

Problems of the Women Headed Households

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Preface

Empirical evidence point to a causal relationship between the socio-economic status of individuals and communities and their health. Indeed improvement in health is expected to follow socio-economic development. Yet this hypothesis has rarely been tested; at least it has not undergone the scrutiny of scientific inquiry. Even less understood are the processes and mechanisms by which the changes are brought about.

The Rural Development Program (RDP) of BRAC is a multisectoral integrated programme for poverty alleviation directed at women and the landless poor. It consists of mobilization of the poor, provision of non-formal education, skill training and income generation opportunities and credit facilities. The programme is the result of 20 years of experience through trial and error. However evaluation of its impact on human well-being including health has not been convincingly undertaken.

The Matlab field station of ICDDR,B is an area with a population of 200,000, half of whom are recipients of an intensive maternal and child health and family planning services. The entire population is part of the Center's demographic surveillance system where health and occasionally socio-economic indicators have been collected prospectively since 1966.

A unique opportunity arose when BRAC decided to extent its field operations (RDP) to Matlab. ICDDR,B and BRAC joined hands to seize this golden occasion. A joint research project was designed to study the impact of BRAC's socio-economic interventions on the well-being of the rural poor, especially of women and children, and to study the mechanism through which this impact is mediated.

In order to share the progress of the project and its early results, a working paper series has been initiated. This paper is an important addition in this endeavour. The project staff will appreciate critical comments from the readers.

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Summary

Existence of considerable proportion of women-headed households in rural society of Bangladesh insisted us to do this research. The objective of this study was to identify and understand the problems faced by women-headed households. The study was undertaken with two assumptions: (1) a support system is in place which ensures that on the loss of their husbands, women will either return to their natal home, be taken in by in-laws, or be helped by relatives in the community while nominally heading their own separated *khana* (households), (2) participation in BRAC programmes improves the position of the poor people and will reduce the vulnerability of women-headed households. Field work was undertaken in Matlab, where 18 women heads of households were studied.

Key findings included the following: that there are identifiable processes by which women become household heads. Social factor such as *pardah* remains an important constraint for such women and few allowances seem to be made due to their position as household heads. Such constraints further inhibit their chances of finding employment. Poverty is the most pressing problem. Women household heads are very likely to lose control of any land or assets they may have inherited. Access to employment is another severe problem, as there are few jobs available to them and they are relatively unskilled.

BRAC programmes play a role in reducing the dependency of these women on others. Women household heads who are associated with BRAC seem to have more options in terms of employment than the non-BRAC counterparts. BRAC members prefer employment.

These findings brought up a number of issues: the social safety net system which we had assumed to be in place turned out to be something which the families of the women we interviewed could not actually afford. Women were ultimately forced to look after their families themselves. Marriage has increasingly become an area of complex power relations between families. These are manifested mainly in dowry transactions, marital disruption and breakdown, and ultimately resulting in more women-headed households. BRAC can help these women in number of ways i.e. by giving special emphasis on women heads of households by targeting the Paralegal/Human Rights and Legal Education Programme at them. A package focusing on marriage, divorce and family laws should be of use in informing them about their rights in this area. The plans to expand the Income Generation for Vulnerable Group Development Programme (IGVGDP) into sericulture (which will offer suitable employment opportunity) are a most welcome step. In general it needs to be recognized that these women have more acute problems that their poverty is more far-reaching than the average male-headed household, and that provision of employment may make more sense than credit for such people.

CHAPTER ONE

I. INTRODUCTION

This qualitative study was conducted under the joint BRAC-ICDDR,B research project in Matlab, Bangladesh, to identify pathways and processes of socioeconomic change and increased well-being of rural poor people particularly women and children¹. It intends to highlight the situation of women household heads of rural areas, as well as to provide the larger quantitative study with contextualising background to the rural society under examination. This report is the result of six months' field work and review of the secondary data.

Our exploratory work titled as *Risk Factors for Women Headed Households: What Makes Them Vulnerable?* gave us a good idea of the problems which women face as household heads regardless of their class position. A considerable proportion of women-headed households in rural areas insisted us to step for further research on the issue. In this study, however, we have narrowed down our focus to look at very poor women, most of whom would be categorized as BRAC eligible².

When the focus was not on the poorest women-headed households but on women household heads in general, the issues became somewhat diffused, and the extent of the destitution of such women could not be measured. So, we looked at the poorest of them to know about socio-economic problems they face, to explain how these occur, and to offer suggestions on how they can be benefited from BRAC programmes.

1.1 Literature Review

Very little research has been done on female headed households in rural Bangladesh, while according to BIDS Survey, as many as 9% of rural households are managed or headed by women themselves. However, we can derive important insights from the findings of the existing small number of studies.

Naila Kabeer, in a recent paper, used key indicators to measure the gender dimensions of poverty, which can help us to identify the problems of women-headed households (Kabeer,1993). She presented a conceptual framework for the analysis of poverty in terms of basic needs and resource entitlements. Women-headed households are anomalies, because they are required to fend for themselves but society is not ready to cope with them. It was also shown in the findings that the reliance on social relations is a crucial part of the survival strategy for this poorest section of the community, as their access to assets and employment are extremely limited. Kabeer's framework allows us to measure such complex forms of poverty by understanding that

¹ Well-being is defined in terms of better environment, increased income, improved nutritional status, improved women's lives, control over fertility, reduced morbidity and mortality.

² BRAC eligible consists of people who do not own more than 0.5 acres of land including homestead land, and who sell at least 100 days of manual work in a year to earn their livelihood. Baseline Survey: Matlab, 1992, A Joint BRAC-ICDDR,B Research Project.

“the social relations of gender are at least as significant as those of property and class in generating entitlement inequities the concept of ‘entitlements’ must be expanded to take account of gender as a dimension in the process of poverty.”

In her paper, Kabeer takes two approaches to poverty: poverty as a state and as a process. It is the latter with which we are concerned here because it provides explanatory approach relevant for our study.

It is this “deterioration, loss or failure” of entitlements which forms the basis of the poverty of women-headed households. Kabeer (1993) identifies three groups of entitlements: labour-based, capital-based and normative entitlements.

Bowler (unpublished) has pointed out the [traditional] system has broken down; where he focused only upon the widow-headed families. Hamid’s (1995) work on female headed households shows that the households are worse off compare to other households in almost all aspects. He has used three indicators: (i) land owned by household, (ii) economic dependency and (iii) age of the household.

Lewis (1993) on the other hand has made an attempt to classify the themes of the literature available on rural Bangladesh on female-headed households which includes: (i) the processes through which they are formed, (ii) the processes through which they are changed; (iii) the importance of household access to non-material as well as material resources; (iv) a framework for developing short-term practical strategies for provision of support, and (v) guidelines for longer-term strengthening of policy. The author identified poverty as a major feature of many female-headed households while Kumari (1989) argues that these conditions of poverty do not necessarily require the absence of males from a household.

1.2 Objectives

The objective of the study was to find out the problems faced by women household heads. Specifically we looked at the following:

- the processes by which women become household heads;
- vulnerabilities and coping strategies in the transition period, and afterwards, especially social support and help from kinship;
- employment opportunities and the maintenance of social relations;
- relationship with BRAC programmes.

1.3 Assumptions

Two assumptions have been examined in this study:

- the patriarchal nature of rural Bangladeshi society entails that women will not be left entirely on their own: a support system is in place which ensures that on the loss of their husbands, women will either return to their natal home, be taken in by in-laws, or be helped by relatives in the community while nominally heading their own separate *khana*;³
- participation in BRAC programmes improves the position of these poor women, and will reduce the vulnerability of women-headed households.⁴

1.4 Marital status of Matlab population

Table 1.1 represents distribution of the DSS Matlab population by marital status where a clear picture of marital status of male and female population is presented. In 1993, there were 75,021 male population and 76,395 female population aged more than 9 years of age. Of them 49% male were never married, 49% were married and 1% were widower. Among the female population, 30% were never married, 51% were presently married, 6% were married but husband absent, 12% were widowed and 1% were divorced.

There were 38,429 households in Matlab in 1993 (1993 Matlab Census, ICDDR,B) of them 6,054 (15.7%) were headed by female. The marital status of head of the female-headed household is presented in Table 1.2. It can be seen that half of the female head were widowed.

³ This is similar to the assumption noted by Buvinic, Youssef and VonElm (1978) that western literature tends to place women either in the nuclear family where the male is the economic provider, or in a non-western family organization system “seen as a welfare system that provides psychological, legal and economic protection towards its kinsmen/women.”

⁴ Interested readers can know more about the implication of RDP involvement of rural poor women from the annexure.

Table 1.1: Distribution of the DSS Matlab population (age 10 years and above) by marital status, 1993

Marital Status	Male		Female	
	<i>No.</i>	<i>Percentage</i>	<i>No.</i>	<i>Percentage</i>
Never married	36514	48.7	22745	29.8
Presently married	36946	49.2	38945	51.0
Married but spouse absent	572	0.8	4524	5.9
Widowed/Widower	761	1.0	9334	12.2
Divorced	228	0.3	847	1.1
Total	75021	100.0	76395	100.0

Table 1.2: Distribution of the female household heads in the Matlab DSS area by marital status, 1993

Marital Status	No.	Percentage
Never married	34	1
Presently married	1235	20
Married but spouse absent	1616	27
Widowed	3018	50
Divorced	151	2
Total	6054	100

Source: Matlab DSS data, 1993 Census, ICDDR,B (unpublished)

CHAPTER TWO

2. METHODS

Field work was done in three villages of Matlab thana under Chandpur district, 60 km south-east of Dhaka. Characterised by its low-lying land and cross-cutting canals, river boat and launch are the most usual means of transport, and like most of Bangladesh, it is a rural area dominated by agricultural activity. A common tendency for men of this area is to migrate for work, often going to Chittagong or Dhaka to work in the jute mills or in the army. Although ICDDR,B has been working in Matlab since 1961, it has mostly been in the areas of health and reproduction. BRAC, with credit, savings, training, and social awareness has only been operating in Matlab since 1992.

We intended to understand the problems of women headed households. We talked to individual women about their specific problems, and studied the rural society within which they live. Our topics of discussion were found to be sensitive and not conducive to the use of questionnaires and surveys. We thus relied primarily on repeated semi-structured interviews with selected women. The interviews were informal, consisting of a number of visits over a six month period, and usually involving one of the main investigators and a field researcher who was more familiar with both the villager and the interviewees. The women were selected on the basis of representativeness. A total of 18 female household heads were selected, of different ages, marital status and BRAC membership.

Table 2.1. Distribution of selected households by marital status and BRAC membership in Uddamdi village

Marital status	BRAC member	BRAC non-member	Total
Widowed	4	4	8
Abandoned	5	2	7
Divorced	1	-	1
Husband Absent(Migrant Worker)	1	1	2
Total	11	7	18

Households were selected on the basis of the work we had already done in Uddamdi village in Matlab at the end of 1994 (as mentioned in the introduction section). The intention was to have equal number of BRAC and non-BRAC members in each category. This proved difficult in the categories of divorcees (too few divorced women in our study area were actually heading households) and women with migrant worker husbands (too wealthy to be target group).

As we needed to understand the process leading women to head households, the whole process took a long time involving rapport building. This entailed intensive interviewing over a period of time and an amount of cross-checking to ensure that we had overcome the commonly experienced problem of women reporting the events as they thought to be happened, as opposed to what actually happened. Studying processes require more time, background information, and more study of the

context then simple documentation of problems. An important means of cross-checking was key informants, such as villagers other than our case studies, field researchers and other field staff, and staff at BRAC's head office.

2.1 Limitations

Since the process took a long time, very often we turned away particularly when the women were too busy to talk. We collected background information about our cases from a researcher working on maritally disrupted women in the same area. Another limitation of the study was that we had to rely, at least in the first instance, on the ICDDR,B Demographic Surveillance System (DSS), which uses very formal definition of the term marital status, for example abandoned wives without necessary divorced document is considered still married. Since this study is based on very small sample of a particular area there is little scope to generalize the problems of women-headed households for other parts of the country.

