

**GENDERED VIOLENCE IN GENDER-BASED DEVELOPMENT PROJECTS:
CONDITIONAL CASH TRANSFER PROGRAMS AND WOMEN'S
'EMPOWERMENT' AND 'DEVELOPMENT' IN BANGLADESH**

by

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Abstract

Conditional Cash Transfer (CCT) programs function in countries around the world and usually transfer cash to the mothers of the beneficiary children in order to facilitate women's 'development' and 'empowerment.' In most cases, the World Bank and the governments of the respective countries jointly operate these CCT programs. Since 1992, in Bangladesh, CCT programs operate via two broad education-based programs: the Female Secondary School Assistance Project (FSSAP) and the Primary Education Development Program (PEDP). Mainstream development thinkers and World Bank experts claim the exemplary nature of these programs in achieving their objectives including: delaying the marriage age for girls, increasing school enrollment, enabling employability, and enhancing empowerment within the household. However, critical development thinkers have found sufficient evidence that, instead of developing and empowering women, CCT programs are using women as 'conduits of policy' or as 'workhorses' in the name of gender-based development. Based on fieldwork done in northern Bangladesh in 2014, guided by feminist qualitative methodology, and through the analysis of *testimonios* of 13 mothers of the beneficiary children and girls, the present study found no corresponding empirical evidence to suggest any improvement in the wellbeing of women. On the contrary, women recounted concerns with the low quality of their children's education, and experiences when the stipend money adversely affected them. This study concludes that CCT programs are at best ineffective in meeting the stated goals, and at worst, aggravating structural violence against women in Bangladesh.

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Dedication

*Dedicated to the martyrs who have sacrificed their life in the
Liberation War of Bangladesh, 1971*

And

*To those who succumbed to violence and sacrificed their life for
'development'*

Acknowledgements

Can a person be an institution? I have heard it many times in my life that they can. Now I can say for sure that one can. Through my graduate journey at UNBC I had the fortunate opportunity to work with a ‘one person institution’, my supervisor Dr. Catherine Nolin. In the last two years, she has aided my development, as I had always dreamed, as an academic. The method you taught me of ‘learning through unlearning’ will be a lifelong asset for me. Undoubtedly, your expertise and knowledge was fundamental in producing my thesis work. It has been a true honor to work with someone who is as inspirational and passionate as you. Your untiring dedication to your students made my work possible.

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List of Acronyms

ADB:	Asian Development Bank
BBS:	Bangladesh Bureau of Statistics
CCT:	Conditional Cash Transfer
CIDA:	Canadian International Development Agency
DFID:	Department for International Development
ESDO:	Eco- Social Development Organisation
FFE:	Food For Education
FSSAP:	Female Secondary School Assistance Program
GOB:	Government of Bangladesh
HDI:	Human Development Index
IFIs:	International Financial Institutions
IMF:	International Monetary Fund
MDGs:	Millennium Development Goals
NGO:	Non-Government Organisation
PESP:	Primary Education Stipend Project
REB:	Research Ethics Board
SAPs:	Structural Adjustment Projects
SMC:	School Management Committee
UN:	United Nations
UNDP:	United Nations Development Program
UNICEF:	United Nations Children's Fund
USAID:	United States Agency for International Development

Map of Bangladesh



Source: The Nations Online Project, 2014

Chapter One: Introduction

Contemporary development practices suggest that the gender-specific targeting of Conditional Cash Transfer (CCT) is a ‘magic bullet’ for women’s development and empowerment (Bobonis & Castro, 2010). Since 1997, Conditional Cash Transfer-based development programs found popularity amongst the development organizations and the governments of their partner countries, and rapidly spread to every part of the world as a development intervention. In the last decade, CCTs grew so fast that exclusively cash transfer-based social assistance projects/programs have affected 150 million households and nearly half a billion people (Barrientos and Hulme, 2008). However, critical development researchers have found strong evidence, through the experiences of CCT programs in Mexico, Brazil and other countries, that simply transferring cash to women does not guarantee their enhancement of empowerment and development. Rather, in some cases, these development projects amplify violence against women. After reviewing the relevant literature, I found no critical studies on the gendered impacts of CCT projects in Bangladesh, though many such projects exist. Therefore, inspired by critical development theories, I initiated primary research in northern Bangladesh on the impacts that these projects had on women; additionally, I recorded the lived experiences of 13 beneficiary women through their *testimonios*.

Bangladesh is well acclaimed in the “development industry” (Hancock, 1989, p.42) for offering itself as a ‘development’¹ laboratory. Since 1971, the independence of Bangladesh, many development providers such as Asian Development Bank (ADB), Department for International Development (DFID), Canadian International Development Agency (CIDA) etc. have provided funding for development projects. The largest provider,

¹ Throughout the document the word ‘development’ is considered as a controversial issue.

The World Bank, has alone provided \$16 billion in funding for the implementation of ‘development’ projects on different issues all over the Bangladesh (Figure 1.1). The World Bank supported development projects in health, education, gender, rural infrastructure, and broad-based economic growth in Bangladesh (World Bank [WB], 2014).



Figure 1.1: World Bank Project Map of Bangladesh (54 financed activities working in 1,218 mapped locations).

Source: World Bank, 2013 (<http://maps.worldbank.org/sa/bangladesh>).

Despite composing half of the total population of Bangladesh (Bangladesh Bureau of Statistics [BBS], 2010a), women are not enjoying equal status to men in the socio-cultural settings of the country (United Nations Children's Fund [UNICEF, 2010]), even though gender-based or gender mainstreaming development projects have become development buzzwords among the 'development' experts and providers. Some gender focused education-based 'development' projects such as Conditional Cash Transfer's (CCTs) for the socio-economic development of women have been implemented in Bangladesh as in other parts of the world (WB, 2009). However, the impacts of development projects are not "gender neutral" (Momsen, 2004). Some scholars claim that in the arena of 'development' women are exploited as 'development workhorses' (Lucas, 2001, p. 187) or used as "conduits of policy"² (Molyneux, 2006, p. 439).

The United Nations Development Program (UNDP), via its Millennium Development Goals (MDG's) emphasized women's development, as three out of the eight goals (Goal 2: achieve universal primary education; Goal 3: promote gender equality and empower women; and Goal 5: improve maternal health) are specifically dedicated to education and socio-economic development of women leading to empowerment (UNDP, 2013a). Although, the Government of Bangladesh (GOB) claims noticeable progress in achieving these goals (Planning Commission of Bangladesh, 2013), the country is still ranked 146th in the country ranking of the Human Development Index [HDI] and finds itself amongst the low human development countries (International Human Development Indicators, 2013).

The state of violence against women is alarming in Bangladesh (UNICEF, 2010), and the *Penguin Atlas of Women in the World* shows that 68% of the domestic violence against

² "Although women acquire a key role in generating social protection, the satisfaction of their individual needs is not part of the policy objectives" (Tabbush, 2010, p. 438).

women is under reported in Bangladesh (Seager, 2009, p.28). Rashida Manjoo, the United Nations special rapporteur on violence against women, in her 2013 visit to Bangladesh, warns the policy makers and GOB by stating that

the most pervasive form of violence against women in Bangladesh is domestic violence, with a high percentage of married women reported having experienced violence at the hands of a spouse and/or in-laws. Other manifestations include different forms of sexual violence including rape and eve-teasing³ (United Nations Human Rights, 2013).

Conditional Cash Transfers (the social safety net programs) have been widely operationalized by development agencies all over the world for poverty alleviation, and educational and social development of women. The target mechanisms of beneficiary selection of these programs are set on a gender (girl/woman) basis (Bobonis & Castro, 2010). The proponents and supporters of CCTs (Thomas, 1990; WB, 2001a; Duflo, 2003; WB, 2009; DFID, 2011; Kabeer, Piza & Taylor, 2012) believe that delivering resources to women will automatically strengthen their empowerment within the household as well as within the community (Bobonis & Castro, 2010); but a lack of consideration of the potential negative consequences of the gender-based targeting of these programs is evident which might exaggerate incidence of domestic violence against women (Bobonis & Castro, 2010). Because “unexpected changes in women’s economic opportunities might increase the incentives for male partners to use violence or threats of violence to (re)gain control over household resources or decision making” (Bobonis & Castro, 2010, p. 1).

Two education-based CCT programs have been executed in Bangladesh for women’s development and empowerment: Primary Education Stipend Project (PESP) and Female

³ Usually eve-teasers “wait in front of girls’ schools and colleges and as soon as they sight the girls walk past them they start passing bad comments, dirty jokes, sly whistles, uncivilized laughter, and sometimes reaching the extreme of rude publicity”.....“According to a report from ‘Bangladesh National Women Lawyers Association’ (BNWLA), the probable eve-teasers on the streets of Bangladesh are teenage boys, traffic police, rickshaw pullers, bus drivers, supervisors or colleagues of working women” (Islam, 2013, p. 6).

