the food ration, they get access to loans. With the food ration and the loan, the successful participants usually buy cattle and pay instalments regularly. That means, they are now able to create some income earning opportunities.

The women reiterated the importance of credit and acknowledged that those who took loans more or less succeeded.

Discrepancy however surfaced on the subject of sustainability of the benefits of the food ration. Most BRAC staff mentioned that the best way to ensure success would be to invest the money saved during the food ration period in some income generating activities. "The ideal is that after 18 months, she [the participant] won't need wheat anymore. Most women go through a tension to do well by this time. They know that their time is fixed. Only then there arises a motivation," declared another BRAC area office staff. On the other hand, the women repeatedly complained about the short period for which wheat or rice was distributed. One such member summarized this by saying, "It would be much more beneficial to get a card for about five years. When the card is taken away, things become bad. It is an extra advantage."

Whilst emphasis was given on savings and involvement in various high return income generating activities by the office staff, the local VO members and cardholders repeatedly pointed out the role of male earners in the household. The topic of having an able son, husband or father to help earn cash and pay instalments emerged in their discussions. Their idea of successful IGVGD participants was thus shaped by these factors.

Socioeconomic characteristics of the selected participants

Name and Age	Marital Status	VGD Involvement*	Loan (Tk.)	IGA**
Rahela (27)	Married	4 years	2000, 5000, 5000, 6000	Poultry rearing
Monowara	Married	2 years	2500, 5000	Sewing, poultry rearing
Meera (38)	Married	2 years	2000, 3000, 5000, 6000	<i>Shasthya Shebika</i>
Radha	Widow	5 months	2500, 6000	<i>Katha</i> sewing, rug (<i>pati</i> making)
Rabeya (35)	Married	2 years	2500, 5000,	Poultry, vegetable cultivation
Rahima (29)	Married	2 years	2500, 3000, 5000	Poultry rearing
Lokkhi (30)	Widow	4 months***	3000	Rickshaw rental
Saleha	Married	6 years	1000, 6000	Cattle rearing
Jamila (32)	Married	Almost a year	2000,3000,4000, 6000	Cattle rearing, working at the paddy winnowing mill

Source: Present study

* VGD involvement refers to the time passed after the completion of the VGD cycle.

** IGA involvement, both before and after BRAC, has been included.

*** After her husband's death 12 years ago, Lokkhi was selected for VGD card. Recently, she again received food ration and has simultaneously become a BRAC member.

The factors behind "success" *Findings and Discussion*

Those encountered for the study shared one common "characteristic." Roughly translated, this can be defined as "motivation." The dictionary describes "motivation" as "the reason for somebody's action," or its verb form "to motivate" meaning "to stimulate the interest of somebody to cause somebody to want to do something" (16). For example, the following has been quoted from a conversation with Saleha who exemplified this "motivation" found to be common among her fellow participants:

I haven't bought even a seer of rice with the loan money. On my way back from BRAC office, I have never even bought a *paan* [betel leaf] for myself. I came straight back home. How would I give the money back if I spent the money? 'No, I feel sleepy if I take *paan*,' I said to myself to stop me from having one.

The task of quantifying such an abstract notion is problematic, and can only be done at stake of objectivity. I was skeptical about the legitimacy of labeling the thousand others whom this research has not been able to reach as less

“motivated.” Therefore, I have looked for other enabling factors that, beyond these women’s motivation and hard work, influenced the success of the individual and the household, while keeping in mind the dedication and interest of the participating women.

Male earning member in the household

Having one or more male earning member in the family seemed to be an important factor for ensuring regular income and timely loan repayment for many programme participants. This issue was mentioned repeatedly by those interviewed as well as by those participating in focus group discussions. Although IGVGD aims at giving food support to “disadvantaged” women (defined, as mentioned earlier, by their different marital status), the study showed that seven out of nine women had husbands who managed to engage in some income earning activities. Even when the household head was the IGVGD participant (mainly by being a widow), she had an adult son who had access to income sources that added to the income of the female household head. This observation can be linked to another discussion on the problems of women-headed households, which notes how access to employment is a severe problem for women. This is usually the case as there are few jobs available to them and they are relatively unskilled (17). So, even when women are associated with BRAC or some other NGOs trying to reduce their dependency on others, not having men as an income earner in the household could strictly circumscribe the overall performance of the individual and the household.