2.2 Operational definition

Defining household headship is difficult, particularly when it relates to a woman. The definition most often used in large-scale studies is that of 'reported headship', in which the household member stated by other members to be the household head is accepted as the head. Certain features of Bangladeshi rural society rule it out as a meaningful definition. For example, headship, as a matter of perceived authority, is most likely to be attributed to either the oldest male or the oldest individual in the household because of the emphasis on male authority and the hierarchy of age. This is regardless of issues such as economic provision, decision-making, and resource management and control. Using reported headship thus tends to focus on what is perceived to be important, but which may not actually have much effect on the material fortunes of the household. It...[is]...nearer to reality to refer to that member of the household as the head who has directly or indirectly, control over the resources and earning potential of the household and this control is recognized tacitly or openly by other members (Islam, 1993).

Terms used in defining women headship of households may carry different meaning. Most popularly used are two, i.e. *de jure* and *de facto* women household heads⁵.

For our purpose, the definition of the household we considered is the head who has, directly or indirectly, control over the resources and earning potential of the household and this control is recognized tacitly or openly by other members. Any household in which the adult male is away for 6 months or more at a time, and a woman assumes the usual functions of the household head, is women-headed.

⁵ *De jure* household head is considered to be the permanent head of a particular household; *de facto* household head refers to that head of a household who is temporarily taking care of the household i.e. acting as a head in absence of the actual head of the household.

CHAPTER THREE

3. FINDINGS

3.1 Processes by which women become household heads

Apart from the historical, social and economic processes that form women headed households (both *de jure* and *de facto*), we found that there were a number of identifiable processes by which women became household heads. The alternative to women heading their own households is that their kin, usually their brothers, gives them shelter.

3.1.1 Widows

Most *de jure* women heads of household were widows; 50% in the Matlab DSS area at least, were headed by widows (Table 1.2). One of the reasons for such prevalence may be the preference for a wide age gap between husbands and wives. In the age group 40-44, for example, 11% of women were already widowed as compared to only 0.15% of the men (DSS data, 1993 Census, ICDDR,B).

Not all widows become household heads. In case of death of her husband, her in-laws would either take her if they were not already living together, or she would return to her parental home. It is often mentioned that women give up their inheritance rights over father's property in return for some kind of assurance that if they are widowed or abandoned they will be looked after by their brothers. The women in our study, were so poor that very often there was nothing to inherit. Returning to such households would put a financial strain on the natal home, and many women recognized this. Very often, therefore, in the landless and marginally landed households, returning to the natal home is not an option. This was something we found common. The widows were surprised that we [the interviewers] have thought it might be an option.

Many women have actually lived longer in their husband's village. So they might have more feeling for their in-laws' village, which is also the home of their children. It might be difficult for them to move even if the opportunity exists.

Box one: The process of becoming a household head

Widowed while still young, Mobina had only two children. Her father lives in the same village as she, but even then she could not return to her parents' home after her husband died. Her father could not take her responsibility. The reason for this seems to be that the family is too poor to take her and her children in, whether or not they are obliged by social norms to do so.

The processes by which the women became household heads were similar in most cases. Although some of these women were quite young having only one or two children when their husbands died. There was little question of remarriage, or returning to the parental home. All widows reported to have been helped by close family members from both sides and neighbours, at least in the transition period. Usually this support is reduced after some time to occasional help and festival gifts, etc.

Close family, particularly the woman's own and her husband's brothers, continue to help with food and sometimes with cash, until the woman and/or her children involved in earning. Particularly destitute widows were occasionally found to have been abandoned by their sons. A widow with adult sons had worse chances of making money from begging or working in other's people's houses. In general, widowed household heads are socially the most acceptable women household heads, and get support and protection. It is therefore a relatively straightforward process, on which vast numbers of women in rural Bangladesh are going through all the time.

3.1.2 Abandoned women

We discovered that there are some women who choose to live alone and head their own households rather than to tolerate abuse, neglect, or the presence of a co-wife. The event of abandonment usually preceded by the deterioration of marital relationship, accompanied by financial hardship and/or the husband being unable/unwilling to support the household. Young wives were more likely to return to their parents' home if possible.

Box two: Sufia's marriage

Sufia 's was a particularly bad marriage; her husband had been married a number of times before. She had married him because he threatened to commit suicide. After a year of abuse during which he got married again, Sufia conceived and left her in-laws' house to return to parental home. Soon after, her father died, her mother looked her after. Within the next two years, she was forced to run the household consisting of her two young sisters and her daughter.

During the study we observed that those woman get assistance and support more from her natal home, who had been living there before abandonment. Support from the *shamaj* and village is less likely as the abandoned women are not headed in the same way as the widows. Society feels less obligated to help an abandoned woman rather than to help a widow. Sometimes it is believed that the abandoned woman was in some way at fault (as is the case with divorced women). The abandoned woman is expected to support herself.

3.1.3 Divorced women

We found very few divorced women household heads⁶ in our study area because:

- most divorcees were very young (many divorces occur as a result of the bride's excessive youth and sexual immaturity) and the marriage often ends after a very short time, and tend to return to their parents' home;
- divorce is a matter of shame to our rural women. Often, it remains under-reported;
- remarriage is very common (according to Matlab DSS data, ICDDR,B, 2.06% of women aged 30-34 were reported as divorced, but this percentage fell for older age groups).

⁶ Mahmuda Islam (1993), in her study of women-headed households found that there were no divorced women heading households in her sample areas.

Younger women and girls are very often divorced at their young age, usually due to non-payment of dowry, sexual immaturity, and the inability of the girl to adjust in her in-laws' house. The circumstances under which older women are divorced are similar to those under which women are abandoned. Occasionally neglect and abuse cause women to leave their husbands with the result that they divorce them. Support is only expected and obtained from the natal home in these situations, although we found instances of members of the natal home opposing the divorce/separation and trying to persuade the woman to continue marital relations against her will. It is considered to be an embarrassment as well as a financial burden on the family if she is divorced, and divorcees are extremely unlikely to head their own households.

Very few rural marriages and divorces are registered. So that the way in which rural people understands 'divorce' is somewhat different. Some women whom we have described as abandoned may be viewed as divorced by the society in which they live, just as some women who claim to have been divorced may, in fact, legally be no more than separated.

3.1.4 Women with migrant worker husbands

Migration is an important fact of life in Matlab, where no less than 13.25% of women aged 20-24 were listed as 'married but husband absent' (Source: Matlab DSS data, 1993 Census, ICDDR,B). The process by which women whose husbands are migrant workers become household heads is clear. Usually the man returns every few months, and major decisions (marriage, land use and sale, etc., as well as, in one case, BRAC membership) are taken by him. But, the woman is likely to take household control on a daily basis as soon as the husband leaves (see case, Banu). Apart from wealthier households, which are more likely to be joint, the woman whose husband is a migrant worker is automatically the household head when her husband is away.

Table 3.1: The four most common processes by which women become household heads

	Preceding Conditions	Event	Transition Period	Conditions For Becoming A Women Household Head (WHH)	Outcome
Widowhood	male-headed household; usually very poor, often landless; living in marital/husband's home	husband's death	close marital and natal relatives and neighbours etc help with food & cash immediately after (mostly close) relatives continue to help until the woman/her children can earn	too many children to remarry 'too old' to remarry parental home too poor to take them in children are grown up	<i>de jure w h hh</i> , usually in marital ban, but with some help from both sides working as a domestic servant, begging or living off land
Abandonment/ Separation	male-headed household; marriage is usually not good; woman may have been abused; husband may have remarried; without permission, may be living; in the natal/wife's home	husband leaves or woman leaves of own accord husband may have remarried	woman may go to her parents' house if she is not already living there is likely to be helped by her own family, less likely to be helped by his, although some in-laws do	parental home too poor or not willing to take them in	<i>de jure w h hh</i>
Divorce	male-headed household, very often joint with in-laws; woman may be too young; dowry demands may not be met; marriage is not good	divorce husband may have remarried	woman usually returns to parental home attempts will be made at reconciliation from her side <i>a shalish</i> may be called, or arrangements for support made	considered at fault or 'too old' to remarry too many children to be taken in by anyone else parents/brothers may be unable to support her and her family	may become a women-headed household
Migration	male-headed household; usually poor, often landless	migration of husband in search of work	no real transition period	not living with in-laws no adult sons in the household who will take over responsibilities	<i>de facto w h hh</i> , but husband returns periodically economic provision mainly husband's domain, many decisions taken by husband

3.2 The problems faced by women headed households

The problems are organized here into poverty and economic insecurity, social constraints, political powerlessness, and the problems faced by the second generation. In rural Bangladesh social status is linked to the extent to which the household's women can be kept secluded: hence if a household or a family can afford to, they will take in kin women who are without male guardians, as a sign of higher status. Affluence is thus inversely related to female-household headship.

3.2.1 Poverty and economic insecurity

Box three: Jahan

At the time of her husband's death, Jahan was expecting her only child. As a `daktar' (doctor) he was relatively well off, and Jahan should have been well provided for in her widowhood. However, her in-laws refused to allow that she was entitled to any land as she had no children at the time her husband died. Now she and her thirteen year old son lives in a hut on communal land, and she supports them by working in other people's houses. In addition, however, her brother will no longer let her live with his family because he is worried that if she stays too long she will be entitled to some portion of his property, according to village rules.

Since we have chosen to focus on very poor women the most obvious problem faced by the women household heads was economic. Indeed in a nationwide study, Hamid (1995) showed that the monthly household income of female-headed households was only 55% of that of the average.

3.2.2 Lack of assets

A number of the women reported having sold all or some of their land (generally inherited from their husbands) after their husband's death, and one was even forced to sell her utensils when her husband left her. Those of the *de jure* household heads who manage to keep their land are, however, not always able to retain control of it; several women we spoke to had given their land to their brothers or in-laws to arrange cultivation, and at least a couple thought they were being cheated of the full proceeds, but were powerless because they "couldn't go to see the crops" because it would have meant going into the field. Mobina is the exception in this regard as she cultivates her land herself (see case Mobina).

3.2.3 Lack of employment and income-earning opportunities

The table below gives an indication of the kind of work women household heads does to make a living.

Table 3.2: Sources of income of the 18 case studies

Name, age, marital status	NGO membership	Own income sources	Other hh members' income sources ⁷
Lutfu, 48, W*	BRAC	VGD card holder & CARE earthworker	1 son is a wage labourer, 1 son works in a <i>cha</i> shop
Morgina, 49, W	BRAC	domestic help, sells eggs	
Chobi, 45, W	BRAC	birth attendant, poultry worker	son cultivates the land
Mobina, 30, W	no	cultivates own land, begs, does paddy-husking, sells eggs	
Jahan, 30, W	no	domestic help	
Banu, 45, MWH**	BRAC	poultry, has land cultivated	husband works in a dockyard
Alo, 32, A***	BRAC	CARE earthworker	
Sufia, 23, A	BRAC dropout	Father's pension	
Ambia, 35, A	BRAC	CARE earthworker	
Khairunnahar, 30, A	mother is a BRAC member	works in a <i>hotel</i>	
Sabiha, 35, A	BRAC	domestic help	
Lazina, 34, MWH	BRAC dropout		husband works in a jute mill
Bindu, 38, W	no	domestic help	
Shyamoli Sufia, 51, W	BRAC	lends money	
Fozila, 72, W	no	begs	daughter also begs
Rehana, 30s, A	BRAC	poultry vaccinator	
Aysha, 37, D****	BRAC	poultry worker	
Anu, 30s, A	BRAC	domestic help	

Source: own data

*W: widow, **MWH: migrant worker husband, ***A: abandoned, ****D:divorced

From table 3.2 it is clear that the employment and income-generating opportunities available to women household heads are limited: working in other people's houses, widely considered to be the most demeaning and poorly paid work, is common⁸, as is earthwork provided by CARE. BRAC membership seems to be one of the best means of developing income-earning opportunities, and poultry rearing is a popular (although not particularly lucrative) source of income.

⁷ This only includes household members' income sources, which have reportedly contributed to the household.

⁸ This is supported by Hamid's (1995) study, which showed that no less than 21% of female-headed households were dependent on 'service' as a source of income, while 36% depended on wage labour.

Box four: Lack of a political voice

When Sabiha found that her husband had been married to another woman for the last two years, she was very angry. She called a shalish to force him to divorce the new wife. She was told that as the woman was not at fault, she should either try to adjust to life with the couple, or take her children and live separately, with her husband paying maintenance. She chose not to live with them, but when he stopped paying maintenance, with no way of enforcing the ruling, she was forced to send the children back to her husband.

