

---

# Agency achieved or not: result of a development intervention targeting ultra-poor women in Bangladesh

---

Rumana Ali

Dhaka, Bangladesh

Email: rumana1580@gmail.com

**Abstract:** This paper tries to capture the impact of a development intervention on women's agency. The objective of the intervention was to bring the targeted ultra-poor households out of extreme poverty and integrate them into mainstream development interventions by providing women with assets and capacity building to generate income from that asset. This paper attempts to understand the impact of the intervention using the lens of the agency. The study employed a qualitative approach to collect and analyse the data. Findings show that women's contribution in household income could not bring any significant change in women's agency in case of mobility and protesting violence, although took them in a better position regarding decision-making. The dominant ideology, cultural values, and norms inbuilt in the social structure were appeared to be a hindrance to gender equality. The study recommended designing interventions that change ideological level as much as material aspect.

**Keywords:** agency; community; choice; decision-making; development; empowerment; gender; ideology; resource; poverty; mobility.

**Reference** to this paper should be made as follows: Ali, R. (2022) 'Agency achieved or not: result of a development intervention targeting ultra-poor women in Bangladesh', *Int. J. Gender Studies in Developing Societies*, Vol. 4, No. 3, pp.247–261.

**Biographical notes:** Rumana Ali is currently working as an independent researcher. She previously worked as a Senior Research Associate at BRAC Institute of Governance and Development (BIGD) under BRAC University. She also worked in Research and Evaluation Division of BRAC for ten years. She earned her first MA degree from the Department of Women and Gender Studies, University of Dhaka and second MA from two European universities: University of Lodz (Poland) and University of Oviedo (Spain). Her research interest includes gender, human rights and women's participation in development activities both at organisational and community level. Her main focus of research is to evaluate the impact of various development interventions taken by development institutions from the gender perspective.

---

## 1 Introduction

Empowerment is viewed as the achievement of power of an individual who previously was in a state of disempowerment (Kabeer, 2005), and it is also considered as the process of increasing poor people's freedom of choice and action to shape their own lives

(Narayan, 2005). According to this definition, it is the precondition of being empowered that one has past experience of being powerless or was in the lack of choice. Moreover, three dimensions must be considered while studying empowerment, i.e., agency, resources, and outcome. Here, resources such as land, savings, livestock, and housing in the form of material, and human resources such as good health, education and skill create the enabling environment to exercise agency that is the process by which one makes the choice (Kabeer, 2001; Rowlands, 1995; Oxaal and Baden, 1997). Hence, the concept of empowerment is equal to the increased agency (Ibrahim and Alkire, 2007). However, in relationship to empowerment, the agency is not only about exercising the choice but should be such a choice that challenges the power relationship and inequality (Kabeer, 2005). That is if one failed to challenge the oppressive and unequal power structure through her choice cannot be viewed as empowered. Furthermore, the outcome is the end product of the agency such as control over resources, no or less violence, and improved gender relations.

Many counties, like Bangladesh, a typical patriarchal society, claim significant success in the area of women's empowerment due to the result of different development interventions led by both government and non-government organisations (NGOs). Their approach is to provide women with resources in the form of micro-credit, livestock, etc. with the expectation that women's access to and control over resources will change the traditional hierarchical and unequal gender power relation. Given the fact that the intervention focusing on women's poverty has a positive impact on women's empowerment and agency (Hanmer and Klugman, 2016; Rather and Bhat, 2017), this paper is based on a study that aimed to see the journey of empowerment by women intervened by a development intervention undertaken by BRAC, the largest development organisation in the world. Through exploring the particular intervention, the paper will try to get an insight into women's empowerment in terms of agency by referencing the intervention as a resource. By doing so, this paper will hopefully contribute to the knowledge on how and to what extent women's position can be changed through the projects aiming to address their strategic needs by engaging them in income generation.

## **2 Description of the intervention**

Many development NGOs and micro finance institutions (MFIs) work to combat poverty by providing micro-credit to the poor. However, the extreme poor have been remained out of the reach of micro-credit (Khatun et al., 2013; Wright and Dondo, 2001), and therefore denied the opportunity to access the mainstream development intervention. Addressing this gap in the effort of poverty alleviation, in 2002 BRAC launched Challenging the Frontiers of Poverty Reduction: Targeting the Ultra Poor (CFPR/TUP), later named as Ultra Poor Graduation (UPGP) program. The vision of the program is to enhance the economic, and social capabilities of ultra-poor households in Bangladesh. The overall objective of the CFPR-TUP program is to assist the ultra-poor to improve their livelihoods, and bring about positive changes in achieving economic, social, and inspirational changes, and assist them to access mainstream development services. This study focused on the part of the program called Specially Targeted Ultra-Poor (STUP) that serves the bottom of the poorest 17.6% of the population who live below the poverty line. This is a two-year cycle program. After completion of two years, participants are considered as 'graduating' out of ultra-poverty. Graduation has two perspectives –

graduating from ultra-poor to a better economic and social condition and graduating into the mainstream development programs.