Profile of Meera

Earlier, our situation was really bad. We had to go to other people for help. We don't need to do that anymore. We couldn't manage two meals a day, let alone three. So, the [VGD] card has helped to a certain extent. However, only having a card cannot improve the situation. One needs other things as well. My husband, my son and I, all of us have tried together to make things better.

When Meera (38) got married 25 years ago, her life slid into acute hardship. “My father’s family was economically sound. These people [referring to her in-laws] cheated us into marriage. They lied about my husband. ... If my husband

had land, I wouldn't have done all this [NGO activities]. My parents even had to bear the cost of my clothes two to three years after the wedding," declared Meera. Now after five/six years of association with BRAC and food aid programmes, she considers herself to be in a higher echelon than many of her co-villagers.

"My situation has improved. Amongst everyone else here, I am the one who succeeded the most [bhalo korecchi]. Everyone thinks I have done well because I am the one who had educated my children. Nobody here has achieved this much," Meera told us. This "success," has been accorded to her due to some very specific factors, she noted. Though she has been working as a 'shasthya shebika' for the last eight to nine months, her husband's and the sons' roles have been decisive in elevating her household situation.

Meera told us that she has been "doing well" because her husband and her sons can work hard. During her BRAC membership, she took four loans to fund her son's vegetable business, instead of buying cow or other productive assets that are typically taken into consideration when assessing a BRAC member's socioeconomic status. She also attested to paying her instalments from her son's income.

"It will be profitable if I invest the loan money in some kind of business. It is evident that those who spend the loan unproductively go through trouble. But if you have a business then you can repay from the profits. ... It is necessary for husband, wife and children to work. Both husband and the wife need to consult. A household cannot be managed with a single person's advice"— she concluded.

Most of the other women's experiences more or less resonated with Meera's. Two widows in the group referred to the absence of an adult man in the family as debilitating to their lives. Although Lokkhi had two sons (16 and 13 years old) who helped their mother financially to a limited extent, Radha considered not having an adult son or a husband as a drawback. Unfortunately for BRAC, although highly active and devoted to her vocation, she felt overburdened in her effort to ameliorate her situation. "Repayment of loan takes a toll on your life," she told us, and added, "What will someone as poor as I do with money? One can do some business with Tk. 5,000. But, how can a woman like me do any business?"

Judging from a BRAC perspective, despite Radha's disclaimer about her own condition, she was one of the more successful participants. If the primary goal of the IGVGD programme is to benefit destitute rural women, then participants

with a personal background such as Radha's should be considered generalizable. However, her complaint about "having to work more than before" should also be considered when devising strategies for improvement.

Involvement in multiple income generating activities

People take money, sit at food stalls, and 'eat it away.' I haven't done anything like that. I don't have any other means. How would I pay the instalment otherwise?

– Saleha

For many "successful" VO members of BRAC, engaging in multiple Income Generating Activities (IGAs) has already been considered as one of the influential factors. The IAS II came up with three important factors that control successful participation of BRAC VO members, one being involvement in IGAs. It revealed that 79% of the successful individuals were involved in income generating projects in comparison to 45% for others, with the former receiving eight times higher return from these activities (15). The situation of the IGVD participants, however, should be distinguished from their RDP counterparts. Though these women were being brought into the mainstream rural development activities after being chosen for the VGD card, compared to the "general" VO members, their initial endowment was obviously lower. This should be kept in mind while comparing the two groups of successful participants.

It has been found that most women were engaged in some kind of activity that ensured cash income for the household, the flow or amount of which was often irregular. Nevertheless, this had definite effect at the household as well as at the individual level.