Morgina, on the other hand, lost the small piece of land she inherited from her husband when a mazar was being built and her land was in the way. She never received the compensation to which she was legally entitled, and had no way of regaining the land.

These household heads are as constrained by their gender roles as mothers and women as their female counterparts in male-headed households. When the only available work is far from home, there are issues of *purdah* and safety to consider; many women are unable to work in a *hotel* in Matlab as Khairunnahar does (see case, Khairunnahar), because they have none to bring them back late at night (Khairunnahar's brother collects her), or else they have none to look after their children while they are away (Khairunnahar has her mother to do this). A further consideration is that of the necessity of obtaining social approval, which shall be discussed below. Apart from constraints on women's movements and the restrictions on what women are able to do due to their parenting role, there is the very real problem that the strictly gendered division of labour entails that there are very few paid positions for which women are hired. If NGOs and GOs are excluded, the kinds of work available to these women are, as we have seen, the poorest paid and most insecure. Where work is available, poor women are unlikely to have either the education, skills or training required for it.

3.2.4 Future plans

There was a great deal of interest in finding employment through BRAC, in particular, with many women indicating that it was not only for themselves, but also for their daughters that they were interested. Sufia was one of the women who claimed to be looking for work "in the garments" (see case, Sufia), and two of our cases had daughters already in such jobs⁹. Another popular job was that of keeping a poultry unit, which a number of BRAC members expressed an interest in.

⁹ The ready-made garments industry seems to play quite a role in the perceptions, at least, of many of the women household heads we came across, and not just those featured as case studies here: out of an initial list of 42 women household heads in the village of Uddamdi, we found that two had in fact left the village to work in the industry, and there was some interest from others in this kind of employment. This suggests that more importantly than actual change, there has been significant perceptual change on the part of these women, in that they view themselves as potential wage earners, perhaps for the first time. There are also signs that this is a generation shift, in that it was almost entirely younger women, some of them the daughters of women household heads, who were considering the 'garments' option.

3.2.5 Political powerlessness

Individual women have no place in the political institutions of the village, and this is most clearly manifested in the need for male representation of female interests. A good proportion of our cases have needed to be represented at various times: those with male relatives willing to do so fared better than those who did not. To support this, Alam (1985) notes that

although women-headed households are called upon to discharge all the social and economic functions of their male counterparts, their social status remains marginal and peripheral.

3.2.6 Sociocultural constraints on women's movement

Although our interviewees attributed majority of their problems to absence of male household head, we identified areas in which sociocultural constraints contributing directly to the difficulty. It is commonly said that necessity is driving Bangladeshi rural women out of the home, but we found, on the contrary, that the ideology of *purdah* was very strong and had a great deal of influence over the way in which our interviewee women conducted themselves. This is particularly for the case of middle class women i.e. the women who are not as poor as BRAC target group women. The case of Lutfa exemplifies the contradictory position in which women household heads find themselves: while they need to work to support their family, they also wish to keep their reputations intact, by maintaining *purdah* as far as possible.

Box five: Keeping purdah

*On one of our earlier visits to Lutfa, this 48 year old widow informed us proudly that when as a VGD card holder she used to come to collect her ration, so well covered by her **anchal** that the Chairman had thought she would never accept work like earthcutting in the open space, and so she had never been offered. On a later visit, however, she admitted that she had in fact been an earthworker for nearly two years for which she was ashamed of. She still gets some fairly good-natured teasing about it. It is unclear how she would have been able to feed her children without this job.*

3.2.7 The problems for the next generation

We came across a number of incidents involving children of the female-headed households. These were roughly of two kinds: disintegration of the family unit, and marital disruption in the next generation.

3.2.7.1 Disintegration of the family unit

Box six: The disintegration of the family

Lutfa was forced to send her daughters to orphanage when her husband died, as she could not feed them. This story has a happy ending, however, as the girls were both able to pass their S.S.C and were each given Tk 1,000 to get married with, and have managed to maintain a close relationship with their mothers. Lutfa herself was satisfied with how the arrangement turned out. In the same village, however, is Sabiha, whose nine year old daughter simply left home one day. Sabiha explained that she was unable to feed her properly and thought that “hunger was the cause for her leaving home.” A few months later, Sabiha’s situation became worse, her husband stopped financial support which was agreed in the shalish. Since Sabiha was unable to feed her remaining children, she sent them back to their fater. She clearly felt helpless about the whole affair.

A particularly pressing problem for female household heads is their vulnerability to poverty, as has already been noted. We found that this vulnerability was a major factor in causing the disintegration of the family. Many women either lost their children, or left them alone on their own accord or sent them to their fathers. In all these cases this caused great distress for the mother (see Box six).

3.2.7.2 Difficulties with marriage for the next generation

Box seven: Morgina's failed marriage

Morgina's eldest daughter Masuma was married without a dowry to a distant cousin in the same village who had fallen in love with her. They were a wealthy family, and part of Masuma's reason for marrying this man was that she could help her destitute mother. The marriage did not last long. The in-laws did not accept Masuma, especially as she was from a poor family, and were not inclined to help her mother in any way. Her husband and other family members beat her, and the crux came when she allegedly told her brother-in-law that she “did not want to have a family” which enraged him so much that he beat both her and her mother. She was then divorced and given Tk 2,000 as either maintenance or compensation. Finally, her uncle was so angry with them that he also beat them both so much that Masuma claims he “broke her arm “. Morgina had no say in the whole matter.

It was observed that these household heads were found it difficult to marry off their daughters (see cases, Chobi, Morgina, Ambia, Shyamoli), mainly because dowry demands were so high. At least two BRAC members were found to have developed a system in which they received BRAC loans for their sons-in-law who then (usually) made the repayments. Although only one of our cases actually had a divorced daughter, the DSS data revealed that a disproportionate number of women household heads had married or divorced daughters living with them. Marital disruption in rural Bangladesh can be viewed as conflicts resulting from differing power relations between spouse and their families. It is possible that in the context of female-headed households this may take a circular form, with marital disruption events in one generation generating a weak position and further marital disruption in the next generation. The case of Morgina (above) illustrates this point.

3.3 Reliance on social relations

The process by which women become household head generally features help from the community, including close relatives from both natal and marital *baris*, neighbours and distant relatives, affluent villagers (in the form of patron-client relations) and the *shamaj*. Relatives tend to help as far as they can, but with others it is often somewhat conditional assistance: there are a number of kinds of help and a corresponding number of ways in which women household heads can earn the help they are given.

3.3.1 Begging

The most destitute women we interviewed relied on begging as a source of income. There is a fairly high level of acceptance of begging and beggars in rural Bangladesh. Widows rate high on the scale. We observed that beggars often make a fairly good living in this way, especially when it is known that they are destitute. “Going to the village” and “eating by walking” are two euphemisms used for begging. Religion and culture are both favourably disposed towards helping those who deserve and in genuine need. The widows (as they mainly but not exclusively are) need to both seem destitute and to have maintained a good reputation in order to successfully make a living out of begging.

3.2.2 Protection and advice

The absence of a male household head leaves many households in an unstable position.¹⁰ We have already seen how representation at the village institution level is an almost entirely male affair, and we have briefly looked at the potentially precarious position of the marriages of some of the daughters of these households. The upshot is that whether or not material benefits are gained, many women seek to gain support in the form of a protector or patron¹¹.

3.3.3 Employment

Box eight: Margina's wages

Morgina supports her family through her jobs in two of her wealthy neighbour's homes. It is hard work, but until recently Morgina never complained. Nowadays, however, she is no longer being fed properly: instead of the customary full stomach of rice' she is being given a few rotis, which, she claims; just do not satisfy her hunger. She will not, however, complain to her employers.

¹⁰ This finding is similar to the finding of Momen, Bhuiya and Chowdhury's (1995) study where the authors found that almost all of the single women mentioned that they lack a male guardian and feel support-less in every sphere of life.

¹¹ In the case of women household heads, the patron is usually a man who may be distantly related but who is almost always relatively affluent. He may offer advice, represent the woman in certain situations such as marriage or business negotiations, or he may help in more tangible ways (as with Lutfa's late husband's distant cousin who arranged for her daughters to go to the orphanage and still gives her gifts at festivals). In direct return the woman may be expected to help out in the patron's house from time to time, although this may not necessarily be the case. Again here, helping destitute women in this way is favourably looked on, and women can be greatly helped by these sorts of informal arrangements.

Linked to the point about patron-client relations is the relationship between the woman household head who works as domestic help and her employer. This relationship is rarely one of direct payment for service, rather it is characterised by dependence on the employer for support and protection in times of crisis etc. The unequal balance of power in this employer-employee relationship is one of the reasons for the extremely poor wages paid for this kind of work; another reason is that this kind of work is relatively hard to find. It is possible for employers to provide support to or in other ways be seen as favouring the woman by “calling her for work”, however poorly paid¹². Thus, if a woman works a full day for no more than a few *rotis*, she is doing so as a kind of insurance that her relatively affluent employer will support her family in times of crisis. Her employability is thus tied up with her social relations in a very direct and tangible way.

3.4 Relationship with BRAC programmes

3.4.1 Who joins and who does not

It is not clear that there are any particular characteristics differentiating female household heads who join BRAC from those who do not. The decision to join or not to join seems to be the sum of too many factors for a single one to make a difference, nor does there seem to be any special bias against allowing women household heads to join BRAC. Indeed some of the more destitute women reported having been approached personally. Two of our cases were dropouts, an abandoned woman withdrew because she could not continue with the savings scheme¹³, and another whose husband is a migrant worker was dropped out because her husband disapproved. All kinds of woman household heads are BRAC members, although the extent to which they are able to utilise the facilities varies.

3.4.2 Loan use

Box nine: Why Mobina would not join BRAC

*Mobina is not a BRAC member, but her step-mother is, and her daughter goes to the NFPE school. We came across them both in a group one day, and asked Mobina why a woman like herself, with no husband and two children to feed, did not join BRAC, take loans and start some kind of business. Her answer was that she could not pay the savings scheme contribution, but more seriously, that she could neither read nor write, and these were conditions for joining the **shamity**! Her step-mother was one of the women who corrected her, explaining that these were some of the things you learn in the shamity, rather than prerequisites. Mobina seemed unconvinced but admitted that it would help her if she could get loans.*

¹² This is, again, supported by Alam (1985), who says that relatives may hire women when they do not really need them out of community spirit and goodwill

¹³ This was a fear voiced by a number of BRAC members and also non-BRAC members.

Unhappily for BRAC, it was commonly felt by widows and abandoned women that it was difficult and perhaps even pointless for them to take loans because they “had no one to help them use it”. There was a fear that they would not be able to make repayments on time, and in general it was perceived as a risk that these vulnerable women were not willing to take loans.¹⁴

A common finding among women who had taken loans, was that in place of the usual husband-recipient there was either a son-in-law or a brother who received and made use of the loan, and usually (although not always) repaid the installments. Some women had invested in poultry, but this was not especially popular, as many women reported that their chickens had been stolen/killed in the past. There was little sign of other business activity going on among these women, although one of the women with a migrant worker husband had bought land with her most recent loan.

3.4.3 Perceptions of BRAC

While inquiring about their perceptions of BRAC, we observed that both members and non-members have idea about what BRAC is trying to achieve i.e. improve their socio-economic condition. Most commonly said was that the savings scheme was a burden on the potential members, and one in fact dropped out due to this (See case, Sufia). BRAC VO membership expected to be more remunerative for them. Information about BRAC seems scanty and there is scope for its further dissemination.

3.4.4 A comparison between VO members and non-members

The women in our sample, who were non-members or dropouts, were largely dependent on others. Women household heads who were not VO members were more commonly found begging. Those who did not beg were found either working as domestic help, or starving due to lack of work (Sufia’s income comes from her father’s pension, and Lazina lives off her husband’s earnings). Women who are BRAC members are independent to a far greater degree than those who do not have this resource.

¹⁴ Momen, Bhuiya and Chowdhury (1995) have found that many women were afraid to take loans because they fear shouldering the responsibilities alone.