Secondary School Assistance Project (FSSAP). PESP Project is fully funded by the government of Bangladesh and FSSAP was jointly funded by the “development credits” of the WB and GOB (WB, 2002b). In the FSSAP project completion report the WB enthusiastically applauded the success of the FSSAP project for attaining project objectives (WB, 2008a). However, to the best of my knowledge, no such qualitative studies have been made to critically examine the program impacts on the lives of women. It is also evident from the past that, the WB (Griffin, 2006, p.1) and their experts together form “knowledge –spaces” and legitimate particular development program which later emerge as a “development truth” (Lawson, 2007). For example, in some Global South countries the argument of ‘overpopulation’ as a development problem or barrier has been used as a rationale for forced birth control (Lawson, 2007).

For this thesis research, I employ a critical\reflexive development perspective to examine the program design of FSSAP & PESP programs and their impacts on the lives of women in Bangladesh, I adopt a feminist qualitative methodology and collect primary data from thirteen beneficiary mothers of girls and children in the community of Thakurgaon in northern Bangladesh. This fieldwork was carried out in the winter of 2014 to record their lived experiences of CCT programs. I hope my research findings might inform the policy planners of Bangladesh and the international funding agencies to re-design the CCT programs in operation as well as for dynamic designing of any such program in the future.

What is Conditional Cash Transfer?

Conditional Cash Transfers (CCTs) are regarded as the most effective means of tackling poverty and social exclusion in many developing countries around the world (WB,

2009). CCTs have been adopted as a means of poverty eradication in over 45 countries and involve approximately 150 million families; funding support for these programs come from International Financial Institutions (IFIs) and other donor agencies (Barrientos & Hulme, 2008). CCT programs usually deliver cash to poor families to be used as investments in the human capital enhancement of their children (World Bank, 2001c). CCTs differ in detail but share many common features. Adhering to the conventional wisdom: “giving ‘something for nothing’ is considered unproductive and not ‘proper’ development” (Hall, 2012, p. 2); almost all CCT programs transfer the cash to the mother of the household in exchange of attaining certain ‘conditions’ (some CCTs termed these conditions as ‘co-responsibilities’) such as: ensuring children’s school attendance, visiting health care providers for children’s health and participating in vaccination and nutritional programs etc. (Bobonis & Castro, 2010; Hall, 2012).

CCTs as a development intervention are fairly new, but they are growing at a high rate as one of the major social protection programs in the world with the financial support from IFIs (WB, 2009). In 1997, CCTs were in operation in just three countries: Brazil, Mexico and Bangladesh (the Bangladesh CCT started as a conditional food transfer). Afterwards, CCTs started spreading rapidly and by 2008, nearly 30 CCT programs were implemented across different regions of the world (Figure 1.2).

1997



2008

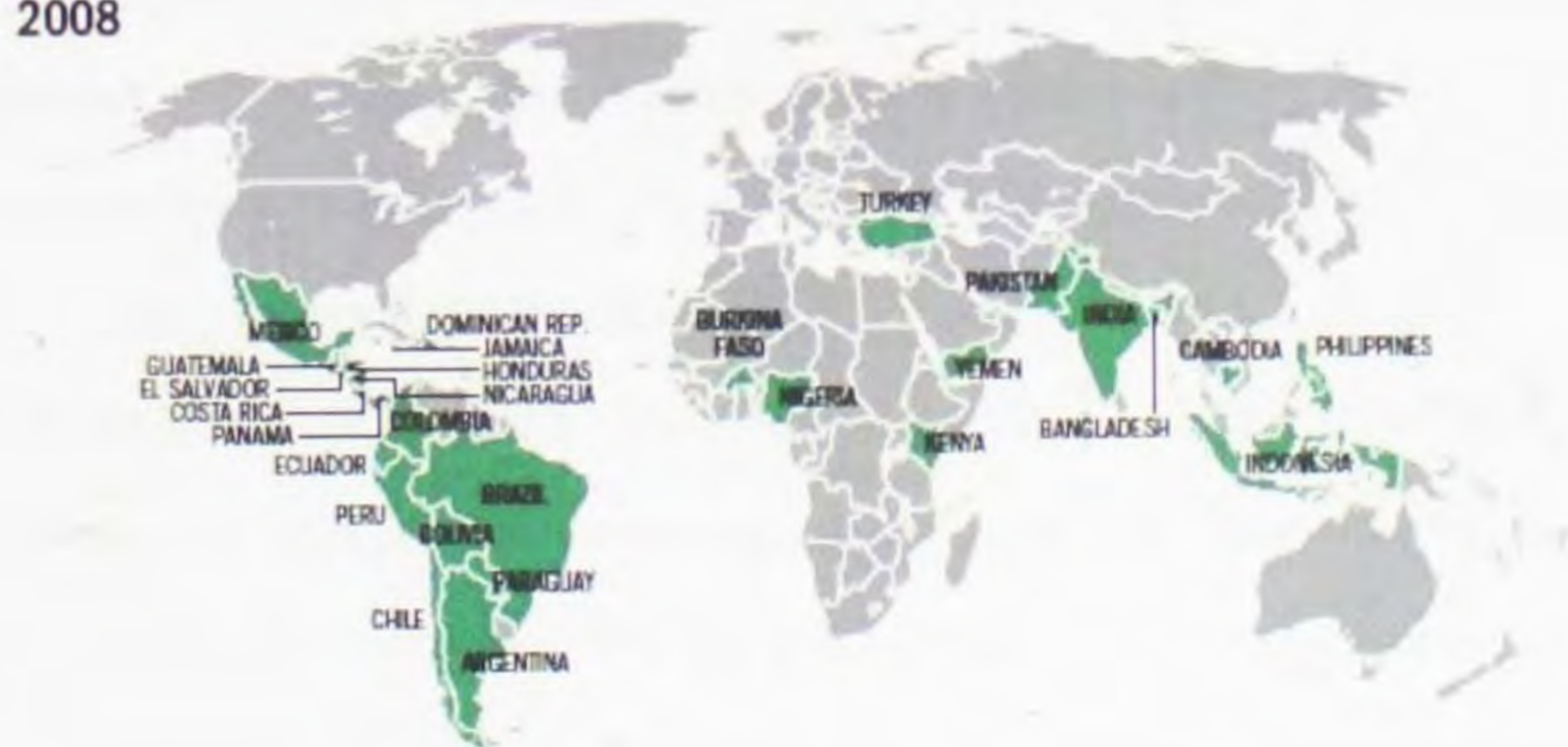


Figure 1.2: Conditional Cash Transfer in the World in 1997 and 2008
Source: World Bank, 2009, p. 4.

CCTs differ in scope and design: some of the CCTs are national programs operated country-wide; some target a specific segment of the population; and some are implemented as small-scale pilot programs. There are clear-cut differences in CCTs depending on the number of beneficiaries. For example, CCT programs in Brazil assist 11 million families whereas CCTs in Kenya and Nicaragua cover only a few thousands. In context to the percentage of the total population coverage, they vary from 40 percent in Ecuador to one percent in Cambodia. The program implementation mechanisms are also different for

different CCTs. While almost all CCTs involve high officials and consultants for their particular field level operation, Chile's *Solidario* only relies on social workers. Finally, CCTs differ drastically on the basis of the benefit amount: the Mexico CCT provides 20 percent of mean household consumption while those in Bangladesh, Cambodia and Pakistan provide less than one percent (Kabeer et al., 2012).

Study Context

“Unlike most development initiatives, conditional cash transfer programs have been subject to rigorous evaluations of their effectiveness using experimental or quasi-experimental methods” (Rawlings & Rubio, 2005, p. 1). The PESP and FSSAP programs have been highly praised at the international level. The Female Secondary Education Program (FSSAP) received a World Bank Gold Medal in 2000 and the FSSAP was used as an example of successful intervention in women's development in the “Reducing Poverty and Sustaining Growth” conference, which was held in Shanghai and co-organized by the Chinese government and the World Bank in 2004. Already, the FSSAP has been replicated as a role model in different countries around the world by the IFIs (Schurmann, 2009).

In 2013, while conducting a literature review on the CCTs of Bangladesh for a research report for a course, “Rethinking development geographies: A rights-based approach to the analysis of international development” and a question came to my mind: “what is education?” I started looking for definitions of education and I found a definition by a philosopher, John Dewey (1966): “education is the development of all those capacities in the individual which will enable him to control his environment and fulfill his responsibilities” (as cited in Aggarwal, 1981, p. 6). Education can be both a process and a product. “As a

process, education is systematic, organized and designed to enable the learner to achieve certain goals and objectives. As a product, education may be operationalized as a desirable change in the learner's behavior brought about by learning or the acquisition of new knowledge, attitudes and skills" (Azher, 2001, p. 20).