Intervention mainly focuses on economic betterment by providing material or economic resources in the form of livestock, poultry to the participants. It also covered enterprise development and life skill training aiming to equip the participants with the capacity of earning from the given resources. The enterprise training provides lessons on livestock rearing and identifying different livestock diseases and giving primary treatment. The training sessions were followed up by several hand-on training sessions through home visits under close supervision to make them aware of social and health issues like dowry, family planning, child marriage, hygiene, and sanitation, etc. During the intervention period, the participants were provided with subsistence allowance. This allowance allowed the participants to invest their time and labour exclusively in the development of the given asset without being concerned for their basic survival until they could generate income from it. The intervention also covered the tailor-made healthcare services arranged to address the basic health and medical need of the households. The package included the referral arrangements through the network of community-based health workers of BRAC. The duration of receiving free medical assistance varied from one to two years depending on the household need.

### **3 Framework of analysis**

A good amount of researches have shown the significant positive impact of the intervention in terms of asset holding, i.e., lease in cultivable land, ownership of cows, goats, poultry, cash savings, food security, and dwelling and sanitation system (Ahmed et al., 2009; Emran et al., 2009), increased self-employment hours, decreased wage employment hours and increased life satisfaction (Bandiera et al., 2013). This growing amount of evidence raises interest in exploring the changes the participants encounter in their social life and how these affect their confidence and self-esteem. However, these impacts of this program intervention on participants' life have been unexplored yet. Again previous studies (Das et al., 2013; Matin and Walker, 2004) demonstrate that intra-household dynamics changed as the assets are given to women of the households. In this changed context, this paper is interested to explore whether and how the intervention that is mainly focused on the economic aspect has brought change at the level of women's agency or 'power within' in three domains: mobility, decision-making, and the experience of domestic violence. Here, the investigation will be limited to the micro (household) and meso (community) levels.

Here, the intervention is viewed as a resource that is expected to enable women to make choices and work accordingly, achieve bargaining and negotiation power, ability to analyse self-position, and make a critical analysis of their situation. The discussion and the analysis of this paper will be guided by the framework shown in Figure 1.

While going through the aspects related to women's agency, other aspects, i.e., attainment of human and social resources resulting from this economic-focused intervention will come into the discussion where relevant, since all the aspects are interlinked with each other.

**Figure 1** Framework of analysis of the result of the studied intervention (see online version for colours)

Mode of intervention	Result of intervention (expected)		
Resource	Resource (human and social)	Agency	Achievement
▼	▼	▼	▼
<ul style="list-style-type: none"> <li>- Economic (livestock, poultry, money in the form of subsistence allowance)</li> <li>- Human (enterprise development, life skill training, awareness on social and health issues)</li> </ul>	<ul style="list-style-type: none"> <li>- Access to household resources</li> <li>- Access to public space</li> <li>- Access to community: involvement, networking, participation in community matters like attending <i>shalish</i></li> <li>- Acceptability in family</li> </ul>	<ul style="list-style-type: none"> <li>- Challenges and strategies to respond, reflection and analysis</li> <li>- Self-confidence</li> <li>- Mobility</li> <li>- Freedom from the risk of violence</li> <li>- Decision-making</li> <li>- Ability to have a voice in society</li> </ul>	<ul style="list-style-type: none"> <li>- Control over own and HH income,</li> <li>- Freedom of movement</li> <li>- Fewer reports of violence</li> <li>- Greater community bonding</li> </ul>

#### 4 Research methodology

The study employed a qualitative approach to collect and analyse the data. As the social and familial changes of an individual can be difficult to comprehend through numeric terms, the qualitative approach was considered as the best suited to explore the perceived sense of changes in women's position. The data were collected in 2016–2017. To understand the result of the intervention, this study also took the approach of recruiting a control group who in 2007 belonged to the same economic status as the intervened group.

The ten women who were intervened in 2007–2008 were purposively taken as the participants of the study. A sufficient time gap that is around eight years, between intervention and data collection period is expected to provide researchers with a larger scope of investigating women's experience with their development of the agency. Here, two different communities were observed: one received STUP intervention and the other without intervention. They were from three villages of the Rangpur district of Bangladesh.

The study employed in-depth interviews and observation. The study conducted ten in-depth interviews with program participants who received STUP intervention in 2007 (treatment group) and six in-depth interviews with women who met the same criteria as the former group before the intervention but did not receive the intervention (control group). Participants of the control group were selected from the program list, as they (control group) were listed as the potential candidate for the intervention for having the same inclusion criteria as the treatment group.

Moreover, this study included the experience of both types of women in terms of agency – living with male partners (husband) and living without male partners. However, the impact of the intervention was appeared to be more evident on married women on the indicators like decision-making, mobility, and experience of violence. Nevertheless, this paper attempts to comprehend the changes the intervention brought to the life of the TUP participants in general.