CHAPTER FOUR

4. DISCUSSION

4.1 The focus on the poorest

As we only looked at the cases in which this social safety system has already failed, we could have gained a distorted sense of how often this system actually fails. Indeed, their parents or their in-laws undoubtedly take in a large number of women when their husbands die, abandon or divorce them, or migrate. However, from our observations it can be said that the support system which we assumed to be in place was more a system of the middle-classes/higher income group, and therefore one which poorer people may aspire, but which is historically not a practice that they could actually afford (Buvinic, Youssef and VonElm, 1978).

In general our hypothesis that the traditional welfare system is disintegrating since we have noticed the gap between the ideal system and the actual practice. One notes that “the general consensus...is that it has been this deterioration in socioeconomic levels which has led to the demolition of the traditional kin support system for female-headed households” (Bowler, unpublished).

The realization that this assumption of ours was misplaced came gradually, over the six month data collection period. We are able to see that in many ways these poorest women have far more immediate concerns, which may also be more far-reaching. These poorer women are not protected by the safety net surrounding wealthier women, and which social norms and values prescribe. It was already remarked that there was some surprise about the fact that we were asking questions about why widows were not returning to their parental homes or moving into their in-laws'. This took an extreme form when the question “why did you not return to your parents' home when your husband died?” had to be changed in order to enable the women to understand what it was we wanted to know. The revised form of the question went thus:

“You know that there are women, who when their husband dies or leaves them, go to their parents house. Why did you not do that?”

From our interactions, chiefly with widows and abandoned women, we understand that for people at this level of poverty, the unusual response would have been to burden the natal home with the extra family members, by returning there according to prescribed social norms.

Our case study women do not, therefore, come from a section of society for whom the safety net system exists. They are required to take care, to a far greater extent than their relatively wealthy counterparts of their family by themselves. As none of these are traditionally women's roles, we expect to see that they will face difficulties unless the rules are bent for destitute women.

4.2 The social context in which women come to head households

4.2.1 Marriage and marital disruption

The high proportion of widows in rural Bangladesh is clearly a direct result of the usually very large age gap between marriage partners, with the men being the older partner, as well as the low life expectancy of poor rural people. Many women are widowed as young as 30 years old, having a number of children and are not generally able to remarry. To understand the weak position of women in poor rural marriages we need to understand the complex set of power relations we have found in each marriage.

To begin with, in every marriage there are more than just two partners. Although it may not have always been this way, it is the grooms' and not the brides' families who are in the position of power, and can charge a high dowry for their son. If the girl is not considered to be attractive or young enough, the dowry is likely to be higher. This is one of the reasons why there is a great rush to get girls married off very young. After the wedding, dowry demands may ease, but it is increasingly common for them to continue. It is considered to be a matter of shame as well as an economic burden on the family as well. There is usually an inordinate amount of pressure on the bride and her family to accommodate her in-laws as far as they can. If the bride's family is relatively poor or uninfluential, their position is further weakened.

Due to favourable power position, men are increasingly able to marry several times. This has even been described as a kind of "business" by which men manage to make a living, with some of them apparently moving around from place to place to take advantage of a dowry system in which payments are reportedly even reaching up to Tk 30,000. Remarriage of husbands was found to be a major cause of women leaving their marital homes, which often led to a cause of divorce. It is considered to be legitimate for a man to marry again if his first wife cannot have sons, but otherwise it was not widely regarded as acceptable by the women we spoke to.

The stability of marriage largely depends on factors such as relative social status and economic position of both partners and the extent to which the bride's family meets demands. The dowry was found to be a major cause of remarriage in this class.

4.2.2 How women household heads accommodate social rules and expectations regarding their behaviour

We already noted that many commentators on the position of women in Bangladesh claimed that poverty was a factor driving women out of the home and into the market place, implying, essentially, that poverty causes women to overcome sociocultural and religious-based objections to their outside employment. It is by no means clear, that the community is appreciably more lenient on women who head households. Mobina, cultivated the land herself as she had no grown up sons or brothers. Her step-brothers were living elsewhere, and her father was elderly and ill. This does not seem to arouse much hostility at all, and it would be safe to say that the rules are bent slightly for her, just as they are for the women who worked as earth cutting labourers. The comprehensive ideology of *pardah*, remains, however, very much in place and very much in the forefront of the minds of these women. The reason being that they actually rely to a greater extent on their social

acceptability for material and other kinds of support. Two sets of needs thus compete with each other, and each household head's behaviour is determined by this complex calculus laying greater emphasis on their material requirement.

4.3 The change in social rules regarding support for women-headed households

We have identified a gap between the social rules regarding support for women-headed households and the reality.

4.3.1 What the changes are

Have the rules regarding support for women-headed households changed, or are we just changing our focus from the cultural practices of the middle-classes to those of the poor? Either way, we now understand these social rules differently and are no longer able to expect that women will automatically be provided for to a lesser or greater extent, although the ideology remains in place, which prescribes that women, should not have to head their own households. We already suggested that among the poorest people there was no longer even the expectation that women should not have to head their own household, and this has taken a number of forms:

- many poor widows and abandoned women form their own household without even considering joining another household to be an option;
- any help received from brothers and/or brothers-in-law is limited and often grudging, and the sense of obligation to help that is expected to be in place is not evident;
- women are more reliant on their own resources than they were previously, and this is manifested in their participation in programmes such as CARE's earthwork and BRAC's credit and IGVGD programmes.

Women indicated that they had little expectation of any lasting help from family, and they seemed grateful for the limited support offered by their families. There is a clear recognition and acceptance of the fact, expressed explicitly on several occasions, that their families simply cannot afford to take in or even systematically help these destitute women.

4.3.2 Why these changes are occurring

A number of factors contribute to these changes identified: increased landlessness and increased nuclearisation are particularly important as they are indicative of greater poverty and of the disintegration of norms regarding joint families. Urbanisation and a greater tendency towards seasonal migration also serve to undermine traditional systems such as that which supports women without husbands. In general poor rural Bangladeshi society is based more on a model of self-contained "nuclear" households than its affluent counterpart, and this, accompanied by extreme poverty, has changed both expectations and practices in this class. The ideology surrounding the need for the protection of women is, however, still in place, and the stated norm remains that women should be taken in by relatives, rather than setting up on their own.

4.3.3 A more comprehensive measurement of poverty

Consideration of these three types of entitlement has enabled us to gain a grasp on the most serious problem of women-headed households: their poverty. Instead of measuring it in conventional terms of nutritional intake or income earned, we observed that the kind of poverty experienced by women-headed households was not only based on the lack of material opportunities such as labour-based entitlements/employment or capital-based entitlements/assets, but on their gender position. Allowing for the measure of the gender dimensions of poverty permits a fuller understanding of what the problems of women-headed households are, and how BRAC can enable them to overcome.

4.4 Implications for women's entitlements

As mentioned earlier, definition of women-headed households is not dependent on and limited to the considerations such as main provider of basic need, controller and the main earner. It also depends on some elements such as marital status, migration or absence of male members of the family, legal aspect, decision making, work effort, main economic earner of the household (Banu, 1995). While one may define household head as direct or indirect controller of resources and which is recognised tacitly or openly by other members (Islam, 1993). Female headed households may also be defined as one in which 'the female is the major provider and/or protector, carrier and bearer and decision maker in the household' (10).

Women headed households may also carry different meaning; particularly when it considers position of women as household head. Households may be classified into two broad categories: *de jure* and *de facto*. *De jure* households can be defined with no male over 18 years of age present in the households; it would include widowed, divorced and abandoned women who are solely responsible for their own and their children's survival. *De facto* households with male heads living/working outside the village who occasionally visit the households. There was no close male relative i.e. father, son or brothers etc., of male migrants between 18-70 years living as permanent members in the household. The oldest adult female member was taken as the head of the household and they were normally the wives/mothers of the absent male head (Hamid,1995). These two types of women-headed households get similar with Kumari's general categories of female-headed household where the first category was in which no adult male member was present at any time. The second category refers to the households where the adult male is temporarily absent, contributing little or nothing to family income (1989). Widowed, divorced, abandoned women and women with migrant worker husbands fall into these two categories, depending upon the degree of control over resources, decision making, earning, land holding etc. While widowed and divorced women can be identified easily, a point to note is that although the term 'abandoned' is used, it does not, strictly speaking, accurately describe some of our cases. We found a number of women who had left their husbands, although the wife's options in most of these cases were few. Either the husband had remarried without permission, or was beating her. As the position of the women was untenable in these situations, we consider it justified to continue to use the familiar term 'abandoned' to describe them, as it better approaches the reality of their situations than the more voluntaristic term 'separated'.

Kabeer (1993), while talking about women's ability to resource entitlement as household heads, has classified them into three groups. First category of female-headed household is in which all

decisions are taken by a woman due to absence of males. Second category is where women are main providers due to males' illness and unemployment; but where ultimate decision-making power is exercised by males. The last category of female-headed households, where male members are temporarily absent and women run the household on their behalf.

In Kabeer's framework there are three groups of entitlements; labour-based, capital-based and normative entitlements which we shall look at below.

Labour-based entitlements

In our findings we discussed the problem of the lack of employment opportunities for women, compounded by the ideology of *purdah* which prevents many women from seeking employment, as well as from being offered 'unsuitable'/'male' work (i.e. the sexual division of labour). Most women who head households are limited to working as domestic help for wealthier villagers, very often in the form of a patron-client type of relationship. The returns from such work are, as we have already noted, not of the direct payment-for-services-rendered form: longer term considerations such as future support, help in times of crises, guardianship and male representation at the village level will be taken into account, and women will very likely work for extremely poor 'wages'.

Capital-based entitlements

Again, this is an area we have covered, looking at the ways in which assets are either lost to women when they come to head households, or the control of them moves into other male hands. Here again, to sum up, women heads are likely to be poor: if they inherited any paternal property, it is very likely to have been waived in favour of future protection from brothers, their rights to property are even more easily infringed than male heads, in some cases they may have been denied of their share in husband's property. There is little chance of women wielding total control over the use of the asset.

Kabeer includes consideration of access to credit, which is of interest to BRAC. She notes that

the poorest sections of the population are confined to the informal market where interest rates are several times higher [than the official rate]...Moreover, it is more likely to be extended to households with regular income earners, a practice which in effect discriminates against female-headed household... (Kabeer, 1993)

The study women used BRAC loans in ways that suggest that this capital-based entitlement has a range of uses beyond simple investment for future productive uses. Among other uses, they used it to strengthen their kinship ties (their "normative entitlements", particularly with their sons-in-law).

Normative entitlements

Most significantly, Kabeer rectifies Sen's omission of such considerations in his analysis by including women's claims to shelter and support, which are "normative, embedded to a large extent in socially-ascribed relations of marriage". In a sense, Kabeer's emphasis of the importance of this variety

of entitlement for female-headed households mirrors our own (at least partially) mistaken assumption that such support would be forthcoming. She does, however, note that “marriage itself is becoming a less secure status for women”, that men are showing a greater tendency to abdicate their familial/domestic responsibilities, and that in general there is an “erosion of male normative commitment”. This erosion is attributed, as we have done above, to impoverishment.

CHAPTER FIVE

5.1 CONCLUSIONS

In looking at the problems faced by women-headed households we have highlighted a number of issues. First, we have been forced to rethink one of our assumptions, that women will be supported and/or sheltered by their kin even as household heads, and that headship will be somewhat nominal. We now understand that although this norm may have been in place at some point, people of this class/level of poverty are not actually able to afford to take in such women, nor even to give them significant amount of help.

This has serious repercussions for female household heads, as their gender role forces them to rely very much on this source of support. These three kinds of entitlements (mentioned previously), together make up these women's total "entitlement to the social product". These are entitlements, which BRAC is able to intervene to improve through training and education, provision of jobs and facilities, and raising awareness about legal rights and entitlements. It seems that women will not be able to rely on entitlements for which they have no enforceable right.

Certain commentators have suggested that it is desirable that we endeavour to "arrest the growth of such households." On the contrary, we think that we need to be trying to strengthen the position from which women head their households. BRAC's interventions should be geared towards strengthening women's labour- and capital-based entitlements, so that their dependence on the (deteriorating) social welfare system is reduced. A number of recommendations have been made, most of which require programmes to understand that female household heads are at greater risk than women in male-headed households, and cannot be treated the same. Credit is of less use to them than employment, and certain planned programmes such as the introduction of sericulture into IGVGD are extremely welcome steps. BRAC should also encourage programme staff to select women household heads as they are among the most needy.