Profile of Lokkhi

Lokkhi (31) has been working hard for the last twelve years since her husband committed suicide. "As I don't have a husband, I am the one who has to do something. My husband took his life because of money. If I were as efficient as I am now, would he have done it? There was no NGO when my husband

committed suicide,” Lokkhi told us. A mother of three, she has been solely handling the financial activities of her household till only recently when her sons also started adding to her income.

At the age of 19, Lokkhi received the VGD card for the first time after her husband died. Her activities during that crisis period included being a vaccinator, running a tea stall, engaging in cottage industry, sewing, and distributing contraceptives. She later realized that her becoming an NGO member would ensure both her daily meals as well as some savings. That was the reason she joined RDRS (a local NGO) and continued her membership for seven years. With the loan money she bought rickshaws that she rents on a daily basis. Almost two years ago she received the VGD card for the second time and became a BRAC VO member. With her latest loan of Tk. 4,000 she is planning to buy another rickshaw, which will enable her to pay her instalments more easily as well as make preparations for her daughter’s wedding.

Lokkhi summarised her situation saying: “Those who couldn’t do well are the ones who are ‘not very intelligent’ (buddhi kom). They work at other people’s house to pay installments. ... I have suffered and have been working hard—that’s why I am successful. I wouldn’t have been able to do all this if I didn’t do any business. I learnt how to vaccinate, which helped me succeed. ... I tell others to follow my path, to take loans and repay them.

Like Lokkhi, the remaining participants stressed the need to “do things intelligently.” For them, these tasks were not wasting the credit and utilizing it in some kind of business activities. For example, both Monowara and Radha who did not have the privilege of having able earners in their households, were engaged in activities like sewing, rug (*pati*) making, fish culture, packing and distribution of relief material⁵, etc. Even those who had others assisting them in the cash flow of the household chose to take part in some IGAs that would make things better.

The activities pursued by the women in the group can be broadly divided into categories of poultry, livestock and fishery-related activities, wage employment, small trading, and BRAC trained activities. Least participation was observed in

⁵ Radha, who was engaged in this project, explained to us that the government started distributing these packs to pregnant mothers and mothers with children under two. These packets included rice, pulse, cooking oil, molasses (*gur*), candles, polythin, etc. The women hired for the job were trained at the Union Parishad and were paid Tk. 250 for making 100 packets. She and others referred to this government nutrition project as “pushti” work.

the category of BRAC trained activities. Only one participant was working as a *Shasthya Shebika* and another was trained in fisheries. This is different from the trends in IGA involvement among success cases of RDP members (15). Differences in socioeconomic conditions of the two groups can account for this variance. For example, IGVD members generally expressed their reluctance in rearing poultry or cattle at a broader scale for various constraints, the predominant ones being lack of space and helping hand in the household.

Repercussions of “success”?
“Purdah,”⁶ honour and participation: Negotiating space in- and outside of home

A lot of people maintain ‘purdah.’ But, they can only do it because they have income. If there were no income, they wouldn’t be able to go by the rules of ‘purdah.’ ... When there’s food in the stomach, one can have ‘lojja’ [shame]. When hungry one can’t think about ‘lojja’ [shame]. That’s the way it is.

-- Rahela

While searching for factors contributing to success, this study encountered an existing discourse on the relationship between a woman’s status, her idea of “shame” and “honour,” and her views on the changes due to programme intervention. The enthusiasm with which the ex-VGD women took part in discussions relating to these aspects of their lives is worth documenting. This dialogue is suggestive of changes initiated by an exogenous source, such as the IGVD programme, as well as their link with existing cultural ideals. Rahela’s comment reveals her need to make her ends meet even at the sake of ignoring some local values. In this case, as Naila Kabeer notes, “the struggle to stay alive appears to be an overriding priority” (1). She adds, “[F]or poor women, the notion of self-respect itself might be more closely tied to the ability to feed themselves and their dependents than to middle-class ideals of female propriety which would hamper their survival strategies” (1).