Participants were being observed and interviewed several times to grasp an in-depth understanding of the changes they had as the result of the intervention.

### 5 Findings

The study shows that the intervention in the form of asset transfer, allowance and health service for a certain period along with the capacity-building training made women able to generate income and come out from the extreme poverty. This situation allowed them to make savings for the future as well as to think about the new opportunity for income generation and improved living standards. Finally, this improved condition provided them with access to mainstream development intervention that they have been denied before (Figure 2).

**Figure 2** Pathway to have access to mainstream development intervention through STUP (see online version for colours)

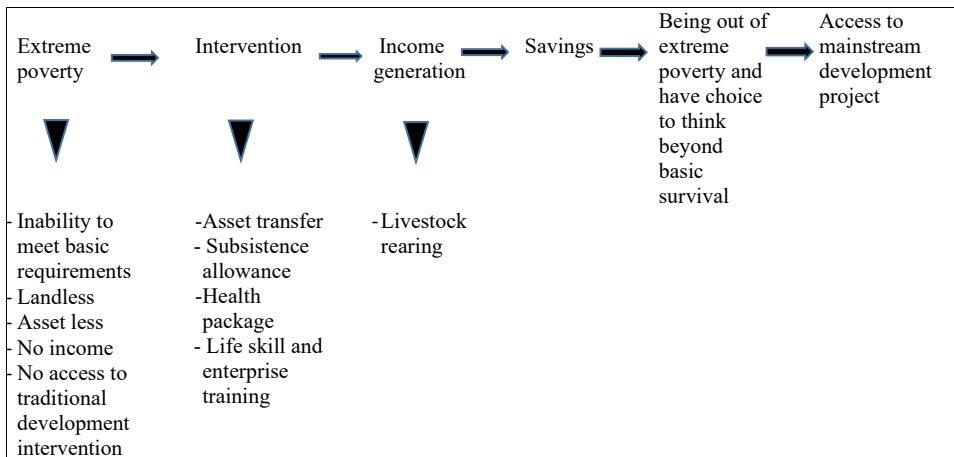


Figure 2 summarised the journey of the intervention group through which they achieved the ability to receive mainstream development support from both government and non-government institutions. For belonging to the bottom of the poorest population, they could not be reached by mainstream microfinance program run by development organisations.

The intervention allowed women to gain access to household resources (income) by making them one of the major contributors to household income. Through this journey of being earning members, participants had received exposure to the outside world like the market as well as information and the capacity of marketing their products. Furthermore, the participants and their families build up a network with BRAC throughout the whole period of the intervention through their interaction with program staff at the various stages of the intervention process.

Now, in the light of agency, participants’ strategies to respond to various challenges, their self-reflection, and analysis of the situation have been explored in the case of selected domains described below.

### 5.1 *Claiming the separate entity*

The intervention has helped participants to gain consciousness of economic independence. When they were in extreme poverty, this consciousness was hampered in two ways. Firstly, their financial situation did not offer them the space of saving money or assets for their prospect, since they had to struggle to manage everyday survival. During that time, when they saw the future uncertainty or felt insecure for their future survival they considered it as a family matter without positioning themselves as a potential actor to take the challenge of changing the situation. Secondly, due to their gender and the traditional division of labour, the participants did not think of themselves as responsible as their male partners to change the economic situation of the household. The intervention, by showing them their ability, helped them to gain the sense of a separate entity capable of making active and major economic contributions to their families and households.

However, even after the intervention, a lack of sense of agency has been shown in women in their identifying themselves as 'housewives' instead of earning women. The traditional attitude of devaluing the work inside the home may have been responsible for this tendency. Therefore, all the participants living with their husbands considered their husband as the head of the family not only for the patriarchal ideology of placing men as the head but also for considering them as the only earning member of the family, although the intervened participants had more economic contributions for households than their husbands did at the time of data collection.

### 5.2 *Gender division of decision-making within the family*

Participants reported having received increased acceptability within the family as a result of the intervention. The reported change in family members' treatment towards them in terms of using words and gestures as well as the changed attitude of valuing participants' presence in family events have appeared as the indicators of their better acceptability within the family after the intervention. Family members were also cooperating with them by helping them both with domestic and income-generating activities. Over time, their economic contribution made their husbands or the male members of the family include the participants in the decision-making process.