In general, women-headed households in rural Bangladesh experience poverty in a particularly acute form, with the gender dimension adding a further layer of vulnerability to rural poverty in its usual, male-headed forms. Although the traditional welfare system is no longer able to support them, they are still not able to access employment or gain control of assets due to their gender position. In fact, the social rules about what work women can do have not changed at the same rate as the deterioration of the social safety net system, and the outcome is the extreme vulnerability experienced by women-headed households. These women need slightly different programmes to enable them overcome their specific problems.

5.2 RECOMMENDATIONS

Although we recognise that it would be impossible to completely change the lives of these women, we have come up with certain recommendations with respect to BRAC programming for this vulnerable section of the community.

5.2.1 The Paralegal/Human Rights and Legal Education Programme

This programme started its activities for helping VO members protect themselves against illegal practices, with particular emphasis on women. No special emphasis on women heads of household has so far been initiated. It seems clear that this could be of use to women-headed households especially, in particular where issues such as family law, marriage, inheritance, and divorce and maintenance rights are concerned. However, all women are at risk of being abandoned or illegally divorced. So a further suggestion would be that a special package highlighting legal information on women's marriage and inheritance and maintenance rights be prepared, so that awareness about these crucial issues at least, can be disseminated. Currently awareness about such issues is poor. Studies have shown that the difference between what BRAC and non-BRAC members know about the legal status of the use of dowry and legal age for marriage is a matter of a few percentage points (Ahmed and Mustafa, 1993). The programme could provide these women with the legal knowledge and information required to successfully protect their own legal interests.

5.2.2 Risk-taking versus employment

We found that there was reluctance on the part of these women (with the exception of the women whose husbands were migrant workers) to take loans to start some kind of business. We found it difficult, in fact, to find women household heads at this level of poverty who were using their loans as prescribed. Instead they were found to be giving the loans to relatives/in-laws who then repaid the loan. This presents an obstacle for BRAC in its attempt to reach the most vulnerable women, on which more work needs to be done. In this regard, note should also be taken of the reluctance to participate in BRAC programmes due to the savings scheme requirement which women find too difficult to manage. There was a great deal of interest in what BRAC could provide for these women in terms of employment. Requests for jobs were frequent, and the stability and regularity of paid employment was clearly more attractive features than the insecurity of loan-taking. A recommendation of importance is that women in as vulnerable a position as these should be offered employment rather than or in addition to loans, as they are not able to get to a position from which good use can be made of the credit facility.

The planned incorporation of sericulture into IGVD provides the perfect opportunity for such woman: some of the activities can be home-based and the skills required do not entail intensive training. The fact that this programme already focuses on 'destitute' women is a further advantage, as the women in this position are accustomed to associating the programme with the GOB's VGD programme, and the system by which they can be chosen and reached is already in place, whether or not it works satisfactorily.

In general it needs to be recognized that these women have more acute problems, that their poverty is more far-reaching than the average male-headed household BRAC member, and that provision of employment may make far more sense than credit for such people.

5.2.3 Selecting and keeping woman household heads

It has been suggested that due to their greater vulnerability, women household heads would not join BRAC, either due to their own beliefs that they would be unable to repay loans (and this fear was in fact voiced on at least two occasions), or due to the fact that BRAC staff would not select such women, in the

hope of meeting target repayment goals for the VOs under their charge. However, an issue which may require further monitoring is the dropout rate of these women, as there are signs that the rate of dropout may be greater for women- household heads (Evans and Rafi, 1995). Credit use should not be considered compulsory, as such women currently believe it is, as this is an important source of reluctance to join BRAC programmes.

In addition, we should encourage them to join BRAC so that BRAC may consider their problem more seriously and make them as part of development process.

5.2.4 Issues for further research

A number of topics remain beyond the scope of this study, and could do with more research. Suggestions about areas in which more research could be done include:

- study of the paralegal programme and how it has in the past and can in the future be of use to women headed households, including documenting incidents in which paralegal education prevented remarriage by husbands, illegal divorce, etc.;
- the way in which IGVGDP is tackling the problems of women-headed households we have raised, including selection procedures; and
- marital disruption, marital episodes, and the dependence of women on marriage.

ANNEXURE:

Problems of women-headed households from RDP perspective

Problems of women-headed households are also important for BRAC since this type of households is often come into Rural Development Programme (RDP) of BRAC¹⁵. The gender hierarchy in our rural society is determined by patriarchy system. Women household heads usually exercise their role as mother and sister, very little is the existence of other kin roles for instance daughter and daughter-in-law. In case of women-heads with migrant worker husbands, they exercise the authority of headship as wife in the household. Whatever the status as the heads of the households, they have to think of getting work to support themselves and other family members, if any. The women heads consider **work** as fixed source of earning.

The considerable percentage of women-headed households in Matlab (a rural area in Chandpur district), includes those women who are widowed, divorced or abandoned and women with migrant worker husband¹⁶. “To concentrate more into the problems they face as BRAC members, we selected an area where BRAC is actively and fully involved with its RDP activities, and thus Uddamdi was selected.

RDP, has been implementing various development projects for the rural people. BRAC members certainly have identifiable status in terms of credit worthiness among the neighbours and relatives. The study data shows that, in Uddamdi village only eight women household heads got loan from BRAC **shamiti**. Of them two dropped out and only one used loan herself. The remaining five women heads could not do any income earning activities with BRAC loan by themselves. They handed over their loan money to their brothers, sons, husbands and son-in-law to do business or other work (Table A). Therefore, while BRAC loan is giving them security, at the same time a single mishap of handling the credit will put them in frustration.

¹⁵ Female-headed households are included by chance.

¹⁶ From our study on *The Problems of Women-Headed Households*, it can be stated that abandoned and divorced women **often** fall into Target Group [may also be available within Non-Target Group] and Non-Target Group covers women with migrant worker husband **mostly** [also available within Target group]. Widowed are present in both groups.

Table A. Land ownership Table and credit history of selected women household heads (BRAC, BRAC dropouts only) in Uddamdi, Matlab

SI. no.	Name of the member	Land ownership status	Loan amount		Purpose		User			
			1st	2nd	1st	2nd	self		other	
							1st	2nd	1st	2nd
1	Sabiha, A	—	3000	4000	agriculture	agriculture			brother	brother
2	Shyamoli, W	—	3000	4000	purchase rickshaw van	purchase rickshaw van	—	—	son-in-law	son-in-law
3	Alo, A	—	1500	3500	paddy cultivation	paddy cultivation	—	—	brother	brother
4	Ambia, A		1500	2500	goat rearing	paddy cultivation	self		—	brother
5	Morgina, W	—	3000		paddy cultivation		—	—	son-in-law	
6	Banu, MWH	Has little land	3000	5000	agriculture	Mortgaged land released	—	—	son	husband
7	Sufia, A, DO	—	—	—	—	—	—	—	—	—
8	Lazina, MWH, DO	—	—	—	—	—	—	—	—	—

Source: Own data cross checked with RDP data

A : Abandoned
W : Widow
MWH : Migrant Worker Husband

So, it clearly indicates their inability to use the amount on their own. The purposes of the loan taken were mainly for agricultural activities, paddy cultivation, purchasing rickshaw van and releasing mortgaged land; which is clearly not *women's task* in the existing rural society of our country. The use and repayment of such loan were fully controlled by the person who is actually using the loan. Mismanagement or misuse of the loan will damage their living to a greater extent even though their status of credit worthiness remains at the same level. Land ownership had least influence of using the loan. Economic difficulties (include entitlement to land/other assets, stable income source, paid employment etc.) were common to all of them. Even those with migrant worker husband lack land/assets ownership. They are only better off (compare to the abandoned, widow and divorced women) for having a stable source of income (husband's income). RDP did not target to increase their land or other assets entitlement. RDP aimed to increase opportunities for income and employment; and thus along with credit and savings scheme improve their condition. These women (Table A.) could not increase their income because they could not use their land properly. But how they spent the loan? Some of them spent money for their daughter's marriage, some had given cash to son-in law for their daughter's peace and continuity of marriage life. In other cases it is only because of *chaul* they receive from time to time from the user.

In most cases membership retains only for credit facilities (if they want to take loan ever). Those who have never taken loan want to remain as members because of the emergency that might occur in future. Because some of them are not sure if they can eat the next day. BRAC's credit is less popular among them. Importantly, many of the female heads are worried about their family's future. Examples are easily available of giving dowry from BRAC loans for their daughter's marriage.

Table B. Training received by individual women-household heads (BRAC) in study villages

SL. no.	Name of the member	Name of training received	Income sources
1	Sabiha, A	–	domestic help
2	Shyamoli, W	–	lends money
3	Alo, A	–	CARE earth worker
4	Ambia, A	–	CARE earth worker
5	Morgina, W	–	domestic help, sells egg
6	Banu, MWH	–	has own land, husband's income
7	Sufia, A, DO	–	father's pension
8	Lazina, MWH, DO	–	husband's income
9	Lutfu, W	–	VGD card Holder, CARE earth worker
10	Chobi, W	birth attendant, poultry worker	birth attendance, Poultry work
11	Rehana, A	poultry vaccinator	poultry vaccination
12	Aysha, D	poultry worker	poultry work
13	Anu, A	–	domestic help

Source: Own data cross-checked with RDP data

TG : Target Group
A : Abandoned
W : Widow
D : Divorced
MWH : Migrant Worker Husband

Table B shows that those who received some sort of training do not have to depend on begging or loan from neighbors. Rather, they implement their skill and manage to have relatively regular source of income. Regular objective-based training can transform their condition from begging to earning. Also, they are the women with less family responsibility¹⁷ i.e. they can spend more time in earnings.

¹⁷ Momen M. Bhuiya A. and Chowdhury M.(1995) identified issues on potentials of single women that women who does not have a husband are more inclined to practice skills and training of any sort. This study is a part of BRAC-ICDDR, B research project in Matlab.

Suggestions:

BRAC can provide income generating programmes for them such as poultry and sericulture. Findings of our another study¹⁸ shows that although in extreme poverty, the concept of *purdah* plays a considerable role in their mobility. Since, the income generating activities like poultry and sericulture require them to stay within the homestead up to a certain level, it does not clearly confront with their intention of staying inside the home and homestead (as much as possible), at the same time having a fixed (relatively) source of income.

Also BRAC could help them is through paralegal education support, since they are the group who needs the programme most but is not being targeted. Interesting is that the programme has been operating since 1986, and there had very little opportunities for the women household heads to increase their legal knowledge. Those who have knowledge only came to know by chance through the programme [the selection is on random basis]. Increased awareness on legal issues would improve their position in the family while coping with their situation like land ownership, entitlement to support for divorced women. Such awareness would help them about knowledge of dowry, mother's right to keep her children etc. Then the gradual knowledge they acquire would empower them to fight for themselves. Otherwise a large portion of BRAC members would be left out from its development process.

¹⁸ Ruda S. and Hossain N. (1995), Risk factors for women-headed households: what makes them vulnerable? This is an exploratory study of BRAC-ICDDR,B joint research project.

CASE STUDIES

1. Sufia - abandoned, BRAC dropout

Eldest among the brothers and sisters, Sufia's father used to work in the defense in Dhaka. She lost her father and mother one and half years back. Her father died suddenly and mother after one month on her father's death. Sufia never went to school. She was married to her cousin who was unemployed and gambler then, knowing that he was married for three times before. The man was attracted towards Sufia, but her parents totally opposed the proposal of marriage. At a point, the man started to threaten every one to take his own life. As Sufia's mother felt that a man's life is more precious than that of a woman's and thus Sufia was married off with this man. Her bitter experience in her in-law's house caused her leaving the house. Her husband used to beat her every now and then. That was the main reason for her coming back to her parents. He did not allow her to talk to any body, male or female, without his permission and go out side the house. After marrying Sufia, he was married two more times. They are three sisters and two brothers. Sufia has one daughter who stays with her and who has never seen her father. Her father had no land or property other than the house they live. Sufia's father wanted her to get a divorce, but she wanted to wait. Now she has decided to obtain a divorce from her husband but her brother is strongly opposing it. Her elder sister is married and stays with her husband and younger brother of twenty years of age stay out side the village and is looking for a job. Sufia has to take care of her other sisters and brothers and her son as well. She became BRAC member but withdrawn her name from the 'shamiti'¹⁹ since she was unable to continue the savings scheme.