⁶ “Purdah,” here is used more as a concept, than strictly as the “veil.” The notion of “purdah,” in a Bangladeshi context, can include restriction of a women’s mobility and “freedom” both in terms of her body and the mind. This ideology of “purdah” is also distinguishable from such similar concepts in other regions, for example, the Middle East.

In literature, *purdah* has mostly been established as having a “disabling” effect on Muslim women. Recent feminist writings⁷ on Islam and Third World women have, however, convincingly countered many such claims as “westernized” and “ethnocentric.” Without resorting to this debate, I aspired to record the women’s voices and let them speak for themselves in terms of their negotiating strategies.

I can't work on the streets. Now the kids have grown up. My son's in-laws will make bad comments if I work outside. They will say, 'Your mother works on the streets!' Even when one is poor, it's impossible to work on the streets. I will bring poultry from BRAC and increase my income. That's good enough for me.

-- Rabeya

The interesting part of the quote is the distinct line the participant drew between different kinds of employment. Rabeya divided the employment opportunities available to her into two broad categories: one which required more mobility (working on the streets) and another that didn't. All the women encountered created categories about their preferred activities, though not always along these lines. The situation arising from this has important implications about women's empowerment and appropriate development strategies.

Discussing “empowerment” is a complex and ambitious endeavour and beyond the limited scope of this study. But, it is imperative to discuss issues like “mobility” and “honour”, as they were important themes in the women's conversations. The predominant assumption about the trade-off between a woman's “honour” and her economic well-being is sufficiently documented (18, 1, 19). These women re-emphasized these trends to a certain extent, though at various levels their statements require a more nuanced reading.

Most women, like Rabeya, categorized various kinds of income generating

⁷ As it requires separate in-depth discussion, I have refrained from elaborating on recent Third World feminist critique of the predominant discourse on Islamic “purdah.” Those interested, see “Purdah Revisited: A comparison of Hindu and Muslim interpretations of the cultural meanings of purdah in South Asia” in *Separate Worlds: Studies of Purdah in South Asia*. Hanna Papanek and Gail Minault (eds.). Delhi: Chanakya.

activities. In light of another discussion on BRAC participants' employment opportunities, these could be broadly labeled as "traditional" and "non-traditional" activities (17). The stigma or respect attached to each category of work varies depending on the person's background and the situation specific to her. To some, the limits of their "area of movement" was the homestead; for some it appeared to be the *bazaar* (market), for others it could be the town beyond their village. For example, Meera, a *shasthya shebika* told us, "One has to move around in the village as a *shasthya shebika*. But, [contentedly] I don't need to go to the town. Now that my son is an adult, he doesn't like me going around in the town." In this case, she curbed her horizon because of the values of her adult son.

Similar societal pressures were operative in others' lives as well. Radha revealed the same dilemmas:

I don't work at other people's house. A woman who doesn't have a husband has to go out. I just don't get out of the village--that's all. But, I have become more able. I never participated in *samity* (NGO) work. Now, I can at least talk to five people. ... I don't go to the market because it's kind of embarrassing. I feel shy going to the nearby market. It is usually the older women, or those who don't have anyone else [meaning an adult male] who go to the markets.

If we try to fit our binary division of "traditional" and "non-traditional" into these circumstances, it would appear that NGO participation in general required increased "mobility" which helped in its labeling as "non-traditional" activity. The participants also commented on others' negative attitude vis à vis their NGO involvement, and attested to the general disrepute among neighbours and kins.

Profile of Rahela

Rahela has been continuing her BRAC participation because of her husband's convincing argument that she is bound to get some benefits if she keeps on being a member for a while. It was also her husband who helped her fight many of the allegations about her NGO activities. Rahela said, "People used to say that a wife would not "listen to" her husband if she participated in NGO activities. ... My husband says that if one wants to disrespect her husband, she will do it anyway. It doesn't matter if she's a member or not."