As one of the prescribed readings for the same course, I had the opportunity to read Nepali academic Nanda Shrestha's (1995) powerful testimonial "Becoming a Development Category," where he describes development by the term 'bikas' (the word used in Nepali language for development) and depicted the face of development from his lived experience. He considers education to be a component of 'bikas' as such other objects of development; roads, airplanes, dams, hospitals, and fancy buildings. He goes further and unmasks education in development:

Educated children were viewed as future agents of bikas, and our parents were usually seen as abikasis⁴. True, there were things our parents did that had little scientific basis or made any logical sense. But there were also many things they did that had more practical values than the theoretical 'science' we were learning at school. Yet, in the eyes of bikasis, whatever human capital, productive forces or knowledge our parents had accumulated over the years did not count for much. Many students felt ashamed to be seen in public with their parents. The new education gave us the impression that our parents' manual labour was antithetical to bikas. So we sneered at manual work, thinking that it was something only an abikasi or intellectually 'underdeveloped' mind would do. It was not for the high-minded bikasis. The new educational system was producing a whole new way of thinking about the value of labour. Bikas meant, to apply Ivan Illich's (1992) logic, denying as well as uprooting the existing labour use system, traditional bonds, and knowledge base, rather than building on them (Shrestha, 1995, p. 269).

There is an already established consensus that social protections such as CCTs are effective solutions to poverty and vulnerability in developing countries and it is believed that CCTs should be the integral part of a development "strategy to secure greater economic

⁴ The Nepali word used for underdeveloped individual with no institutional education.

competitiveness' (World Bank cited in Molyneux, 2008, p. 8). DFID (2011) designates CCTs as a "quiet revolution" in bringing development to the poor. Nancy Birdsall, president of the Center for Global Development, a nonprofit research group in Washington, claimed that "these programs [CCTs] are as close as you can come to a magic bullet in development" (as cited in Shibuya, 2008, p. 789).

The reading of Shrestha's testimonial empowered me to think critically and it provided strong grounding to the questions that came to my mind regarding the CCTs of Bangladesh. Looking at the program objectives of the PESP (reaching gender parity in school enrollment) and the FSSAP (delaying marriage age, controlling population growth and empowering women), I was compelled to question whether education was an end or just a means for expediting the achievement of the goals set forth by the project objectives in order to hurry the country towards meeting the targets set by the MDGs (Molyneux, 2008). Let it be noted that the MDGs are highly contested and criticized by many critical researchers (Ariffin, 2004; Gold, 2005).

UNDP (1990) in their Human Development Report claims that

the basic objective of development is to create an enabling environment for people to enjoy long, healthy and creative lives (p. 9)..... It is about more than GNP growth, more than income and wealth and more than producing commodities and accumulating capital (p. 1).

Central to development principal should be "enlarging human choices" (UNDP, 1990, p. 61) and should be recognizing an individual as a human being and not as a means to fulfill others ends. The success of PESP and FSSAP should manifest noticeable changes in women's socio-economic conditions in Bangladesh. But the recent reports on structural violence against women in Bangladesh, such as incidents of eve-teasing, domestic violence, acid attack on girls, high maternal mortality rates, and low nutrition levels of women (UNICEF,

2010; Islam, 2013), caught my attention. How are these gender-oriented projects really performing? Are they really bringing socio-economic development for women? Or, is there something else going on under the guise of women's development and empowerment?

I chose Thakurgaon, one of the northern districts under the Rangpur division of Bangladesh, as the study area for my research. According to an updated poverty map of Bangladesh, Thakurgaon falls below the high poverty zone (BBS, 2010b). Poverty is one of the basic causes of male violence to women (Jewkes, 2002). According to Stephen Lewis (2009), Canada's former UN ambassador and international envoy, poverty and violence against women are interlinked as he states "Violence breeds from poverty and poverty breeds violence." (as cited in Uhler, 2009, para. 4). The FSSAP and PESP have been implemented in Thakurgaon from the day of their birth in Bangladesh. Moreover, I was born and grew up in Thakurgaon and since I have intimate connections with local community and institutions, I find Thakurgaon, to be the best candidate for my study and for the pursuit of my research questions.

Approach

As a researcher and writer, I feel it is my responsibility to give my readers insight into the approach that I have adopted for my research. International Studies as a discipline is interdisciplinary in nature (Hettne, 2002). As a Master's student of the International Studies program (International Development stream), I am bestowed with the freedom to use materials from multiple disciplines. For my thesis, I embrace the aspects of critical/re-thinking development, human geography, feminist methodology, anthropology, and

sociology. Using multiple disciplines for the research enabled me to look at the topic from a broader perspective and helped me to constitute rigorous academic work.

I derived agency from human rights and social justice. The dominant mode of development however is economic growth and is considered as “inherently good for the people as apple-pie” (Power, 2003, p. 16). The central concern of development should be enhancing “self-esteem, self-respect and improving entitlement” (Desai & Potter, 2002, p. 2), rather than just economic growth. Critical/re-thinking development is espoused by many scholars such as Harvey (1973), Galeano (1974), Shrestha (1995), Peet (1998), Rist (1999), Power (2003) and Lawson (2007). Critical thinkers view development as the articulation of agendas of those who accrue benefit from it. Development has always ignored or even repressed the voices from the margin and the recipients of development (Rist, 1999; Power, 2003). Being empowered by critical thinking and having looked at the development programs implemented in Bangladesh, I agree with what Marxist-geographer Peet (1977) argues:

The essence of the Marxist argument, therefore, is that inequality is not a “temporary aberration” nor poverty a “surprising paradox” in advanced capitalist societies; instead inequality and poverty are vital to the normal operation of capitalist economies.....Unemployment, under-employment, and poverty are inevitably produced by mechanization, automation, and the uneven course of economic development. Inequality underlies our whole economic way of life (p. 116).

I have accumulated my reliability from critical/re-thinking development and feminist ideologies which have provided my research with theoretical grounding and which have empowered me by providing a diagnostic eye to analyze the power of the unseen working hands of development. Feminist qualitative methodology has further given my research a methodological base for conducting a systematic inquiry. By using critical theories, my aim

is to bring light to the voices that are living in ‘development’ and to prove that all development practices are not essentially ‘good’ developments (Esteva, 1992).

My Enlightenment: Learning through Unlearning

I was born and raised in Bangladesh, which, as I mentioned earlier, is highly occupied by the development activities of several international development agencies. Breathing and living in Bangladesh without inhaling the fumes of development is impossible. From my personal lived experience, I can know that this environment is highly influential in shaping a person’s mental state and that it leaves a long lasting and unquestioned impact. In 2012, when I started my Master’s at UNBC, I was asked to define development for a course. My definition was very simple and straight forward: “development is a process of socio-economic enhancement.” Later I was told to find a definition of development from any social thinker or organization. I searched and tried to find a suitable definition of development and ended up with the following:

“Development consists of a set of practices, sometimes appearing in conflict with one another, which require—for the reproduction of society—the general transformation and destruction of the natural environment and of social relations. Its aim is to increase the production of commodities (goods and services) geared, by way of exchange, to effective demand” (Rist, 1999, p. 13)

Among many other available definitions I liked this definition, although, at the time, I did not have the capacity to apprehend or describe what it was that Rist was actually trying to convey. For the book review assignment, I dared to review the book “The History of Development from Western Origin to Global Faith” by Rist since the definition was from this book. For the review I had to make and present a poster on Gilbert Rist. Many audience

members of the presentation asked me what ‘Alternative Development’ (one of the terms I used) meant?” At the time, I had no ability to answer the question in a meaningful way.

In the fall semester of 2012, I took the course “Advance Qualitative Research Methodology” taught by Dr. Catherine Nolin. For the first time, I received a clear idea about how a Master’s thesis should look. I also learned about the volume of effort I would have to put in. My unlearning started at this point! I slowly started to become hopeful about my degree and, with the progression of the course, my study and thesis research became a passion. At the end of the course, I was able to constitute the methodological framework of my research. In the winter semester of 2013, I took another course “Rethinking development geographies: A rights-based approach to the analysis of international development ” with Dr. Catherine Nolin, where I had the invaluable opportunity to get introduced to critical development thinkers such as Eduardo Galeano, Nanda Shrestha, Arturo Escobar, Gustavo Esteva, Marcus Power and many more. Short films, documentaries and photographs along with their writings provided me a new and effective way of learning – that is, “learning through unlearning”. I unlearned my life-long experience of development and started to apprehend its unseen realities. I was able to identify the hidden powers working behind the scenes of ‘good development’ (Power, 2003). I can also now connect the ongoing development issues at the national and international level. I am happy to learn the learning through unlearning.

Overview

My thesis is organized into six separate but interconnected Chapters. Following this introductory Chapter, Chapter Two describes my conceptual framework and contextual

framework of key authors and ideas surrounding critical and rethinking development, the use and performance of Conditional Cash Transfer programs as a development mechanism and, my research questions. Chapter Three outlines the methodology and methods such as: fieldwork, interviewing, *testimonios* that I adopted to carry out my research. Chapter Four and Five together form the nucleus of the thesis: the analysis based on my research participants' view points and from their lived experiences in development. Finally, in Chapter Six I discuss the summary of my finding and try to relate with the existing available literature in the field of my research and conclude the study.