While going through the result of the STUP intervention on women's decision-making role, two patterns were observed in the area of decision-making of the studied households, and the scope of women's voice in this regard. Firstly, during extreme poverty, some issues had been out of the household concern, and therefore beyond the scope of decision-making. For example, these areas included buying land, the decision regarding savings, investing money, what crops to grow, adopting technology in the land, leasing land, children's education, etc. Over the change of the economic condition, these concerns had been emerged, and therefore, left the scope for investigating participants' role in decision-making over the matters. In most of the households from the treatment group participants were consulted by their husbands and/or other male members before taking any decision regarding the above issues. In many cases, it is acknowledged by their husbands that their wives had better insights than themselves about household matters. According to one comment:

“In the case of buying and selling the livestock, the first thought always comes to my mind. Then I discuss the idea with my husband. In this way, we have increased the number of livestock and assets. If you have the money you can plan. Now I have money, I have many alternatives compared to before when I had no option but to starve.”

Again, although participants have gained a higher position compared to before, they did not even think of challenging or claiming their position as the main decision makers of the households. Rather, they considered their husbands as suitable for that role. Participants believed that only men can make decisions regarding financial transactions and records, and hence they were entirely dependent on their husbands for the economic decision that defines the major characteristics of the household and its future. That indicates the traditional dilemma playing behind the scene of achieved agency in the study context.

Secondly, some decisions were to be made on an everyday basis, like buying foods and daily necessities. During the time of their economic hardship, the decisions of this type were not controlled by the participants. It was the regular phenomenon that they fought over the issue with husbands for demanding these necessities by the participants. Hence, they were entirely dependent on husbands who are traditionally responsible as the breadwinner of the family. After being able to contribute to the family income as the main earner, the participants reported gaining ‘freedom’ to take these decisions daily. Their relatively higher status and acceptability compared to earlier times along with the reality of having money in their hand to implement the decision of buying things instantly contribute to their increased capacity to take the decisions in this case. Again, there were some major decisions like children’s marriage had been the exclusive field of husbands and male family members of the households before intervention. But the intervention brought out the participants from a ‘totally excluded’ state to ‘be consulted’ state. That is, participants from the treatment group reported to have given opinions or been consulted by their husbands as to the result of the intervention.

However, the study shows that the control group remained in the same condition. A strict gender division of decision-making was observed in these control households where women were kept out of the decision-making process. In some cases, women from this group could decide on everyday routine works like buying foods. In case of other decisions relating to caring activities like buying clothes for family members or going to health providers they placed the issue to their husbands and their husbands gave the decisions upon matters.

### *5.3 Mobility*

Although the decision-making pattern was observed to have shifted from ‘women’s exclusion’ to ‘joint’ decisions, the implementation of the decisions followed the traditional ideology. For example, both husband and wife together decide on buying or selling a cow, but the husband goes to the market to implement the decision because socially it is not appropriate for women to go to the market. In the study context, women are only allowed to go to the market if accompanied by their husbands or male family members occasionally for shopping keeping any religious or cultural events ahead. Here, both participants and non-participants did not feel the urge to go to certain places for bearing the same ideology, and the fear of being labelled as ‘bad’ women who violate the societal rules. However, they reported going to the NGO office alone when necessary for

taking the service. Economic benefit expected to earn from this mobility allows women to be permitted to move alone in this case.

#### 5.4 *Attitude towards and action on violence*

The intervention offered the session on the issue of violence against women (VAW) to equip the participants with the awareness of protesting the VAW both at the household and community level. The session taken by program staff covered six social issues which included but not limited to child marriage, marriage registration, dowry, human trafficking, and others. The findings showed the mixed effect of the VAW session on participants.

##### 5.4.1 *Acted on VAW except for domestic violence*

After being sensitised along with their upliftment from the extremely vulnerable condition, they protested child marriage, eve-teasing, and dowry within family and community level in both individual and collective ways. This indicates the emergence of collective agency.

##### 5.4.2 *Considered domestic violence as husband's right and too private to interfere*

Participants' attitudes towards domestic violence like wife-beating have been found to remain unchanged after the intervention. In that case, both groups, with and without intervention, believed that the husband has the right to beat his wife if she does not perform her role properly as a wife. According to one from the treatment group:

"We often see wife-beating in our neighbourhood and I see it as justified. If a wife does something wrong, a husband must beat her. If a wife argues with his husband, then what else can a husband do to her? How a wife can raise her voice against what her husband does?"

Another comment also came as such:

"Why should I protest if my husband sometimes beats me? It will not bring any good if I protest against trivial issues like my husband's act of slapping me. It is also not good if I do the same to him. But in my husband's case, he usually stops beating me if I shout at him back. Fighting is not an unusual matter in poor households like ours."

Hence, all participants with and without intervention considered husband-wife conflict as the matter as 'very personal' and should not be interfered with by others. Therefore, they did not get involved when they saw any conflict or violence between couples. This fact has been revealed in one comment clearly:

"Many times I heard about the conflict between husband and wife in neighbourhood but this is not an as serious issue to interfere by other people. This is a minor thing."

However, some from both groups opined that a good husband should not exercise 'his right' to punishing his wife. In this regard, one of the respondents from the treatment group described the incidents where he advised his nephew not to beat his wife on humanitarian ground:



“One day I saw my nephew beating his wife, and hearing the chaos I went to the spot and rescued her wife..... I tried to normalise the situation by saying to my nephew that ‘would you tolerate it if your daughter is being beaten by her husband? Won’t you be upset then? If so, why are you beating other’s daughter?’ Then, he was smiling at me.”