Rahela also described how such activities are categorized as "non-Islamic" by some people in the village. "If there is real Islam in your heart, you will never do anything bad," she defended. However, her ability to generate income and to take proper care of the financial activities of the household, earned her some repute in the family, which, consequently protected her from the social censure. She outlined her story in the following:

Earlier, when we didn't have any land, there was never any stock of grain in the house. Now that we have regained our land, we can keep some food at home. ... Now, I can spend small amount of money even without asking my husband. He doesn't want any estimates or anything. He always says, 'Women never plan on cheating men.' People point out to him that his wife is a 'member' [negative connotation]. He says, 'It doesn't matter what everyone says.' My husband's family is pretty conservative. They don't like NGO activities. There are many families like that. If I don't jeopardize my 'marjada' [honour] myself, nobody else can do it. Seven/eight days after my membership, my husband had a 'borkha' made for me. ... A lot of people maintain 'purdah.' But, they can do it because they have an income. If there was no income, they would not be able to go by those rules.

From the anecdotal evidence it becomes clear that most of these women were acting in the backdrop of some cultural resistance regarding their participation in development initiatives. This supports the arguments in much of research literature on Bangladeshi rural women (19, 1, 20). What I found worth noting is that many of these alleged "changes" do not necessarily define a novel phenomenon. Though the influx of these exogenous forces have created opportunities in terms of training and employment, this trend has also somehow rendered women's previous lifestyle and practices as "traditional,"

and hence, ineffective. For this reason, critiques of trends in the Third World development policies advocate a 'bottom-up' approach and stress the importance of evaluating positively the "work that women already do" (21). "Purdah," it would seem, had always been a "luxury" to most of these women (19). The dominant discourse about "changes" in women's status and mobility seemed to have surfaced in reaction to other processes, such as the recent upsurge in NGO activities. The women themselves took part in the dominant discourse by somehow over-stressing the "changes" in their lifestyle.

Still, women's involvement in development projects carries negative connotations. Therefore, these women were constantly negotiating their status both in- and outside the family, justifying their participation for the sake of economic viability of the household and the future of their children. The desire they expressed to "go back to their previous state of 'purdah'" was another way of suggesting that they would prefer adapting to social "norms," but were deviating only for the betterment of their household condition. In the words of Monowara:

People in the village don't say anything. There is nothing "licentious" about NGO activities. When my father-in-law was alive, we never went beyond the fence. Now because of financial hardship, we have to go out. We pray to Allah that our situation becomes better and we can go back to "purdah."

Conflicting notions about the need to go out and the price to pay for it came into play in response to the attempts of various development endeavours. Kabeer, speaking on gender dimensions of rural poverty, argues:

The restructuring of the gender division of labour and the increasing presence of women in areas of work outside the boundaries of purdah has contradictory implications for women's well-being. On one hand, it might be argued that purdah is still a powerful norm so that public forms of physical labour are associated with considerable stress, shame and insecurity for women. ... On the other hand, since it is precisely the ideology and practice of purdah, which creates and legitimates women's material dependence, there is an emancipatory potential to their emergence from seclusion and entry into segments of labour market hitherto barred to them. (1)

The participants repeatedly formulated a preferred "space" where they wanted

to restrict their activities. For some, this was “behind the fence.” For others this space was her immediate village. It would be interesting to investigate if “purdah,” the way it is generally perceived in literature, actually existed in practice in these women’s lives. It could be argued that, considering the dynamics of the relationship between the researcher and the participant, and the existing predominant discourses on changes in “traditional” values, the women expressed their desire to conform to some “middle-class” ideals, which may not be generally applicable to their particular social setting.

Some Trends and Implications

The general consensus on the issue of poverty is that the extreme poor have so far been neglected in mainstream development activities (3, 5). BRAC’s way of reaching the rural extreme poor has been mediated mostly through IGVGD.

Though the findings of this study have been repeatedly compared to other studies on RDP participants, there are obvious differences between the socioeconomic condition of the two groups. Problems faced by the extreme poor women may not be attributed to the RDP participants, and vice versa. For example, poultry and cattle rearing seemed to pose problems for these women due to the absence of men in the household and because of a lack of space in the homestead. Several participants mentioned difficulty in rearing cattle because of security reasons as well.