Chapter Two: Conceptual Framing and Contextual Framing

Unlearning or relearning is one of the most effective and rewarding learning processes (Nolin, 2013).

In this section I discuss both the conceptual and contextual framework that I undertook for my thesis research. Both topics benefit me by providing conceptual groundings for my research. Of course, it is the “theoretical orientation that guides the conceptual framing of research, its questions, and the choice of data collection and analysis techniques” (Dyck, 1993, p. 53). Therefore, this section will discuss critical and reflexive approaches which I adopted as my conceptual framework for my thesis.

My contextual framework is influenced by the theories I reviewed and it primarily focuses on the education based CCT programs for women’s development in Bangladesh. It also touches on the designs and impacts of CCT programs implemented in other parts of the world such as Brazil, Chile, Mexico, South Africa, and Ecuador. I review the works of key authors, government and international agencies data sources and media accounts to justify my arguments and to create a valuable document for future researchers.

Critical and Reflexive Approaches

At the end of the Second World War, the word ‘development’ became a buzzword and was frequently used by politicians, academics, economists, political scientists (Escobar, 1995; Parpart & Veltmeyer, 2004). Development most often refers to progress, prosperity or peace (Dodds, 2002) and offers solutions to poverty, inequality, and access to services (Loker, 1996) but Power (2003) acknowledges “that the idea of ‘development’ is difficult to define, since the term has a whole variety of meanings in different times and places... it might be said that the term actually has no clear and unequivocal meaning and is in a sense

truly the stuff of myth, mystique and mirage”(p. 1). Critical development thinkers argue that the motive of development should be visible and development should ensure justice for those being ‘developed’ (Munk, 1999).

So, poor and hungry I certainly was. But underdeveloped? I never thought - nor did anybody else - that being poor meant being 'underdeveloped' and lacking human dignity. True, there is no comfort and glory in poverty, but the whole concept of development (or underdevelopment) was totally alien to me (Shrestha, 1995, p. 268).

This quote is taken from Nepali academic Nanda Shrestha’s “Becoming a Development Category” where he deliberately sketches how development is brought to the ‘developing’ countries by the ‘developed’ world and international development agencies from his lived experiences. This powerful testimonial compels us to rethink and unlearn the concept of ‘development’.

Economic globalization has become the dominant model of present day development, a system fueled by the belief that a single global economy with universal rules set up by corporations and financial markets is inevitable. Economic freedom, not democracy or ecological stewardship, was the defining metaphor of the post-cold war period for those in power (Barlow & Clark, 2002, p. 81).

The World Bank and International Monetary Fund (IMF)⁵ initiated free markets and neoliberal economic strategies as dominant global policy in the name of ‘development’ but only offer negligible benefit to the major portion of the world population (Power, 2003, p. 132). Anthropologist Wade Davis (2009) goes further and argues that

the Western model of development has failed in so many places in good measure because it has been based on the false promise that people who follow its prescriptive dictates will in time achieve the material prosperity enjoyed by a handful nations of

⁵ The World Bank and IMF were established in 1944 at the Bretton Woods conference in New Hampshire. The main objective behind their establishment was the reconstruction of the European countries after the WWII. Currently, they are primarily involved in poverty alleviation worldwide by providing financial and technical supports to the development projects implemented in the developing countries. But, they are highly criticized for their role in the development projects as these projects very often fails to meet the local needs (Palacios and Perez, 1999).

the West ...in reality, development for the vast majority of the people of the world has been a process in which the individual is torn from his past, propelled into an uncertain future, only to secure a place on the bottom rung of an economic ladder that goes nowhere (p. 196).

The World Bank and IMF and other IFIs work as agents for foreign investors by restructuring the political systems of the 'developing countries' thereby making them warm-beds for foreign investment. The worst part is that they make the resources of 'developing' countries exhaustible for multinational extraction companies (Holt-Gimenez, 2007). The irony is that the governments of the developing countries, irrespective of dictatorship or democracy, act as local agents for WB or foreign investors.

Neoliberalism received warm welcome in Bangladesh in 1975, when the national policies of Bangladesh were intertwined with the policy recommendations of the World Bank by the President at the time, Mr. Ziaur Rahman. According to Rahman (2003) these policies were instituted through the structural adjustment programs' (SAPs) policy package. The SAPs generally require deregulation, reduction of government control and market liberalization. Bhattacharaya, Rahman and Khatun (1999) point out that

the principal policy instruments of the SAPs in Bangladesh included, *inter alia*, cutback in public sector expenditure, reduction of anti-export bias in the tax structure, tariff rationalization and overall trade liberalization, incorporation of flexibility in the exchange and interest rates, privatization, price decontrol and de-subsidization (p. 6).

Bangladesh was credited for expediting tariff-liberalization and privatization programs, for reforming economic policies by making them market friendly and for restructuring the financial and fiscal sectors in accordance with SAPs recommendations. Following these policy changes, Bangladesh was bestowed with the extended structural adjustment facilities (ESAF) for successful implementation of the SAPs (Kabir, 2011).

As a part of the adjustment lending credit a total of US\$1.76 billion was disbursed in Bangladesh by the World Bank between 1988/89 and 1995/96. The primary objective for giving this credit was structural and sectoral adjustment such as the energy sector adjustment credit (1989, SDR 137.0 million), the industrial sector adjustment credit (1987, SDR 147.8 million), and the financial sector adjustment credit (1990, SDR, 132.7 million) (Rahman, 2003). The speed of the SAPs implementation in Bangladesh was faster than in any other of its South Asian peers. India and Pakistan were just embarking on the SAPs in the late 1980s whereas Bangladesh undertook massive market reforms from as early as the 1980s (Kabir, 2011).

In 1975, a new industrial policy was adopted by the government of Bangladesh which approved massive de-nationalization of state-owned institutions and policies for the promotion of private industry and investment (Nuremowla, 2012). The jute manufacturing sector policy reform was carried out to fulfill the conditions of the IFIs. The public sectors were accused of wasting public money. Not only have jute industries been privatized but workers in this sector have also been laid off, which in turn contributed to rising unemployment. It was evident from the fact that the promise of privatization failed to bring forth the committed fruits (Bhaskar & Khan, 1995; Kabir, 2011). The entrepreneurs did not take on the risk of running the privatized industries; rather, they used these public properties for their capital gain (Sen, 1997).

In the early 1970s a total of 250,000 workers were employed in nearly 80 jute mills in Bangladesh. Among them almost 200,000 workers had to suffer forced unemployment by 2008 due to the neoliberal restructuring of Bangladesh. *Adamjee* Jute Mills, the largest employer in the industrial sector in Bangladesh, was closed down in 2001. As the home of

several jute mills, Khulna used to be the major industrial city of Bangladesh. In 2007 however Khulna lost its glory as eight state-owned jute mills were closed that year as a part of IFIs recommendation implementation (Kabir, 2011).

The neoliberal policy agenda attacked the backbone of Bangladesh - the agriculture sector - between the 1980s and the 1990s. All agriculture related businesses such as the main agriculture input the fertilizer business, the seed import and distribution business, and the agricultural machinery businesses were privatized. Although 80% of the total population of Bangladesh is directly or indirectly dependent on the agriculture sector, the government of Bangladesh had to reduce agriculture subsidies (Nuruzzaman, 2004). The food and fertilizers sector suffered from massive subsidy cuts during 1977-84 (Ahmed, 2002 cited in Nuruzzaman, 2004, p. 46) as part of the implementation strategy of the SAPs reform.

The neoliberal policy began to interfere in the financial sector Bangladesh in the early 1980s. The neoliberal policy experts found out that the weakness of the banking sector of Bangladesh were due to inefficient management. They suggested that the banking sector be denationalized. The *Uttara* Bank and the *Pubali* Bank were privatized and private commercial banking started to flourish as the then government of Bangladesh issued private banking licenses (Kabir, 2011). Bhattacharaya (2002) points out, "it was also during the mid 1980s that the money, banking and credit commission came into being to define the scope and modalities of the early phase of reforms" (p.3). Extensive financial sector reforms of Bangladesh were initiated in the beginning of the 1990s under the World Bank which assisted with the Financial Sector Adjustment Credit (FSAC) (Kabir, 2011). As Bhattacharya (2002) states:

The FSAC of the World Bank also set some objectives in 1990 like gradual deregulation of interest rate structure, providing market oriented incentives, making

subsidies more transparent, adoption of an appropriate monetary policy, improvement of debt recovery climate, and strengthening the capital markets to pace up the reforms process (p.4).

The neoliberal policy guided rapid reform in the financial sector of Bangladesh and produced huge amounts of loan default. The loan default has been the biggest problem in the country's financial sector since. Unfortunately, loan defaulters became the dominant controllers of the banking and insurance sector of the country (Kabir, 2011) and "this small group of banking and insurance bourgeoisie continued to flourish further and turned into the Bangladeshi equivalent of "robber barons" of nineteenth century Europe" (Nuruzzaman, 2004, p. 41).