#### *5.4.3 Impact on women’s own experiences of violence*

The intervention was seen to have left an impact on participants’ personal experience of domestic violence by working on the factor responsible for their past victimisation. That is, in the poor economic condition it was the common phenomenon for most of the participants to encounter beating from their husbands. Men’s frustration over their inability to support the family as well as their response to the families’ demands of food and basic survival has been manifested through their act of wife-beating. On the other hand, respondents from the control group were found to be indifferent about VAW and their experience of violence perpetrated by their partner or in-laws remained the same as it was in 2016.

Therefore, in the context of the general acceptability of ‘husband’s right’ to ‘discipline’ his wife, the intervention failed to create a strong impact on participants’ attitude towards and behaviour against VAW. However, it contributed to participants’ experience of violence by reducing the poverty from their lives that had been one of the major reasons for their victimisation. This change has been found missing in the case of the control group as they did not encounter any positive economic change in their lives.

#### *5.5 Decision-making role within the community*

With the improved economic condition along with their developed network with a big NGO like BRAC, the participants have experienced a huge shift in terms of their status in the neighbourhood after the intervention. This changing status has been reflected in the ways their presence was expected by their neighbours to participate in various socio-cultural-religious events.

During the days of extreme poverty, participants were asked to come to their neighbour’s house on various occasions like wedding ceremonies or any other events to offer help like cooking, cleaning, decorating, etc. in exchange for one meal or a certain amount of rice or cash. They and their families were not invited, as their social status did not fit them to be their guests. After the intervention, which positioned them into the higher economic class, the participants and their household members gradually gained the status of the guest. Their ability to offer gifts on occasions like weddings, birthday parties, etc. also contributed to their higher status in the neighbourhood in this regard. When coming to the point of decision-making at a larger level or community level participants’ involvement was found to be varied in the formal and informal setting of decision-making areas.

#### *5.6 Participation in the formal setting*

Economic upliftment of the household resulting from the intervention targeting women increased the status of the household among the community. This higher acceptability managed to make the spaces for the man of the intervened households in the formal

setting of a community to resolve disputes or other issues. Here, the participants, or the women on whom the intervention was targeted, were not allowed to participate in decision-making or giving an opinion. During the period of extreme poverty, men of the households were not asked to join and give their opinion in the events, as they were not considered as important for the community.

However, like mobility, women are not encouraged to participate and give their opinion in the events like *shalish* or other decision-making forums at the village and community level. Participants from both groups, with and without intervention, also did not feel interested to join there, as they accepted it as normal.

According to the comment of one respondent:

“Sometimes we have *shalish* in our village. If we are asked we go. This is my husband who actually goes there and talks. I just go there to see and listen to what others say. Is there anyone who cares about what women say? If men say something they are heard. I see no woman saying anything there.”

Another comment:

“Before, nobody called us to sit in the *shalish*. Now we have money and so neighbours tell us (men of my house) to join. After changing my economic condition, neighbours only tell my husband to join from our household. The place where usually holds the meeting of such type is very close to my house. So I also go with my husband to know about the incident.”

Hence, the above statements reflect the fact that the intervened households attained the acceptability that included male members of the households in the community decision-making process, although at the minimum level, not as the decision makers. Village elites, influential leaders, and elderly villagers having acceptability among community people play the decision-making role in these forums. Here, therefore, change in neighbours’ action in including male members of the households is seen as the indicator of changing participants’ status within the community, since gender plays a more vital role than the economic status, in affecting women’s participation in these processes.

### 5.7 Participation in the informal setting of decision-making

Although the limited change in the formal setting due to traditional ideology, with increased ability and confidence the participants were found to be able to participate in the informal setting of decision-making at the community level. Before the intervention, they never thought of taking any initiative to resolve any tensions if happened between neighbours, even if they did, their interferences were not welcomed most of the time. After being free from the label of ‘extreme poor’, ‘dependent’ and ‘burden’ from their identity, and receiving the attributes like ‘knowledgeable’, ‘capable’, ‘someone having a network with the outside world’ as a replacement, participants found themselves welcomed by their neighbours in their attempt to resolve any conflict between neighbours or in neighbour’s household. For example, now they usually did not feel hesitated to approach to interfere if they witnessed any quarrel or dispute in the neighbouring house, in most cases between mother-daughter or mother-in-law and daughter-in-law, and between neighbours. According to the participants, their involvement most of the time brought a positive impact as their opinions were heard and valued by both or either party.