Sufia has managed to get the money (Tk. 10,000/-) of her father's pension. She paid back Tk. 6000/- to a shop owner who uses to give her goods on credit. She used to go to Dhaka at least twice in a month. Now her younger brother is staying with her and he does not allow her to go to Dhaka since she has received the money of her father. Sufia wish to work in the garment factory in Dhaka or Chittagong in future. Sufia is trying to get a job in Matlab. Sufia could not tell the exact amount she spends monthly in her family. Whenever the shop owner gives her hospitals but failed to get it. She says she always listens to the members of her village, whenever she needs suggestion she goes to them rather her relatives. As she has said:

"They (relatives) always talk bad about me, but I know that I am not doing anything that is bad."

2. Sabiha - abandoned, BRAC member

Sabiha is from Kanudi. Her father was a peasant with marginal land and he had boat. Her mother was housewife. Her five brothers are farmers. They do not have any land of their own. Sabiha got married to a small trader. He was married before but the wife died after one month of the marriage. She uses to work with her husband to earn money. Her husband use to make pickles and sale that in the *bazaar* and in front of schools and collages. She remembers her good old days but suddenly she heard that her husband got married to a woman from the next village two years back. The *shalish* asked her if she wants her husband

¹⁹ Samity refers to Village Organization (VO).

to come back along with his new wife²⁰ or if she wants her children to stay with her. She has preferred the children and placed the condition that she would only accept her husband if he can leave her new wife. Since then she has been living alone with her children. She has three sons and one daughter. Her daughter, Rani (9) left the house one year back without informing any one in the family. She looked for her at every possible place but could not find her out:

“I think hunger was the reason for her leaving the house.”

Now she is living with her three sons, who are six, four and three years of ages. Sabiha is staying in her husband's house and her husband is living in another village. He does not come to her any more.

Sabiha works on daily basis and fixed basis to other houses (what ever job she gets, she does). Presently, Sabiha's earning is about Tk. 800-1000 /- per month. Sabiha is BRAC member and she took loan of Tk. 3000/- and gave it to her brother for cultivation. Her brother could not return the money in time saying that the crops were not well produced.²¹ Sabiha is interested to get a job with BRAC. She has taken a loan of Tk. 4000/- and gave it to her brother who invests the amount for agricultural purpose and regularly paying back the installment.

During the follow-up, the interviewers found her upset because she has left her three sons to her husband for he did not give money for her children that he was supposed to give and because she was unable to give food to them. Her neighbours and relatives were supposed to go bring them back. Although she often goes out to work but she never goes out to *haat*.²² Her brother in-law helps her to buy things from the *haat*.

“Why should I go outside other than my work place? Good women should not go out of the house unless she has to.”

Her husband left no land or property for her. She sold the utensils immediately after he left. Then she started work in other's house. She had the intention to continue the business since it was very profitable, yet she decided not to continue because the neighbours might talk bad about her. People use to say bad things about her when her husband left but now they do not. She thinks *purdah* is the reason for that. Sabiha is not scared of living alone. She thinks if she is good no one can be bad to her. Sabiha's second daughter was a student of BRAC school. She decided to send her to Dhaka to work in a garment factory and she did so. After few days she came home and did not go back to her work place. Sabiha thinks that, to her money at present is more important than education although she realizes that education is the way to develop one's standard of living. She has informed the interviewer that she took her other two children to BRAC school for admission but the teacher(s) has refused to take them in because they think that she will again take them away if she finds a new job for them.

²⁰ The *shalish* told her that since her husband got married, it would not be wise to divorce the new wife because she has no fault.

²¹ She has some doubt about the crops. Since she could not go to see the crops her brother gave her that excuse.

²² *haat* refers to weekly/bi-weekly market.

3. Khairunnahar Begum - abandoned, non-BRAC

Eldest among the brothers and sisters, Khairunnahar is considered as BRAC member but, actually her mother is the alternative member selected by BRAC staffs and herself due to Khairunnahar's involvement outside her village in Matlab. She is the daughter of a poor father. She never went to school. She got married to the man who use to work on other's lands. He got married to a woman in the next village five years back without informing her. He left the house saying that he had TB. Khairunnahar came to know the fact after ten days. Khairunnahar does not know the whereabouts of her husband. She has four children. Her eldest daughter and the son go to BRAC school. She has to take care of her mother as well.

Presently, Khairunnahar works in a hotel in Matlab. She earns Tk. 600/- per month. She brings the cooking spices home from the hotel. Her mother collects paddy from other's lands. Being a BRAC member, she has never taken any loan or asked her mother to take any loan saying that she cannot maintain to continue the installment process since she has very low level of income. Khairunnahar takes her meal in the hotel and thus she saves the money for her family members.

She goes to *haat* if necessary because she has no one to send. She gets the help of her cousin to come back from work every day. She seems not to feel secure to move alone. She is scared of sending her son to *bazaar* because in that case she might lost him.²³

Khairunnahar is living in her uncle's house (her uncle lives in Matlab shadar) for the last seven years. She came here with her husband. She has to lend money from her neighbours every month. It seems hard for her to repay the money in time. Khairunnahar sometimes go to her in-law's house in Kanudi village. But her husband never goes there. She is not ready to take her husband back if he comes back to her.

4. Alo - abandoned, BRAC member

Daughter of a poor family, Alo used to work in other's house in Uddamdi and later she went to Dhaka with them. She met the man whom she got married without knowing that he was married before. She came to know the fact after two years of marriage and left his house immediately. Her husband has never come to her after that incident. She has a son who is in class four now. She started working as the made servant in Dhaka after her husband left than she has decided to come back to village.

Alo is BRAC member. She attends the meeting regularly, she has also helped BRAC to increase female members by requesting them to become members.

Alo works with CARE as day labour and gets Tk.28/- per month of which Tk.5/- is her daily compulsory savings. She has to take care of her mother and sisters (who has been divorced recently) along with her sister's son. Her father had no land or property. She does not mind to go out to *haat*, sometimes she buy things for other houses. People use to say bad things about her before but now nobody says anything about her. The reason for this she thinks, is the *pardah*²⁴ she maintains.

²³ She is aware of Shahida's case.

²⁴ Here *pardah* refers not talking to other male person in the village or outside (according to her own definition).

Alo has no plan to get married again in that case (according to her) her growing up son will think bad about her.

5. Ambia - abandoned, BRAC member

Daughter of a poor man, Ambia studied up to class 3. Her marriage was arranged by one of her cousin. She got married to a rickshaw puller in Matlab (who is now a baby taxi driver in Chittagong). Her husband never use to take care of her. He was never serious in his family life. Ambia was housewife while she was with her husband. Five years back her husband got married to another woman with her permission, who was their neighbour. According to her, it was her (second wife's) parents who convinced her husband to marry her with the hope of sending him to Middle East after marriage. He was never send there.

Ambia stays in her parents house with one son and one daughter. Now, her husband comes once/twice in a year. He never brings any thing for her or for her children. She had a job in the Family Planning Office, immediately after her husband left her. Then she has managed to work with CARE by giving bribe of one thousand taka to the chairman of Union Council.

Presently her earning is Tk. 28/- per day and from that Tk. 5/- is for compulsory savings. She has taken loan for two times, first time the amount was Tk. 1500/- and Tk. 1000/- was spent for the bribe mentioned earlier and she bought two goats adding Tk. 300/- more with the money left. Second time - of Tk. 2500/-, the money was spent for her daughter's H.S.C. Examination and for buying books and other necessary things for her daughter. Rest of the money she has spent for her daughter's (who is appearing the S.S.C. Examination) marriage. She has informed that neighbours talked bad about her daughter at the time of marriage because Ambia is educating her daughter and the neighbours think that too much education is had for the girls. Ambia has the intention to send her daughter to collage for more study but she cannot provide any more monetary support to her. Now, it totally depends on her son in-law.

Ambia often goes to *haat* because there is no one else to go. She can not send her daughter because she is young. People use to talk had about that before, but these days, nobody pays attention to her activities. Ambia at the same time maintains *purdah* while going out, by not talking to male persons outside the *bari*. Her husband would not allow her to go out side the house. She got married to a rickshaw puller in Matlab (who is now a baby taxi driver in Chittagong). Her husband never uses to take care of her. He was never serious in his family life. Ambia was housewife while she was with her husband. Five years back her husband got married to another woman with her permission, who was their neighbour. Ambia said:

“scandal was spreading about him, I could no longer continue to hear about it any more... my husband was also interested to marry that woman.”

6. Lazina Khatun - migrant worker husband, BRAC dropout

Lazina was born in Baishpur. Daughter of a poor farmer, Lazina was married to a jute mill worker who works in Dhaka. This former BRAC member is happy with her husband and three kids (one of them goes to school). Lazina is staying at her in-laws. Her husband comes to visit her every two-

month and stay for about two/ three days. Her husband has no land of her own but she is expecting to get some from her in-laws in near future. She decided to be a BRAC member without her husband's concern. When her husband ordered her to quit her membership, she stopped attending the meetings. She never took loan saying that if she would, her husband would have been angry. According to her husband, since he is staying in Dhaka, there is no one to use the loan properly. In that case it is better not to take loans and attend the regular meetings. Now Lazina is planning to rear chicks on her own. Lazina has the intention to do some income generating activities and use the money as household expenditure, again she is afraid of her husband because she can not go out top market place or out side any where for this purpose. She thinks that she can manage the money from her husband's savings. Lazina goes to her parent's 2/3 times in a year. Last time she went there was on Eid. She does not seek any one to bring her there.

7. Bindu - widow, non-BRAC

Bindu's father used to work in other's shops and mother was a housewife. Both of them are dead now. She went to school for very short period. They are six brothers and five sisters. All of her brothers are jewellers. They do not have their own shops. She was married off to an owner of a tea stall at Noiar who was married once before and his first wife died before Bindu got married. The first wife had three sons and one daughter. Bindu was accepted there as care taker of these children. They work in sweet shops and garments in Dhaka now but she has no contact with them any more. Her husband died of illness. After his death, Bindu came back to stay with her brothers. After few days she decided to stay alone because she found that they were unable to help her. She did not want to become a burden to them. Also she thinks that in that case no one would interfere into her privacy and movement. She does not get any material or monetary support from them. The only thing they do is that they act as her 'male guardian' in the community so that no one can pass any bad comment about her.

She use to go to her in-laws some times but now, she does not go there any more. Bindu's son who went to see his step brothers with the intention to look for a job there 10/12 years back and disappeared surprisingly. Bindu thinks her son died of an accident.

Bindu is not member of any *Shamiti*. She works in other people house's in daily basis. She gets food and sometimes money for that. With this amount she tries to fulfill other requirements. She often goes to the nearby shops but small boys of this *bari* goes to *haat* for helping her. She does not get time to go to *haat* that is why she prefers to send the boys instead.

8. Shyamoli - widow, BRAC member

Shyamoli is a BRAC member. She has a daughter. She had a son who is dead. She married off her daughter. Shyamoli's son in-law is a rickshaw puller. Shyamoli is a beggar of her village. She had to give dowry on her daughter's marriage. She has to give expensive presents like radio to her son in-law in different occasions, which according to her is for her daughter's safety. Other wise, he might send her daughter back and in that case Shyamoli cannot bear her expenses.

Shyamoli is a regular money transactor.²⁵ Recently she has taken loan of Tk.4000/- for her son in-law. She never has the pleasure of receiving so much money at a time. Shyamoli informed the interviewer that he is regular on loan repayment. Her daughter's father in-law sometimes uses the money in his small business. Her son in-law sometimes buys food for her. Otherwise the villagers give her food. She said that she is ready to do any thing for her daughter's happiness.

Shyamoli blames herself for not educating her daughter. She thinks if she could realize the need earlier, her condition would be better and she would not turn out to be a beggar, which has no respect in the community.