The primary education sector of Bangladesh was liberalized during the 1990s. For liberalizing the sector Asad (2009) claims that the expansion of privatized primary education and the deterioration of the quality of public primary education became rampant. The privatized primary education sector was flourishing as a commercial product while ensured and quality public primary education lost the Bangladesh government's priority. The primary education was subjugated to an NGO activity. Neoliberal policy reform facilitated WB and IMF to use the public primary education as a laboratory 'guinea pig' which in turn led to an inefficient and inactive educational system (Asad, 2009).

The mission of the Secondary Education Sector Improvement Program (SESIP), which was supported by the Asian Development Bank (ADB), was to stop the education sector subsidy. Asad (2009) mentions that the devastating step of privatizing textbook publication was implemented under SESIP (see also Asian Development Bank [ADB], 2008). The textbooks published by the National Curriculum and Text-book Board (NCTB) of Bangladesh became an open market commercial product. As a result, text-book purchasing

costs added extra educational expenses to the poor families for their children's education. This is a glaring example of how the education sector has been commercialized through neoliberal policy. Instead of organizing the education sector to make education a right, it was organized to make education into a product. "Only who have money, can have the education" (*Taka jar, Shikkha tar*) but the constitution of Bangladesh reads that 'education is right, not a privilege' (Asad, 2009).

The governments of the developing countries such as Bangladesh are so grateful to the WB or IMF for providing these charismatic 'mantras'⁶ of development that they are too willing to adopt the 'policy of repression'⁷ and engage in ruthless actions in order to suppress any local dissident voices against a range of 'development' projects (Holden and Jacobson, 2008, Manz, 2005). Thus critical geographer Marcus Power (2003) asserted

Despite all the talk of 'empowerment', 'development' is still very much something that is defined and enunciated by the 'First World'. Just as in colonial times, the frameworks and strategies of development are authored outside the country concerned and are grounded in foreign (neoliberal) ideologies (p. 132).

Although, these development initiatives failed to find any real solutions to the problems of the majority population of the world, they succeeded to divide the world by naming First and Third.

Little attention is given to the recipients of this development, "the views of women, the views of people in the South, the views of people who are excluded socially, and the views from 'below' (Power, 2003, p. 41) because the proponents of development policies are

⁶ In this thesis I considered neoliberal policies professed by IFIs as 'mantras'.

⁷ For Example "On the 26th of August 2006, five people died and many others were injured when security forces reportedly opened fire on some 50,000 people gathered in a small town in Phulbari, a sub-district of Dinajpur in north western Bangladesh. The gathering was a protest in response to a proposal by Asia Energy, a UK-based mining company, to engage in open-pit coal mining. In 1998 The Asia Energy Corporation (Bangladesh) Pty, a wholly owned subsidiary of Global Coal Management Resources plc (GCM)³, was awarded a contract by the Government of Bangladesh to mine coal in Phulbari. The Phulbari coal mine is an open-pit coal mining project which involves digging huge pits with heavy machinery to access the mineral ore". (Nuremowla, 2012, p. 5).

“rich and powerful, [and] assume a textbook world in which producers and consumers operate at arms length and receive equal benefits” (Abell, 1999, p. 40). In addition, less attention and support has been channeled to the locally-run institutions. On the contrary, aid from the North has been allocated based on their premeditated terms and prescribed projects (Judd, 1999).

The critical re-thinking (Power, 2003) paradigm came into being in 1980’s in the development arena inspired by the scholars such as: Karl Marx, Jurgen Habermas, Michel Foucault and Edward Said (Schrijvers, 1993). Critical development thinkers adhered to the argument that development cannot be “given” to a country, it has to come from within. “Attention should be paid to the local knowledge and accumulated wisdom, respectful partnership, and participatory practices which will empower the poor by means of allowing them to define their own development problems” (Parpart & Veltmeyer 2004, p. 52).

Feminists denounce the current process of development, because they believe that it benefits the North and multinational corporations only. As Judd (1999) states the “feminist perspective on the current conjuncture affirms that development processes cannot and should not be directed from the outside, nor should they be left to the workings of the unseen hand of the market” (p. 224). Feminists also strongly oppose measuring development using economic scale like gross national product (GNP) (Kerr, 1999). As Galeano (1997) also pointed out that “Statistics admit, but do not repent. In the last resort, human dignity depends on cost-benefit analysis, and the sacrifice of the poor is nothing but the ‘social cost’ of progress” (p. 222). Ongoing development programs and policies prioritize trade and economics over human life (Shiva 2001).

Critical development scholar Gilbert Rist (1999) argues that development has been no more than a collective faith like religious beliefs professed by the ‘developed’ countries for ‘under develop’ countries. Critical development geographer Victoria Lawson (2007) claims that any form of development knowledge is “socially produced and socially producing of particular configurations of political, epistemological, and institutional context and power relations” (p. 33). Critical scholars such as Esteva & Prakash (1998), Wright (2004), Lawson (2007, p. 33) also argue that, by any means, development knowledge stems from culturally or historically or contextually specific experiences. It is not knowledge beyond the human cognition (Lawson, 2007). These are the viewpoints that made me to rethink the way in which development is practiced, and for whom it best serves.

The mainstream development ideas stem from the eighteenth-century Enlightenment thinking which advocated a single rational and objective knowledge about the world can be achievable. The supporters of enlightenment thinking claimed that scientific development knowledge is a space-less, nonpolitical phenomena and free from cultural bias and able to reap the same results regardless of place. But some contemporary geographers such as Peet & Hartwick (1999) believe that Enlightenment thought was also a product of particular geography. Undoubtedly it originated from the eighteenth-century European culture, history, and geopolitics (as cited in Lawson, 2007).

Critical geographers such as Turnbull (1997), Mitchell (2002), Wright (2004) claim that some institutions (such as WB, Inter-American Development Bank [IADB], USAID, DFID, IMF) and their experts together form development “knowledge –spaces”⁸ which legitimize particular ‘development’ programs as common solutions to problems

⁸ The critical geographers claim that development ideas do not originate in isolation but they are also produced in specific geographical and cultural context - what geographer Turnbull (1997) termed as ‘knowledge-spaces’ (Lawson, 2007, p. 42)

irrespective of their particular space and community. They then establish these programs as a “development truth” (Lawson, 2007, p. 41-42). Since 2003, Bangladesh’s Female Stipend Project has been replicated by the WB in the Punjab province of Pakistan as a gender oriented program without considering the poor gender indicators of that region (WB, 2007; Schurmaan, 2009) and ignoring the potential risk of violence that the participating girls might face. The female school stipend project was also operationalised in the sub-Saharan Africa countries of Rwanda, Congo, and Ghana with an extra goal of HIV/AIDS control (Academy for Educational Development, 2008; Schurmaan, 2009). I did not find any such extensive study that has been undertaken on the gender impacts of the FSSAP program to provide a platform to recommend the FSSAP’s potential of reliability. So, replication of the FSSAP and PESP program without considering the place/gender-specific context requires critical inquiry.

This is why critical development thinkers try to find out how mainstream development thought has come into being along with drawing out the dominant power acting behind its implementation to make it a “regime of truth”⁹. Lawson (2007) mentions several ‘regimes of truth’ dominated the mid-twentieth century such as poverty, illiteracy and over population. Critical thinkers also try to assess the political and material impacts of development thoughts and their actions on the society.

⁹ Robert McNamara, the World Bank president who recognized the population growth as the main hindrance for the progress of Latin America states that “The World Bank will give priority in its loans to countries that implement birth control plans” (Galeano, 1974, p. 5). Lyndon B. Johnson, the president of USA, went a step ahead to support the World Bank’s claim by making a remarkable statement: “Let us act on the fact that less than \$5 invested in population control is worth \$100 invested in economic growth” (Galeano, 1974, p. 6). Galeano (1974) claim that “various U.S. missions have sterilized thousands of women in Amazonia, although this is the least populated habitable zone on our planet. Most Latin American countries have no real surplus of people; on the contrary, they have too few. Brazil has thirty-eight times fewer inhabitants per square mile than Belgium, Paraguay has forty-nine times fewer than England, Peru has thirty-two times fewer than Japan. Haiti and El Salvador, the human antheaps of Latin America, have lower population densities than Italy. The pretexts invoked are an insult to the intelligence; the real intentions anger us” (p. 6). It is an example, how development ideas become ‘regime of truth’ and are implemented ruthlessly.

In this part of the chapter, I intend to give an idea on the theoretical stand point of my research. In the next part of this chapter, I reviewed available literature on different Conditional Cash Transfer programs and their impacts on the beneficiaries of these programs. Obviously the contextual framework is powered by the conceptual framework I described above.

Contextual Framing

Do we ever really know a place or do different aspects reveal themselves only when we are ready to see them? (Nolin, 2006 in Reade and Nolin, 2008, p. 2)

The contextual framework I am presenting here is an eye-opener and a powerful source to unlearn about the ‘myth of successes’ of these CCT programs claimed by their proponents. I received guidance from the critical thinkers in framing my contextual framework. The critical theories highly influenced me to investigate the impacts of these programs on their recipients. Here, I review the publicly available literature on CCT programs and discuss my findings on the impacts of these programs’ goals under the following sub-headings: (1) structural violence; (2) gender mainstreaming and empowerment; (3) household power relations; (4) enrollment and access to education; and (5) development-fed politics.