Now the question comes, what would have been the pattern of their interaction and status in the neighbourhood if they did not receive the intervention? The control group reported no change in this aspect of their life. They said that they experienced the same status, level of interaction, and assistance as they used to do in 2007 and before due to their lower socioeconomic background. According to most participants of this group, they usually worked as day labour and they had to depend entirely on their fate for the availability of the work. After they were done their work outside, they spent time with their nearest neighbours or sometimes passing their time alone in their house by taking care of their household work. They were reported to have feelings of rejection, powerless and shame in interacting with their neighbours who belonged to comparatively higher socioeconomic status than theirs'

The low status and acceptance in the neighbourhood affected the participation of the control group in the socio-religious events of neighbours. Respondents from the control group had no or minimal participation in the various events, like marriage in the neighbourhood belonging to the higher socioeconomic status. The situation had remained the same from 2007.

While the treatment group was found to have gained the capacity to spend money on neighbours in the form of gifts in the wedding, birthday, etc. or the form of loans to neighbours, control group, on the other hand, became more frustrated with their poverty over time and uninvited to any festive or social events in the neighbourhoods.

## **6 Conclusions**

Women's achievement of agency or bargaining power to challenge the unequal power relations in the light of the STUP intervention had been explored in this paper.

Here, the participants from both groups were living below the poverty line, and the findings show that those from the control group remained almost in the same position as they were during the time of identifying potential TUP participants through the household listing by the program.

Moreover, many indicators implying agency mentioned in this paper like decision-making, the experience of violence, were appeared to be fuelled by women's economic independence or women's value as earning members. An intervention that combined asset transfer with skill development and social awareness enabled its participants to contribute to defeating extreme poverty at the individual as well as household level. That in turn increased their bargaining power to some extent. This changed status of women allowed them to gain agency in the ways discussed in this paper.

Here, the studied intervention appeared to have equipped the participants with the resources, in terms of material resource (asset, i.e., livestock) and human resources (knowledge, awareness, and capacity development) that ended up with the indirect positive effect on the status of participants both at household and community level. Moreover, women's contribution to increasing household income enabled them to secure a greater level of agency and decision-making power within the family. Here, women's agency as the result of the intervention indicates the way the intervention acted as the catalysts for the conditions in which the process of empowerment started. In other words, the intervention can be called here as an 'enabling factor' or the 'sources of empowerment' (Kishor, 2000).

On the other hand, participants from the control group lacked the resources that could offer them the base of exercising agency. Furthermore, they failed to reach the mainstream development interventions centred mostly around micro-credit run by the Government or NGO level. Nonetheless, the control group, like its counterpart, in many cases were found to have awareness over domestic violence to some extent, but they (control) did not achieve the courage or agency to stand against it. The awareness they gained might be the result of different awareness program run by different development organisations including BRAC, particularly the BRAC Gender Justice and Diversity (GJD) program, and Government over gender relationships, women's rights, and equality.

Moreover, women's ability to make effective choices was found to be impeded by patriarchal norms, cultures, and values. For being socialised in a patriarchal society, women find the inequality, discrimination, gender division of decision-making and labour as the normal, and therefore do not feel the need to challenge the system even after they can support the family financially as do the head of the household who are typically male in the patriarchal system. This fact has been reflected in participants' act of leaving the decision-making role to their husbands or male family members on the major issues, i.e., financial transactions that determine the major characteristic of the household. Additionally, findings on women's act of declaring their identity as 'housewives' indicates their tendency of devaluing their position as earning members. This fact has been revealed in other studies conducted on similar patriarchal settings [Rather and Bhat, (2017), p.200].

The same has been shown in the case of mobility. The intervention that transformed financially poor and dependent women to earning women failed in most cases to bring them to the public space, i.e., market that could allow them to have direct exposure to the outer world. They avoided this space due to the values and culture that restrict women's mobility outside the private sphere and consider it very inappropriate for a woman to go out alone.

Likewise, the same patriarchal ideology that positions man over woman, and assigns the roles for the individual on the ground of gender found to limit women's equal participation in decision-making both at the household and community level. Therefore, women's engagement in income-generating activities could not make a significant difference in their equal involvement in decision-making. However, women experienced being shifted from 'zero' to 'joint' decision makers in the household. In a cultural context where men are entitled to decide on important family matters with and without consulting women (Mishra and Tripathi, 2011), and women never have this entitlement, women's inclusion as a 'consulting member' in this process indicates progression towards agency and empowerment. Moreover, participants' increased acceptance in the informal setting of decision-making in the neighbourhood, marked the positive impact of the intervention on agency

Nevertheless, the internalisation of traditional values by women possess the risk of reproducing the same template of inequality and oppression rather than challenging it leaving the intervention ineffective in the light of agency.

It is interesting to observe that the improved status of the household resulted from women's contribution in family earnings has increased the status of the male members of the households in the community. This increased position makes neighbours allow these men in the forum of decision-making at the community level. Here, social norms of viewing men as decision makers and keeping women excluded from this domain

hindered women from being invited to this kind of forum. Therefore, improved status in the private sphere could not directly enhance women’s agency in the public sphere. Nevertheless, men’s enhanced status in the community resulting from women’s economic engagement might encourage men to support any such intervention aiming at women’s economic empowerment in the future.