9. Lutfa Begum - widow, BRAC member

Lutfa lives in her marital home: her father's *bari* is two villages away in Shubhonnogondi, but both her parents are dead. She has four brothers who all live separately, and four sisters, and she remained in her husband's *bari* when he died seventeen years ago. Lutfa is forty years old. Her husband used to work as an agricultural labourer and was very ill for three years before he died.

Lutfa seemed surprised at the suggestion that she might have returned to her natal home when her husband died, and there seemed no question of it having been an option.

How could they [her parents] give me a home when I have so many children? My in-laws were still alive then, and this has become my home now...

Thus indicating that even her in-laws did die, she did not consider it appropriate to return to her parental village. She never asked to go back to her parents' home, and they never offered to take her back. However her own relatives did and do still help her out, with money and clothes. On the occasion when we visited her, her older brother was helping to rebuild the wall of her house, which had fallen down. Other people, in particular people from her *bari* also help out, especially around Eid time, as does Ruhul Amin, the ICDDR,B employee, although she claim to rarely ask. They mostly give her money, but for an entire year after her husband died, her and her children were fed entirely by relatives from both parent's sides. In addition, because her children were so young at the time her husband died, people in the village helped them out with food for another five to seven years, until her older son could work.

From the government she received wheat as VGD relief for a period of two years. After that source of help had ended, around the time of her second daughter's wedding about six or seven years ago, Lutfa was a mud-cutter for a period of between one and two years, for which she was paid 5 seers of wheat per day. This part of her history she seems to find distasteful, as she expressed a strong dislike of mud-cutting as a job, and at another time actually told the interviewer that she would never do (and had never done) that kind of work, claiming that she had not even been offered such work (a 'fact', also, of which she was extremely proud).

²⁵ She receives loan and gives it to her son in-law to invest, as he likes.

When I use to come to collect my wheat and other rations I used to come so well covered with my *anchal* that the government officials thought that I would never take such work out in the open, so they did not offer it to me.

It is clear that mud-cutting is something that Lutfa did out of necessity, as do most women who do this kind of work, and certainly she still gets some (fairly good-natured) abuse about it, at least from her relatives.

The family has no land of their own, but Lutfa's husband used to lease land from others. The in-laws to pay for medical treatment sold any land the family had. In addition she has been forced to sell some jewellery to pay for medicine since her husband died.

Lutfa has five children, three boys and two girls. The oldest is an agricultural labourer in his early twenties, the middle son is studying in the *madrassa*, which he partly pays for by tutoring, and the youngest works in a *cha* shop. The oldest son earns between Tk. 25 and Tk. 30 per day (January) and Tk. 40 (March), and the youngest gets nothing more than Tk. 100 every couple of months, but cannot seem to get anything better or more reliable. The student son appears to be the source of much worry for Lutfa, as she is often found to be trying to think of ways to pay her son's fees. Indeed, Lutfa takes the education of her middle son very seriously, as she believes his (and possibly her) future is tied to his ability to go onto further education. She has a very good relationship with her sons, although they do not appear to give her much of the money they earn. Her youngest son earns very little, and indeed was recently very ill, when Tk. 1,500 had to be spent on medicine for him.

Originally all three boys were sent to the *madrassa*, but they were fed so little there that the youngest and the oldest returned home. Her two daughters were admitted to an orphanage with the help of Ruhul Amin (see above), who is the relatively wealthy husband of a cousin who got the papers through for them. There they were able to pass their metric, were given Tk. 1,000 dowry each and were both married off. Lutfa seems pleased with the way this turned out, and said that it was a good thing that they had gone to the orphanage. However, at first she admits that it was both painful and difficult. She recalls crying and screaming and feeling very sad, but as she herself says, what choice did she have? Her alternatives were certainly not good.

There was never any question of remarriage for Lutfa, she had far too many children. In fact, she claims, she did not want to get married again anyway. Since her husband died, she has had to talk to others, make contacts with outsiders, especially men. Her cousin's husband still helps them out from time to time, e.g. at Eid he gives them clothes. She takes most decisions pertaining to the household herself, but gets advice when it is a matter of major decisions (such as sending her daughters to orphanage).

It is clear that although her children were very young when her husband died, Lutfa is now fortunate in that they are still close, with at least one of her daughters found to be visiting on each occasion that they are still close, with at least one of her daughters found to be visiting on each occasion that we spoke to her. They helped her in a number of ways, and it is generally considered to be a family tragedy that her eldest daughter's husband, who held a very good government job, gave it up in order to go abroad to the Middle East to work. He was cheated of, or in some way lost

the Tk. 10,000 deposit that was required of him. He was unable to go, and although they hope that they will be able to recover the money, the whole family is understandably distressed by the event. It is clear therefore, that although the girls were put in an orphanage at a young age, they have managed to maintain a good relationship with their mother, from which she benefits and on which she relies for support.

When BRAC first set up in her village, Lutfa was one of the women they approached to join; she has now been a BRAC member for nearly three years, but has just taken her first loan as she was worried about repayment, and thought she would not be able to make the installments. She has never taken a loan from any other source. The loan was of Tk. 1,000, which she used to pay for (part of the cost of) leasing in land (*borga*). On this 3 *gonda* of land Lutfa has managed to cultivate paddy and wheat, which she reckons should bring a decent profit, although she was unable to be more specific than that. Although Lutfa has one goat, she has no poultry (she does not see the point, thinks they will all die) or other sources of income.

Lutfa had a VGD card for two years and used to go to collect her wheat ration (see above), but her entitlement is finished now. She also used to have some kind of regular entitlement to rice and other food through the chairman a few years ago, but this has also ended now. She is unable to say why this is. She thinks the government should help poor people like herself who have no land or assets etc. and claims to think food for work programmes are good. However, she herself would no longer work as a mud-cutter (reference to CARE's Rural Maintenance Project/road maintenance work, see above).

10. Marjina - widow, BRAC

Marjina, 49, lives in her marital village and has been a widow for thirteen years. She has two brothers and two sisters, but "could not" go to her parents' house when her husband died. Her father is dead, but her mother still lives in the nearby village of Masubdi. She is able to offer no explanation of why she could not go to their house, and in fact seems to find the idea that she might have returned extremely unlikely. Her sisters are married elsewhere, and although one of her brothers helps her a little, he is an agricultural wage labourer with very little land of his own, and can not really afford to do so. Marjina has three daughters and a son, ranging from their early twenties down to fourteen years old.

Her oldest daughter, Morjina, was married into the rich family nearby but has been divorced for about two years now. The husband had in fact been the son of Marjina's husband's cousin, who had liked Morjina for quite some time. Both Morjina and Marjina thought that it would be an advantageous marriage, and part of the reasoning behind accepting the offer was that Morjina could help her mother by being placed in such a wealthy family. No dowry was taken, as Marjina is extremely poor, but the marriage lasted a very short time, as the in-laws were not at all happy with the marriage or with the fact that Morjina wanted to help her mother out. In addition to her husband, others in the family also beat her. The crux came when Morjina claimed to "not want to have a family", which enraged her brother-in-law so much that he beat both her and her mother. She was then 'divorced', although in what sense exactly (i.e. whether legally or verbally) is not clear. They gave her Tk. 2,000 as compensation or maintenance.

A further offshoot of these events is that Morjina's *chacha* was so angry with her for not returning to her husband's house that he beat both of them again, this time "breaking [her] arm" in the process.

Marjina's other daughters are in their early twenties, and Marjina had hoped they would stay in the house until they got married. It had seemed unlikely, as the dowries being asked for were ranging from Tk. 20,000 to Tk. 30,000, that they would get married in the near future. However, one of them, Tahera, has recently been married into a family in Baishpur village. The other two (Morjina and her younger sister) have now left for Chittagong to "work in garments", where they will have to live alone as Marjina has no relatives there. There does not appear to be any arrangement for their sending any money to their mother, and she claims not to expect any, particularly as the younger girl is only earning Tk. 300 per month, barely enough to live on, while she is a trainee.

There are now only two of them in total in her household, herself and her fourteen-year-old son. It has been thirteen years since her husband died. He used to work in the mill, and was killed in an accident and "brought home in a box". There is no land now: they did have some, but when the road was being built some ten to thirteen years ago (after her husband's death), theirs was one of the plots which was used up. Marjina explains it thus: an order came from the government, and people they have never had any compensation for it at all.

Marjina has been a BRAC member for two and a half years. She has no education but can sign her name. The family gets by partly on Marjina's earning (in kind) from the house in which she works as a maidservant; they give her clothes and sometimes some money at Eid (this last Eid she got 2 saris and Tk. 20). Other households also helped her around Eid time. She has leased a goat, but has no other sources of income that could be ascertained. In fact, she has taken one loan from BRAC of Tk. 3,000, the Tk. 2,700 of which she actually received she may have used to pay off part of another loan, this one from the money lender: on this point Marjina is very unclear. When questioned about where she was going to get the money to make the repayments, she was extremely vague, and said something about occasionally selling eggs. On another occasion she admitted that she had in fact given the loan to her son-in-law (the Baishpur one), and he has used the money to lease some land, the produce of which he repays the loan with.

Marjina was not able to get married again after her husband died. She does not seem to get upset with her children, and although she fights with her relatives and people in the *bari*, it is never serious and she always makes friends with them again. She has never been really worried about living alone. Her neighbours and family are not really able to help her financially, as they also all poor people. However, immediately after her husband's death she was given a lot of help from people in the village, although not from relatives, and this continued for some time. Her in-laws are especially helpful at that time. She does go to relatives for advice, however. In addition, she has never had a problem with talking to outsiders, either before or since her husband's death.

One of her main problems right now is her employers: she is very unhappy with them, as they do not feed her properly (usual payment for a full day's work is at least 'a fullstomach of rice'). They are only feeding her *roti*, which she finds it very hard to survive on. She does not really have much of an alternative but to subsist on what they give her, however.

11. Chobi - widow, BRAC member

Chobi was born into a poor family in Durgapur village. She had two brothers and two sisters, and never went to school. At the age of fourteen she was married to a man a great deal older than her, who had divorced his previous wife. He had a job working in a mill. The household consisted of his father, mother and several brothers. His brothers moved away and established separate households when they got married, but Chobi's parents-in-laws lived with her all along. Chobi's parental home was nearby and she used to visit quite often. She did not really have any problems with her in-laws and was happily married. She had six children, four daughters and two sons, the youngest of which was only a year old when her husband died of tuberculosis after a long period of illness during the liberation war. They had been married for twelve years.

She stayed in her husband's home, and indeed never even thought of returning to her natal home. Although the two eldest girls had been married while her husband was still alive, Chobi still had the four younger children to bring up, which was a struggle. She was forced to manage from the little land her husband had left them with, some of which she was forced to sell, and from what she was able to earn as a birth attendant. Her brothers-in-law also helped.

Both of Chobi's sons are now earning; the eldest work in Dhaka, and the youngest looks after the land. The eldest is married, and his wife and children live in the village. However, Chobi is very unhappy with this son's behaviour; he does not send money regularly to his mother, although she suspects that her daughter-in-law receives regular remittances. In fact, Chobi does not even know what her son's job is, or how much he earns. Her sons are also unconcerned about their sisters' marriages.

The older daughters were married very young, and received no schooling. But Chobi has managed to educate the younger two: one has appeared for but failed the S.S.C. examination, and the other is in class IX. Chobi is very worried about her daughters. The dowry price has gone up so much that it will be impossible to get them married without selling the land (dowries are now in the range of Tk. 40,000 to 50,000), and her sons will not allow her to sell the land, although they are also not willing to make any other arrangements for their sisters' marriages. On the last visit, Chobi was in the process of selling off land to pay the marriages.

Chobi has been a BRAC member for three years, and taken two loans in that time. The most recent was of Tk. 4,000, which she used to lease some land. She has a fairly steady income of her own from her work as a birth attendant and from chick-rearing, and when the interviewers last visited her was waiting for the day-old chicks to arrive (from BRAC). She worries about what will happen to her daughters when she dies, and saves all her income for their weddings. She is eager to find them a secure job each so that they can be self-sufficient.