Structural Violence

When an individual suffers due to the embedded system and structure of the society or of an institution, it can be termed as structural violence (Galtung, 1969). Structural violence is a complex phenomena to define and describe. That is why, in contrast to

behavioral violence, it is difficult to blame any specific person for structural violence. I

would like to quote Dr. Paul Farmer here

The term “structural violence” is one way of describing social arrangements that put individuals and populations in harm's way....The arrangements are *structural* because they are embedded in the political and economic organization of our social world; they are *violent* because they cause injury to people (Farmer, Nizeye, Stulac & Keshavjee, 2006, p.1686).

He further states that

neither culture nor pure individual will is at fault; rather, historically given (and often economically driven) processes and forces conspire to constrain individual agency. Structural violence is visited upon all those whose social status denies them access to the fruits of scientific and social progress (Farmer, 2001, p.79).

Women face socio-cultural, economic, and political structural violence. Brock-Utne (1989) classified structural violence against women into two basic categories: “premature death attributed to inequitable life opportunities and a reduced quality of life in which human potential is diminished” (as cited in Majurana & McKay, 2001) and when a woman suffers from structural violence for being a woman such as domestic violence, it can be denoted as patriarchal structural violence (Brock-Utne, 1989). In patriarchy, socially constructed gender inequalities are used to sanction male domination (Ebert, 1996 cited in Mazurana & McKay, 2001). The male domination in Bangladesh can be better exemplified by the term “*machismo*” which is used in Guatemala and which Reade and Nolin (2008) described in their book “Empowering Women”. They defined the term with reference to Gutmann (2003) and Soong (1999)

The defining characteristics of machismo are exaggerated aggressiveness, arrogance and sexual aggression in male to female relationships, and the ability of a man to “completely dominate his wife and children”. Machismo inside the family unit is the husband’s ability to control and subjugate his wife. This subjugation can take the physical form of economic violence or it can be subtle (Reade and Nolin, 2008, p. 5)

Even in our present day society domestic violence is the most threatening issue against women's security in Bangladesh. A UNICEF (n. d.) report found that "extreme physical abuse at home that led to death accounted for more than 70 per cent of the reported domestic violence cases involving young housewives and girls aged 13-18" (p. 2). The Bangladesh Demographic and Health Survey (2004) reported that 55 per cent of married males in Bangladesh have justified hitting or beating their wives as reasonable (as cited in NIPORT, 2005, p. 47). In the same survey, approximately one in two men claim that violence against their wife is justifiable if their wives go outside of the house without their permission (NIPORT, 2005, p. 47).

UNICEF (2010) found that more than 50 percent of married women from the age group of 15-49 suffered some form of physical and/or sexual violence from their husbands. Incidents of 'eve-teasing' and sexual violence were very high and frequent which is a serious threat to the security of adolescent girls in Bangladesh. This 2010 report is troubling in light of the claims made by the 2001 World Bank's Bangladesh-FSSAP project information document (PID), in which it is stated that 'community awareness' regarding the benefits of girl's education in Bangladesh was sufficient (WB, 2001b, p. 4). If community awareness is sufficient, how can there be high incidents of violence against girls in the form of 'eve-teasing'? Either the claim of community awareness is overstated or community awareness alone is an insufficient solution. Domestic violence also negatively co-relates with development of the children of the household (Edleson, 1999). These children suffer from different social and emotional problems such as: aggressive behavior, depression, anxiety, decreased social competence, and diminished academic performance (Fantuzzo & Mohr, 1999).

An NGO Action Aid conducted a study on gendered violence in education in Bangladesh. For that study, respondents were selected from adolescent boys, girls, teachers, parents, and civil society groups. The findings of the study showed that 86 percent of girls face harassment on the way to school, and 97 percent of boys admitted that they eve-tease girls on the way to school. Seventy three percent of the parents said that due to eve-teasing they stopped the schooling of their daughters (Karim, 2005).

The prevalence of dowry and dowry-related violence such as acid throwing and “femicide” (Reade and Nolin, 2008, p. 21) are very high in Bangladesh. According to the 2013 annual report of the human rights organization ‘Odhikar’ on human rights violations in Bangladesh:

In 2013, Odhikar recorded that 436 females were subjected to dowry violence. Of these females, 430 were women and six were under aged brides. It has been alleged that among the 430 women victim 154 were killed because of dowry, 261 were abused in various ways for dowry demands and 15 women committed suicide due to dowry related violence. Among the six under aged brides, four were killed and two committed suicide because of dowry. Furthermore, during the dowry violence a 40-day old baby girl was killed by her father and one five- year old girl was physically abused along with the dowry victim. On the other hand, one male relative was killed and two were physically abused for not giving dowry. Furthermore, one woman relative was killed, another was physically abused and one committed suicide in humiliation for not giving dowry (p. 122).

Economic forms of structural violence against women include less pay for equitable work, lack of recognition and sanction for their work (of which roughly 50% of women are engaged in worldwide), and labor market discrimination (Waring, 1988). According to 2005 report of the Planning Commission of Bangladesh, women constitute almost 20 percent of the paid agricultural labor force, but are paid 30 per cent less than men doing the same work. In non-agricultural sectors, women constitute 22 per cent of paid work while receiving less than half of what is paid to men. Be it noted however that public servants are the only ones

who receive equal wages (p. 22). “For one in eight women who earn a wage, someone else decides how that wage will be spent. More than two in five decide with someone else, such as their husband” (NIPORT, 2005 as cited in UNICEF, n. d. p. 3). According to UNICEF (2010) the nutritional status of women is very poor in Bangladesh, which is closely related to the maternal health of women. The maternal mortality rate is still high as 320 women die per 100000 live births in Bangladesh (p.1).

Individuals and society both value men’s task performance. In contrast, women’s work is thought easy and less valuable. *The Penguin Atlas of Women in the World* showed that “women spend much more of their time than men in informal, unpaid, and household production work. Most of men’s total work time is paid; most of women’s is not. Overall, women’s work more hours each day than men, restless and perform a greater variety of work” (Seager, 2009, p. 70). Usually daughters help their mothers in household tasks. Adato et al. (2000) found that women’s workload increases if they send their children to school. Mothers also have to spend extra hours for supervising children’s school work (as cited in Molyneux, 2008). I have not identified any studies which examine who will take care of the children’s household education and care before implementing these above-mentioned projects. Thus, increased pressure is put on the already overburdened mothers of households

Studies on the Mexican and Ecuadorian programs showed that for collecting the bi-monthly stipend money, recipient mothers have to travel long distance to the collection point and have to stand in the queue there to collect the cash (Figure 2.1 is an example) which is



Figure 2.1: Mothers are waiting under the sun for receiving stipend money in Bangladesh
Source: Prothom Alo, July 14, 2013, p. 3.

usually time consuming and painstaking. Sometime they have to spend the whole day for collecting money at the cost of their day's work. Some of them have to walk the whole way to and from collection point as they are unable to afford transportation cost (Molyneux, 2008).

Governmental policies and 'development' projects by multinational corporations are also potential sources of structural violence against women. Subsistence farming is a common practice for women all over the world. Although subsistence farming does not make monetary profit, it produces some food to eat for the women and her children. But the World Bank finds that expediting export growth through structural adjustment policies (SAPs) is the only way to improve these women's lives (Waring, 1988). Mazurana & McKay (2001) claim that "these 'unproductive' women and their children are driven off the land to make room for the new multinational corporations and expanding mono-crop plantations. The women and their families then migrate to urban areas where they contribute to growing

unemployment and help fill the pool of cheap labor from which the multinationals draw” (p. 5). Largoza-Maza (1995) also mentions how ‘development’ programs negatively affect the women. She claims that since the SAPs implemented in Philippine, export processing and tourism became the dominant economic activities. Women were abused as “a source of cheap, docile labor and sexual commodities” in this form of development (Largoza-Maza, 1995, p. 63).

Gender Mainstreaming and Empowerment

I am interested to draw out how far the program designs of PESP and FSSAP were committed to execute women’s rights and equality and how far they demonstrated these ideas at the implementation level. Usually, gender base development programs refer to those programs which incorporate the principles of gender equality into their program design. Molyneux and Thomson (2011) go further by stating that gender oriented programs should feature the following:

that training and resources are allocated to strengthen women’s capabilities; the social and economic empowerment of women is explicit in the goal of the programmes; they include family-friendly policies that acknowledge women’s role in caregiving but also promote alternative child-care arrangements; they aim to transform gender relations by encouraging greater equality and, where appropriate, involve men in the activities of the programmes. Finally, participants should have voice in the programmes’ design, implementation and evaluation (p. 199).