In general, an advancement in agency due to being economic contributors at the household level has helped women gain agency to large extent in other dimensions like decision-making, acceptance, and value both at the household and community level. Therefore, change in the agency in one domain could not always change the other domains due to social conventions. Moreover, their build-up network with BRAC associated with their new image of someone having outside information and the capacity to enlist other’s names as potential participants of the same kind of intervention increased their value in the informal setting at the community level. Therefore, despite the barriers at the ideological level, the intervention has succeeded to change women’s position both at the micro (household) and meso (community) levels. Therefore, the pathway to economic and social empowerment along with the impediments on this way is presented in Figure 3.

**Figure 3** Pathway to empowerment through intervention (see online version for colours)

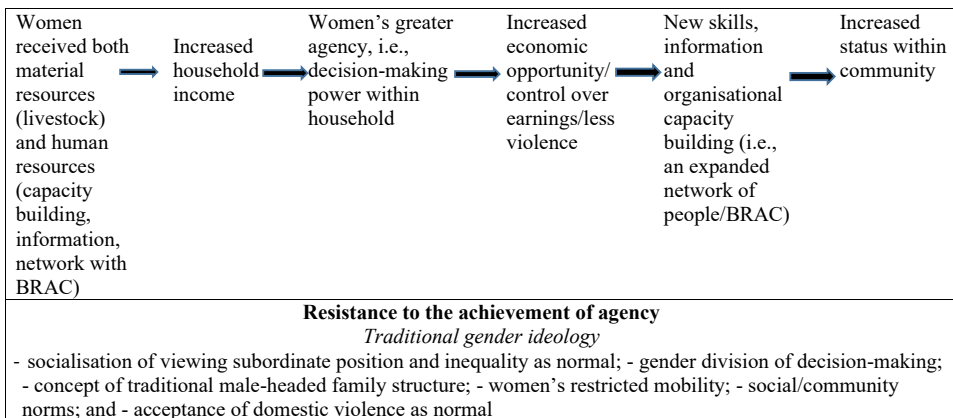


Figure 3 indicates that women’s engagement in income-generating activities contributed to the household income, which in turn enabled women to play role in the decision-making process at the household level. Women’s exercise of decision-making power also has left a positive impact on the well-being of the household, and it also resulted in the increased economic opportunity of women as well as their control over finances. This overall change may have increased women’s confidence and bargaining power that resulted in fewer incidents of violence against them. Here, the findings reveal patriarchal ideology sanctioning men’s use of force, aggressiveness, and violent behaviour on women as the barrier to eliminating VAW. Hence, women’s capacity, new knowledge, the experience of positive change along with their organisational network as the result of intervention changed their acceptability at the community level. Yet, this increased acceptance did not permit them to participate in the decision-making process at the community level as was seen in the case of *shalish*.

Furthermore, concerning agency, empowerment can be measured in three ways: the existence of choice, use of choice, and achievement of choice (Alsop et al., 2006). Following this framework, the result of intervention on participants from the agency point of view can be presented in Table 1.

**Table 1** Impact of intervention on three dimensions of choice

<i>Existence of choice</i>	<i>Use of choice</i>	<i>Achievement of choice</i>
Intervention opened up choices by offering them the environment to participate in decision-making in various household and community issues, their mobility, and action against violence	<ul style="list-style-type: none"> <li>• Denied/did not negotiate to place themselves in the equal position with man</li> <li>• Chose not to go to the market alone by breaking the social taboo</li> <li>• Accepted violence as norm though experienced lesser degree after intervention</li> </ul>	Achieved better position in terms of decision-making but did not challenge the unequal power structure

In the context of Bangladesh, societal approval or acceptance of violence is ingrained in the patriarchy and its structural inequalities (Hadi, 2010). Findings regarding the experience of violence confirmed the existence of other factors other than women's economic dependency as the cause of the perpetuation of violence. That is, the intervention that mainly focused on economic empowerment could not change their perception and attitude about domestic violence, especially in the case of intimate partner violence. This attitude or mindset also limited women's role in protesting VAW perpetrated by husbands in the community as the study found.

To conclude, the intervention was seen to have increased women's value, acceptability, network, access to information along with economic well-being, and thereby provided them with the capacity to negotiate the inequality and subordination. However, their use of choice was found to be determined by patriarchal values and norms that place men in the dominant position over women. Here, the dominant ideology worked against the intention of the studied intervention. Moreover, women's resistance to equality points out the need of designing any development intervention aiming to bring change at the ideological level along with the material aspect.