“Motivation” or similar personal trait of the participating women played an important role in their lives. The IAS II, while discussing success cases of RDP members, also acknowledges this. It concludes, “It is not only access to credit but also other personal characteristics/traits of the poor that can bring success,” and adds that all poor do not have the same capacity to utilize loans and achieve success (15). This observation, in my opinion, is not limited to the case of the “poor,” but is generalizable for any other socioeconomic or cultural group. By drawing on such personal characteristics, one tends to hold the

participants solely responsible for their success (or failure). As discussed, there are other factors that contribute to one's success beyond her personal attributes. Programmes should be more customized to assist participants of varying background, rather than emphasizing the need to be equipped with specific qualities, entrepreneurial or other special skills, and so forth.

All the women in the study stressed the importance of having adult male earners in the household. Acknowledging "men were needed" is not necessarily a propagation of patriarchy. Instead, it is an attempt to link their views to other dominant trends, an example of which would be the marriage pattern in the selected households. Early marriage of daughters was *the* common practice. Though all the women reiterated the general BRAC perspective on women's education, when it came to marriage, educating girls apparently was not in contradiction with marrying them off early. Some even thought that sending girls to school (for a few years) increased their chances of getting married. Considering established discourses on empowerment of women, these observations demonstrate quite a dismal picture. Further probing into the matter however reveals a somewhat different scenario as well.

Profile of Saleha

Saleha challenged the popular assumption about the importance of having male earners in the family. "People always think that it's easier if they have a son. But, in reality, it doesn't matter if he doesn't earn anything," she told us. She is a mother of two daughters who were engaged in sewing and earned cash on a monthly basis. Their family even agreed to marry them off late for the sake of their employment. "My daughter tells me that whenever someone asks about her wedding, she tells them that we need the money to build a house. You have to spend at least Tk. 10 on food just to discuss a wedding!"—Saleha exclaimed.

Her comments unveil parallel trends that run counter to the dominant discourses. For example, despite a common assumption about the trade-off between a woman's honour/social status (*marjada/shamman*) and economic emancipation, novel perspectives were seen to be emerging as well. All of the

participants were eager to be engaged in lucrative activities. Simultaneously they expressed desire to conform to the more culturally acceptable profile of a rural housewife. In reality, they were continually negotiating their status in the context of their restricted socio-economic condition no matter how much this is being overlooked at the present. Sarah White, discussing the invisibility of women's work in Bangladesh, argues that this is partly due to the "limited" scope of women's activities in terms of space, and also because of the cultural assumption that "it does not happen" (18), again indicating a prevailing discourse that may not hold true in practice. Kabeer argues for such "noteworthy exceptions" to the general rule which hint that, "Below a certain level of poverty, or among women who had already made the break with purdah, considerations of convenience and financial gain, similar to those which concern men, become predominant" (1).

The stories narrated so far have implications for better performance of development projects, such as the IGVD. The following could be considered for future references:

- Introducing employment opportunities that are feasible for the participants of a specific background, considering many spatial and social constraints would be useful. For example, for many of the participating VGD cardholders, successful implementation of projects such as poultry was hindered by lack of space in the household.
- One of the reasons for considering these women "destitute" is the absence of male earning members in the family. Opportunities of wage employment that are more culturally acceptable to local women would help them get around this problem. Sewing and other vocations such as training and work offer as artisans would be suitable for many of these women. Some of the IGVD members admitted to working much harder than before to make ends meet. The likelihood of "over-burdening" women with double shifts of work should also be considered.

Post-script

Poverty is closely linked to powerlessness. "The broadening of debates on poverty has also led to discussions of the relationship between poverty and power, or powerlessness" (14). Programmes like the IGVD aspire to empower

those who belong to the extreme side of the poverty scale. The contributions of these programmes so far have been significant. However, in the case of IGVD, BRAC should be more attentive to assist the IGVD participants keeping in mind the variation among the general RDP members and their IGVD counterparts. Steps should be ensured to benefit them according to the problems specific to this group, with gender figuring predominantly in the process.

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