Many of the proponents of CCTs strongly support transferring cash directly to women and argue that it helps to elevate women’s economic condition and their household bargaining power and also empower them by enhancing the capability of spending money (Barrientos & DeJong, 2004, Rawlings, 2004). Benderly (2011) cross-examines the shortcomings of the above mentioned claim by stating that “the stipends do generally increase women’s domestic purchasing power, but without altering the fundamental bases of

their social and economic subservience. Thus they cannot increase women's equality or autonomy, which critics view as essential to true empowerment rather than the feeling or appearance of empowerment" (p. 3)

Molyneux (2008) defines empowerment as "the acquisition of capabilities that have the potential to assist women in achieving autonomy (legal and material), equality (social and personal, ie status and self- esteem) and voice and influence (over decisions that affect their lives)" (p. 45). Feminists claim that women are included in CCT projects based on the "deeply conservative notions of womanhood" (Cornwall, Gideon & Wilson, 2008, p. 2). Women are not thought of as workers or citizens or a member of the society, rather the criteria for their inclusion in the projects were/are as the mother of the future generation. Molyneux (2009) acknowledges "however, in meeting children's needs by depending upon and reinforcing a maternal model of care and household responsibility, these programs [sic] might fall short of their claims to empower women" (as cited in Benderly , 2011, page. 2). Tabbush (2010) found that, to include in a CCT program in Mexico the woman has to be a 'good mother'. Projects were oriented to deal with inter-generational poverty and no initiatives were taken for the mothers' human capital formulation to enhance their socio-economic condition. This is a glaring example of how CCT's have been designed using existing socially-ascribed gender roles. Rayner and Chowdhury (2004) claim that the FSSAP has received community support in Bangladesh, since it was believed by the community that the project promotes women as better wives and mothers, but it does not address their individual empowerment (as cited in Schurmaan, 2009, p. 513).

Household Power Relations

Women's economic and social conditions are the main obstacle for raising their voices against men. Patriarchy empowers men more than women and it is embedded in the society of Bangladesh (Khatun & Cornwell, 2009). In Bangladesh, men receive power, position, and privilege due to existing gender differentiation in society; women usually have less control of resources. Theoretically, if men and women have shared objectives and equal bargaining power, constructive household decisions can be expected. If unequal bargaining power and skills pertains between them the result will be undoubtedly dangerous. In traditional societies, men have more bargaining and decision making power regarding any issues involving power relations at the family level (Khatun & Cornwell, 2009). Whereas "CCT programs provide a new source of money that is controlled by women, they can upset authority relationships in patriarchal households, sparking conflict between spouses and exacerbating domestic violence" (Molyneux, 2006). Espinosa (2006) found strong correlation between delivering resources to women and increase in violence against them (as cited in Molyneux, 2008). It is reported in Mexico that women from indigenous communities face violent demands by their husbands for the received cash (Rivera et al. 2005 and Maldonado et al. 2005 cited in Molyneux, 2008).

Feminist scholars strongly oppose the notion of transferring cash directly to women will automatically enhance their empowerment and claim that only delivering cash to women does not guarantee the money spending power (Espinosa, 2007 cited in Tabbush, 2010). "Who's the boss at home after receiving the Conditional Cash Transfers?" (Camacho & Rodriguez, 2012, p. 1) is difficult question to answer without an extensive study on the household spending power. In Bangladesh, I have not identified any studies undertaken on

household spending power before implementing the above mentioned two projects. So, women empowerment simply through transferring cash to them remains questionable.

Enrollment and Access to Education

The World Bank (2008a) recognizes these CCT projects as milestones for bringing gender parity in primary and secondary school level by increasing girls' school enrollment. However, The Consortium for Research on Educational Access, Transitions and Equity [CREATE]¹⁰ put lights on the concept of access to education in Bangladesh. Usually, in Bangladesh, access to education means physical access to school and the access to meaningful learning is overlooked (Hossain & Zeitlyn, 2010). As "it does not simply mean that children must be in school – what happens in the school is important too" (Hossain & Zeitlyn, 2010, p. 1). Most of the policies implemented for the education of children in Bangladesh, were not focused to the actual learning strategies rather the policies were aimed at meeting the family needs in terms of food or cash. "The precise types of support needed for poor children at school are neither identified nor provided" (Hossain & Zeitlyn, 2010, p. 1). According to Lewin (2007) access to education is useless until it results in:

1. Secure enrolment and regular attendance;
2. Progression through grades at appropriate ages;
3. Meaningful learning which has utility;
4. Reasonable chances of transition to lower secondary grades, especially where these are within the basic education cycle.
5. More rather than less equitable opportunities to learn for children from poorer households, especially girls, with less variation in quality between schools (p. 21)

¹⁰ "The Consortium for Educational Access, Transitions and Equity (CREATE) is a Research Programme Consortium supported by the UK Department for International Development (DFID). Its purpose is to undertake research designed to improve access to basic education in developing countries. It seeks to achieve this through generating new knowledge and encouraging its application through effective communication and dissemination to national and international development agencies, national governments, education and development professionals, non-government organisations and other interested stakeholders" (Hossain & Zeitlyn, 2010, p. i).

Asadullah and Chaudhury (2009) found that the FSSAP project has created another social problem by generating a ‘reverse gender gap’¹¹ in school enrollment.

I believe that evaluating the success of FSSAP and PESP only on the basis of quantitative targets (enrollment and pass rates) is simply a rhetorical move designed by WB and UNDP to reinforce their claims to support their prescribed programs. Although the FSSAP project requires a 45 percent pass mark to maintain enrollment, this decision does not guarantee high-quality educational achievements. These projects ignore the most important aspect that is the quality of education (Schurmann, 2009). The substandard curriculum of primary education leaves one in every three children ‘non-literate’ or ‘semi-literate even after five year schooling (Asad, 2009). Some researchers criticize the secondary school curriculum of Bangladesh for failing to provide any technical knowledge or life-skills and they also claim that the system is unable to enhance the capability of girls for employment (Raynor & Chowdhury, 2004 cited in Schurmaan, 2009, p. 513).

The number base evaluation ignores the rights based issues such as education for girls’ capabilities enhancement, improvement of the quality of life, or does not advocate education is the constitutional right of the every citizen of Bangladesh. Rather, girls are considered as the means in achieving development goals and as the source of the informal workforce and the mothers of the future generations (Schurmaan, 2009, p. 513). Moreover, the data collection process of the CCT programs of Bangladesh were highly contested and

¹¹ “In terms of enrolment status and years of schooling completed, boys are found to lag behind girls in the rural as well as in the urban area” (Asadullah & Chaudhury, 2009, p. 1). However the original program goal was to achieve gender parity through increasing the enrollment of girls in school. The faulty designing of the program affected the boys’ schooling. As they were not getting stipend money, they felt deprived and became disinterested in going to school in turn generated reverse gender gap in high school enrollment in Bangladesh (Asadullah & Chaudhury, 2009).

controversial issue as it is claimed by many researcher that the enrollment and pass figures were manipulated at the school level (Rayner & Chowdhury, 2004). As Power (2003) claims

International development agencies invent, construct and name ‘poor’ countries, places and peoples. We have seen that the picture of progress held by such agencies is often an incomplete and very partial one due to the fragility of their data collection procedures and their distance from events ‘on the ground’ (p. 41)

Development-fed Politics

CCT programs are usually implemented for making human development oriented resources easily accessible to the poor. Although one of the main objectives of the CCT programs is to alleviate inter-generational poverty, Khandker, Pitt and Fuwa (2003) found that FSSAP program disproportionately benefiting the land-rich families in Bangladesh. Due to the faulty target mechanism and poor designing, this donor supported costly program failed to reach the poor families.

While several of the adverse effects of the largest CCT program in Brazil have been discussed by different researchers, its political dimensions regarding the *Bolsa Família*¹² have largely gone untouched. “These include, for example, the unashamed use of Bolsa Família for electoral purposes, the spread of clientelism and patronage, and the growing dependence of Brazil’s poor on income transfers rather than productive employment” (Hall, 2012, p. 1). The Bolsa Família’s involvement has become a permanent, mainstream social policy in Brazil rather than a short-term intervention to address urgent humanitarian issues. The *Bolsa Família* has consolidated power by providing citizens with short term solutions for their problems via stipend dependent projects rather than long term productive and

¹² *Bolsa Família* (‘family stipend’) is the world’s largest conditional cash transfer program. Hall (2012) states that the program includes approximately 13 million families, touches 50 million people, about one-quarter of Brazil’s total population (p. 3).

sustainable arrangements to alleviate the socio-economic condition of the people living in distress (Hall, 2012).

One of the prime objectives of FSSAP is to delay the age at marriage for girls. A WB (2002a) report claims that the program has very quick and noticeable influence on delaying marriage as the report states “The overall proportion of females who married declined from 29% in 1992 and 14% in 1995 (for 13–15 years old girls) and from 72% to 64% (for 16–19 years girls) (the study design and source of data not cited)” (as cited in Schurmann, 2009, p. 513). Findings are not reflected in the recent reports of Bangladesh Demographic and Health Survey “among women aged 20 to 24, there has been a negligible increase in the median age at marriage, from 16 years in 2004 to 16.4 in 2007 and 16.6 in 2011”(as cited in Promoting Child Rights to End Child Poverty [Plan], 2013, p. 4).