12. Mobina - widow, non-BRAC

Mobina's husband died of an infection about five years ago. She has one girl, Aisa who is eleven and at the BRAC school, and a boy who is six. They live in her husband's *bari*, even though her own parents' *bari* is in the same village, about five or ten minutes walk from her husband's. Her father still lives there, but is very ill at present. Mobina's mother has been dead for a long time, but her

father still lives there, but is very ill at present. Mumtaz's mother has been dead for a long time, but her father remarried many years ago and has a number of children by the second marriage. She has no brothers of her own (although she has some stepbrothers) and did not come back to her parents' house after her husband died: here again, there seemed to be little question of it.

Mobina stayed in her marital home after her husband died, and was helped out mainly by her in-laws when they were still alive, as well as by other relatives from both her and her husband's side. She also had help from non-relative neighbours, as well as from the *shomaj*. Although her relation with her neighbours are on the whole, good, recently there has been a little trouble with the *deborer bari*. Immediately after her husband's death she was helped in the form of food and cash, as well as for some time after. Indeed, it could be said that she still manages to keep her family afloat in this way. Nowadays, she asks people for help when there is a shortfall in the household, and they give her food/money. Wherever it comes from, she claims that she always manages to find food for her and her children. Although on the whole her relationship with her relations is good, they do occasionally fight, and they do not or are unable to help her financially. Support from them seems to be rather limited, and her most valuable sources are invariably outsiders.

They have only one *kora* of land, and her husband was mainly a day labourer. Mobina is reluctant to admit it, but she is not able to hire any one to do the cultivation and she is forced to do it herself. She claims that people are quite understanding about her working on her fields and do not object, as they understand that she is destitute and has no choice. The rest of the time Mobina does some paddy husking, for which she gets leftover grains. She has one goat as well as two chickens and three ducks and occasionally sells eggs. She would like to keep more poultry and ducks, but has not got enough space for them to run around in; when she has let them run around the *bari*, people have been known to take them to kill.

However, Mobina's main source of income would seem to be what she gets from begging, or "going to the village", as it is described. She goes to a number of nearby villages including her own, but gets to a number of nearby villages including her own, but gets most money from her trips to Matlab bazaar on Fridays. Ramzan and Eid are the most profitable times for begging. On weekdays the households she goes to, and makes an average 2 seers of chaul per day usually give her rice rather than money. She has been "going to the village" for about four years now, since two years after her husband's death.

She has no intention to joining BRAC and has never taken loans. However, she has put her daughter in a BRAC school, and her stepmother is a fairly active member of BRAC, having taken a loan to rear poultry with. Mobina is herself not clear about why she has not joined BRAC. Her objections to RDP were first that you have to make large loan repayments, and that she could never afford them, and secondly that members have to know how to read and write. She was not aware that taking loans was strictly speaking not mandatory, nor that it was not necessary to be literate before joining. It is unclear where she got such information as the BRAC members present in her parental *bari* had not misunderstood the criteria for joining BRAC in this way.

Mobina was never allowed out of the *bari* before: now she has no choice but to go into Matlab every Friday to beg. Her daughter is very helpful to her, as she does the food shopping as well as catching fish in the pond nearby. Mobina's ambition is for her daughter to pass class V at school.

13. Jahan - widow, non-BRAC

Jahan has only been in her present home for eight months, and it is neither her parents' nor her late husband's home, but a hut built on communal land. Neither her nor her husband's family had much land, and were for the most part land labourers. She has a thirteen-year-old son called Shobuj, who is in class V at the government primary school. Most of Jahan's six brothers live in Chittagong or work at the Adamjee Jute Mills and only one older brother lives nearby.

When her husband was alive, Jahan used to live with him in Chittagong, where her husband was a *daktar*. They lived there for five or six years. At the time of his death, Jahan was pregnant with Shobuj. When he died she was forced to leave Chittagong and return to Chandpur, as her in-laws did not help her. She says that if her son had been born by that time she would have been entitled to some land and some support, but as she had no children at the time of his death, she had to return to her natal village.

When Jahan returned to her village a number of people helped her out with food, some cash and some employment. She currently makes her living working in the homes of others. The work is irregular, and as it mostly involves paddy-husking, its availability is affected very much by the season. Jahan reckons that she "gets called" at least every fifteen days, although usually more. There is no fixed timing, and she is fed there, and occasionally receives a *sari* (for example, at Eid). She works in a number of different houses, none of them belonging to relatives.

On the whole, Jahan receives relatively little help from her own kin: her brother let her live in his house for a period of about four to five months, six or seven years ago. He then threw her out, claiming that her son was a *shaitan*. It is more likely, however, that as Jahan explains it, he did not want the responsibility of looking after her family. (Her own son is well known in their present *bari* for being well-behaved, and it was his older cousins who used to beat him up in his uncle's house). Her brother is in fact in a relatively stable economic position, as he has a job dyeing textiles/fabric in Madhabdandi (a nearby village), but he refuses to help her. She points out that there is a village rule saying that if anyone lives on land or in the home of someone else for a period of twelve years, then that individual is entitled to some part of that property, or at least to continue to reside there. This has meant that she has not been able to stay in any one place for very long: the land on which her extremely ramshackle hut is built is communal land.

Jahan's economic position is very precarious, and she describes her situation as bad. She has two goats and a chicken, but no land of her own at all. The household, consisting of her and Shobuj, manage entirely on what she can earn in people's houses, from her goats and from selling chicken eggs. BRAC does not operate in her area, and her knowledge of BRAC programmes is thus limited.

14. Banu - migrant worker husband, BRAC member

Banu is 45 and has three boys, aged 20, 16 and 12. The oldest two are studying for the metric examinations and the youngest is in class VI. Her husband works in a dockyard in Narayanganj, and comes home once a month when he usually stays 1 or 2 days, although when he occasionally gets a holiday he stays up to ten days. He has been working in the dockyard for a good eighteen or nineteen years. Banu's *shashuri* is alive and lives in the *bari*, but *shoshur* died a few years ago.

Banu is a BRAC member, and has been the secretary of her VO for two and half years, as long as the VO has been established. She joined BRAC because she thought it would improve her position, and he seems to have made good use of her membership. With one BRAC loan of Tk. 3,000 she bought one *cot* of land, and with her present loan of Tk. 5,000 she has mortgaged (*bondhok*) some land. She repays the loans with cash sent by her husband from his dockyard job. She also keeps poultry, but has taken no other loans.

Although Banu is the head of her household, her husband is fairly frequently at home, and he tends to take important household decisions, although she seems to have some say. When he is not there the decisions are split between her and her older sons.

In the future, Banu plans to educate her sons to a high level. She finds the household arrangements satisfactory, and gets on well with her *bari* people and husband's relatives. Even though her husband first left when she was very young and her children were still babies. She has never felt scared about living alone when her husband is away.

15. Fozila - widow, non-BRAC

Fozila claims to be "about sixty" but according to the Demographic Surveillance System records is actually 72. There are only her and her unmarried daughter Monju (whom the neighbours describe as "a bit mad") in her household, and they live in her husband's *bari*. She has another two daughters who are themselves grandmothers, and a son, all in their forties. None of them really help her and Monju out, although it is part at least because her boatman son is not particularly well off himself, and is not able to take care of his own family.

Fozila's husband was a boatman, but they did also have land before, which they had to sell to repay a moneylender loan. They do not take loans now. She and Monju go to the Matlab market on Fridays to beg, and also beg in other villages, although not in their own. She has a good relationship with her husband's *bari* people, and they often help her out with food and occasionally cash. However, she has had trouble in the past with her neighbours, a well-educated/rich family, as they pulled up one of her trees when they were sharing out some land. There seems to have been nothing Fozila could do about it.

When her husband was alive, Fozila never used to go out at all, but now she does her own marketing as well as going to the market on Fridays to beg. Although Fozila's situation is extremely poor, she manages to more or less successfully survive on what other people give her and Monju.

16. Rehana- abandoned, BRAC member

Rehana's father was a poor farmer with very little land. She was the eldest of two sisters and a brother. She never went to school and was married at sixteen.

The groom lived in an adjacent village. He had no family of his own. He had a number of seasonal businesses and at the time of the marriage seemed quite solvent. He had no real schooling and came to Rehana's father himself to ask for her in marriage. Rehana's father readily agreed and no dowry was involved.

Rehana found her husband difficult to live with. She could not find out what his businesses were, and he would disappear for periods of time and then return with money. However, he used to keep the money himself, and would physically abuse Rehana if she wanted anything. She had to keep the household together herself, working at other people's houses and getting help from her father. Her father told her to leave her husband, but she decided to wait and see. In the second year of the marriage, she conceived a child. At that time she also discovered that her husband was involved in girl trafficking. He took Rehana to the border area to live there; after some months he was caught by the police and put in jail. Rehana did her best to fight the case with money she had and then waited for her husband to return. After a few months her husband did return; he promised to change his lifestyle and took his family with him in search of a better future. In reality he started for Pakistan. Rehana suspects that he even planned to sell her. The police upon entering Pakistan caught them. Both she and her husband were put in jail. Later, the Pakistan government arranged to send her back to Bangladesh. It has been eight years since then, and she has still not heard from her husband.

Rehana returned to her natal home. Initially she and her daughter lived with her parents. She became a BRAC member and was trained as a poultry vaccinator. She is a very active member of the VO. Her daughter is now at the NFPE School and she hopes to educate her to a high level. Although her income is not sufficient to establish a separate household, her father has built her a house of her own. He is worried about what will happen to Rehana when he dies. He wants to give her share of the property before he dies so that his sons cannot prevent her from taking her share.

Rehana claims that she can manage living on her own, although it is difficult, but she is a lot happier than she was before.

17. Aysha - divorced, BRAC member

Aysha was born into a poor family. Her father used to work in Dhaka and only occasionally came to see his family who lived with his brother. She never went to school.

Aysha's paternal uncle got her married off suddenly at seventeen without even asking her father's permission. Although Aysha's mother was against the marriage, he paid no attention to her. The groom, supposedly a fakir, was a great deal older than her and had been married five times before marrying Aysha. He also married another five times after marrying her.

Aysha's father was angry about the marriage and encouraged her to leave her husband, but the rest of the family, including her mother, was against her leaving him. She found it very difficult to adjust to her in-laws house, and particularly to her co-wives. Her husband was an ill-tempered and debauched man, and Aysha found his habit of marrying over and over again repulsive. She was constantly abused, physically and mentally. In the second year of her marriage she conceived and gave birth to a son. She could bear no more after a year and returned to her parental house.

It has been eighteen years since she returned. She is not sure whether or not it was a proper divorce, nor does she seem to care. She brought up her son alone, working in other people's houses, doing whatever jobs were available. She joined BRAC and was trained as a poultry worker.

Aysha's parents are dead now, and her sisters are married. She lives alone in her natal home. Her sisters often come to visit her and try to help her. Her son works in a car garage in Dhaka. He doesn't come to visit her nor does he send her any money. Aysha is heartbroken by her son's behaviour.

18. Anu - abandoned, BRAC member

Anu was born into a well off family. Her father used to work in the city and his family lived in the village. Anu is the youngest, and has two brothers. She never went to school, and her father got her married off at seventeen.

Anu's marriage was arranged through a local matchmaker. It went ahead smoothly with a great deal of expenditure and splendor. Gold ornaments and a radio were given as dowry. Anu's in-laws had land of their own and her husband was a farmer. He was the eldest brother in the family, and had never been to school.

Relations with her in-laws were good. Anu used to visit her natal home quite often, even though it was 10-15 miles away. Initially at least her relations with her husband were also good. In the first few years of marriage the couple had no issue and Anu's husband blamed her for this. She underwent all the available treatments, but in the third year of the marriage her husband remarried. She was mentally very distressed, but did her best to adjust to the co-wife. After a year she conceived, but when she was two months pregnant, her husband married yet again.

At this point, Anu's parents brought her home and called a village *shalish*. Anu's husband wanted to keep his wives but Anu and her father was angry that he remarried after she had conceived. They initiated divorce proceedings.

Anu gave birth to a son in her natal home. Her husband has not yet seen him, and they have no contact with him. She became a BRAC VO member, and her son enrolled in the BRAC NFPE School. Her brothers are farmers and not well-off. They eat separately since they got married. Anu's economic as well as mental condition has deteriorated since her father's death. She is doing her best to bring up her son, working hard in other people's houses and at whatever jobs are available. She has had to ask her son to help her, and he has had to drop out of school. She has no training and is apprehensive about taking any loans.

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