## References

- Ahmed, A.U., Rabbani, M., Sulaiman, M. and Das, N.C. (2009) *The Impact of Asset transfer on Livelihoods of the Ultra Poor in Bangladesh*, BRAC Research Monograph Series No. 39, Brac, Dhaka.
- Alsop, R., Bertelsen, M. and Holland, J. (2006) *Empowerment in Practice: From Analysis to Implementation*, Poverty Reduction Group, World Bank, Washington, DC.
- Bandiera, O., Burgess, R., Das, N., Gulesci, S., Rasul, I. and Sulaiman, M. (2013) *Can Basic Entrepreneurship Transform the Economic Lives of the Poor?*, Working Paper, London School of Economics, International Growth Centre, London.
- Das, N., Yasmin, R., Ara, J., Kamrazzuman, M., Davis, P., Behrman, J.A., Roy, S. and Quisumbing A.R. (2013) *Evidence from BRAC's Challenging the Frontiers of Poverty Reduction – Targeting the Ultra Poor Program in Bangladesh*, IFPRI Discussion Paper 01317 [online] <https://cgspace.cgiar.org/bitstream/handle/10568/67764/DP11.pdf?sequence=1&isAllowed=y> (accessed 6 February 2019).

- Emran, M.S., Smith, S.C. and Robano, V. (2009) *Assessing the Frontiers of Ultra-Poverty Reduction: Evidence from CFPR/TUP, An Innovative Program in Bangladesh*, Department of Economics, Georgetown University, Washington DC [online] <https://core.ac.uk/download/pdf/6291607.pdf> (accessed 20 December 2018).
- Hadi, T.S. (2010) 'The face of intimate partner violence in bangladesh: revealing patterns from the existing literature', *Bangladesh e-Journal of Sociology*, Vol. 7, No. 1, pp.12–20 [online] <http://www.bangladeshsociology.org/The%20Face%20of%20Intimate%20Partner.pdf> (accessed 6 February 2019).
- Hanmer, L. and Klugman, J. (2016) 'Exploring women's agency and empowerment in developing countries: where do we stand?', *Feminist Economics*, Vol. 22, No. 1, pp.237–263.
- Ibrahim, S. and Alkire, S. (2007) 'Empowerment and agency: a proposal for internationally-comparable indicators', *Oxford Development Studies*, Vol. 35, No. 4, pp.379–403.
- Kabeer, N. (2001) 'Reflections on the Measurement of Women's Empowerment' in *Discussing Women's Empowerment-Theory and Practice*, Sida Studies No. 3, pp.17–57, Novum Grafiska AB, Stockholm, ISBN 9158689575.
- Kabeer, N. (2005) 'Gender equality and women's empowerment', *Gender and Development*, Vol. 13, No. 1, pp.13–24, DOI: [doi.org/10.1080/13552070512331332273](https://doi.org/10.1080/13552070512331332273).
- Khatun, M.A., Islam, M.A. and Majumder, S. (2013) 'Why some poor women in Bangladesh do not opt for micro-credit?', *Journal of Bangladesh Agricultural University*, Vol. 11, No. 2, pp.119–158.
- Kishor, S. (2000) 'Empowerment of women in Egypt and links to the survival and health of their infants', in Presser, H. and Sen, G. (Eds.): *Women's Empowerment and Demographic Processes: Moving Beyond Cairo*, pp.119–158, Oxford University Press, New York.
- Matin, I. and Walker, S. (2004) *Exploring Changes in the Lives of the Ultra Poor*, CFPR/TUP Working Paper Series No. 4, BRAC, Dhaka and Aga Khan Foundation, Canada.
- Mishra, N.K. and Tripathi, T. (2011) 'Conceptualizing women's agency, autonomy and empowerment', *Economic and Political Weekly*, Vol. 46, No. 11, pp.58–65.
- Narayan, D. (2005) *Measuring Empowerment: Cross-Disciplinary Perspectives*, World Bank, Washington.
- Oxaal, Z. and Baden, S. (1997) *Gender and Empowerment: Definitions, Approaches and Implications for Policy*, Bridge Report No. 40, Institute of Development Studies, Sussex.
- Rather, T.A. and Bhat, M.A. (2017) 'Measuring women's empowerment and poverty reduction: experiences of Hanji women in Kashmir', *Sociological Bulletin*, Vol. 66, No. 2, pp.191–211.
- Rowlands, J. (1995) 'Empowerment examined', *Development in Practice*, Vol. 5, No. 2, pp.101–107 [online] <https://doi.org/10.1080/0961452951000157074>.
- Wright, G.A.N. and Dondo, A. (2001) *Are you Poor Enough: Client Selection by Microfinance Institutions* [online] [http://34.199.72.87/files/pdf/Are\\_You\\_Poor\\_Enough\\_Client\\_Selection\\_by\\_Microfinance\\_Institutions.pdf](http://34.199.72.87/files/pdf/Are_You_Poor_Enough_Client_Selection_by_Microfinance_Institutions.pdf) (accessed 8 July 2021).