Controlling population growth in Bangladesh was also among the major objectives of the FSSAP project. The hypothesis was that delaying the marriage age for girls would automatically contribute in controlling the population growth rate of Bangladesh. One of the main funding agencies of this project was the World Bank. Though on the World Bank’s official website (as Figure 2.2 illustrates), we can see that during the years the FSSAP project was implemented, the percentage of annual population growth rate of Bangladesh began to decrease slightly until 2008 at which point it began to rise again. Thus, the goal of controlling population growth is unsuccessful.

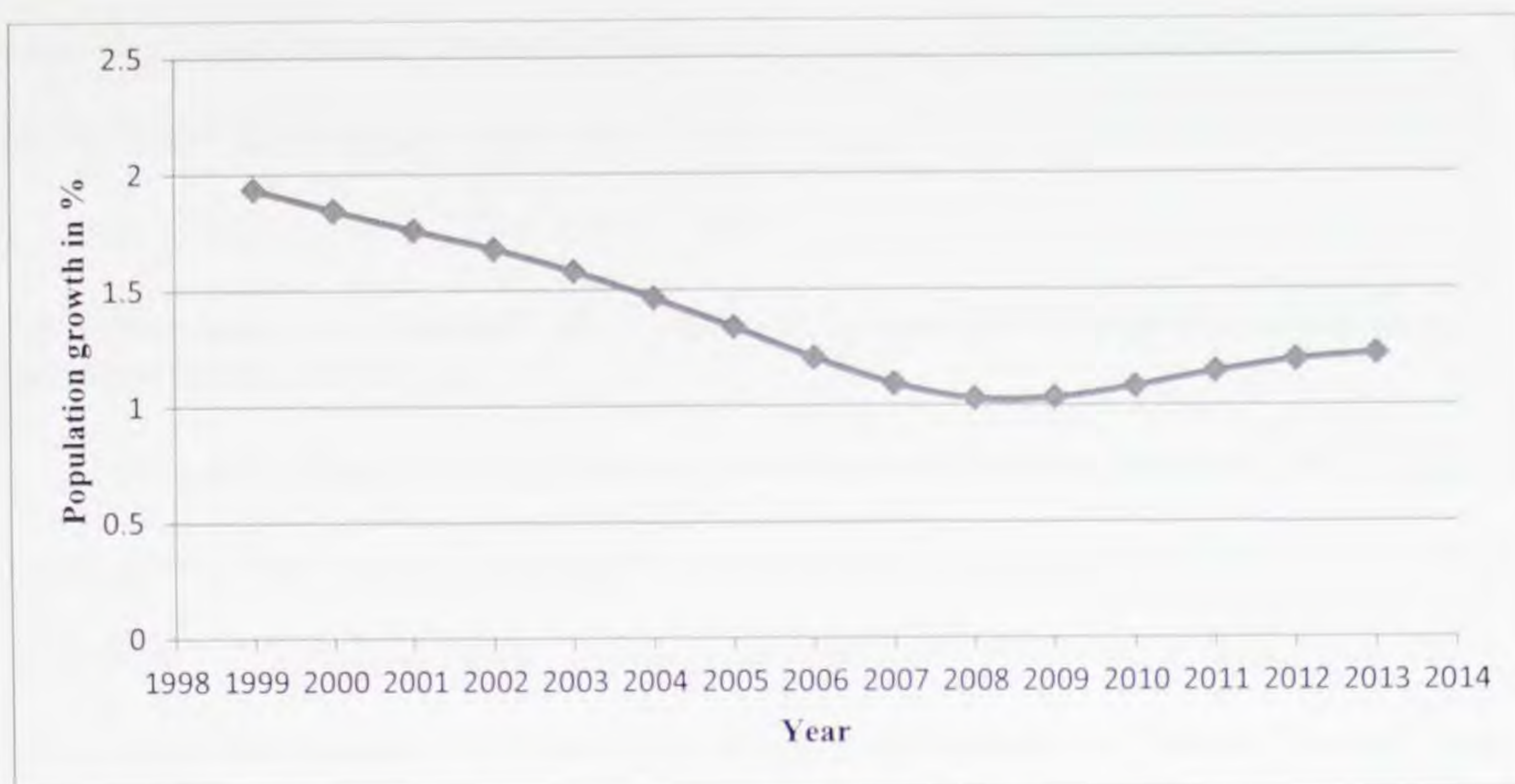


Figure 2.2: Annual Population Growth Rate % of Bangladesh (1998-2014)
Source: Compiled by Md. Abdur Rashid from World Development Indicators (WB, 2014)
<http://data.worldbank.org/>

The World Bank gave the money for the FSSAP project as a ‘development credit’ (WB, 2002b) to the government of Bangladesh but it is being disbursed as ‘free money’ to the beneficiaries. The problem with this practice is that this strategy extends the burden of external debt of Bangladesh. No such effective initiatives have been taken by the government of Bangladesh that can help to pay this debt back to WB through meaningful investments. By focusing the program on girls’ capability enhancement through incorporating life skills (financial management, agricultural techniques) in the secondary school curriculum would have enabled girls to get income-earning opportunities (Schurmaan, 2009). Another concerning issue regarding these projects is the high administrative and operational costs (See WB 2006 report for details of the administrative costs of these projects).

Though FSSAP and PESP programs have been highly lauded by the government of Bangladesh and found endorsement from the international donor agencies. The adverse impacts of these programs on the beneficiaries have been voluntarily hidden from the ‘epic of

successes'. This literature review prompted me to critically examine the impacts of the FSSAP and PESP programs on the beneficiary women.

Education-based Conditional Cash Transfer Programs for Women's Empowerment and Development in Bangladesh

The government of Bangladesh has prioritized cash-based transfers for social safety-net programs over "in kind" transfers. So, more and more social-safety net programs are now relying on cash (Morshed, 2009). Among them, PESP and FSSAP were the programs which had selected beneficiaries on the basis of gender and were oriented to women's development.

Since the independence of Bangladesh, the government enacted a number of laws in order to provide quality primary education. Some notable laws are: the Primary School Act (1974); the Primary Education Act (1981); and the Compulsory Primary Education Act (1990). The Primary School Act of 1974 provisioned free primary education for all and primary school teaching was made a government job. A school by school based management system in primary schools and a provision for a School Management committee (SMC) were introduced by the Primary Education Act of 1981. The Compulsory Primary Education Act of 1990 was formulated in order to materialize the constitutional provision for free, universal and compulsory education. The 1990 act gave the GOB the authority to initiate effective measures for the implementation of the Compulsory Primary Education (CPE) Act (Asad, 2009).

In 1993, in support of universal primary education, the GOB launched the Food for Education (FFE) program to increase the number of primary school going children from landless and ultra-poor families. The FFE provided a free monthly ration of food grains to the poor families of the primary school going children in rural areas (Ahmed & Arends-

Kuenning, 2003). The program was restructured and renamed as the Primary Education Stipend Project (PESP) (See Table 1.1) in 2002, in order to avoid the complications of food distribution. The aims of the PESP were to increase the enrolment, attendance, progression, and performance of primary school-aged children from poor families throughout Bangladesh by providing cash payments to targeted households. The cash was transferred to the mothers of the children with the assumption that the spending capability will enhance their empowerment within the household (Tietjen, 2003).

Program Name	Major Objectives of the Program	Administration/Financiers	Targeting Criteria	Value of Benefit	Annual Costs and Number of Beneficiaries
PESP	1. Increasing the number of children into primary school from poor family 2. Increasing attendance to and reducing dropout from the primary school 3. Increasing the rate of completion of the primary education cycle 4. Controlling child labor and reducing poverty 5. Increasing the quality of primary education	Department of Primary Education, Ministry of Education Financed by GoB.	1. Destitute woman headed family (destitute means widowed, separated from husband and divorced). 2. Principal occupation of the household head is day-labor. 3. Family of low income professionals (such as: fishing, pottery, blacksmithing, weaving, and cobbling). 4. Landless or households that own 0.50 acres of land (marginal or share-cropper).	a. Tk. 100 (one student family) b. Tk. 125 (more than one student family) Benefit conditional on meeting attendance and examination criteria. Cash is being transferred to beneficiaries guardians bank accounts through banks	US\$100 million; over 5.3 million beneficiaries per annum. Administrative costs about 5% of program costs but do not include administrative costs of lower levels of government.

Table 1.1: PESP at a glance

Source: World Bank, 2006, P. 46.

Secondary education in Bangladesh consists of schooling from class/grade VI to class/grade X. Secondary education provides the link between the primary and higher education in Bangladesh. The Non-Government Organization (NGO), Bangladesh Association for Community Education (BACE), initiated the Female School Stipend Program (FSP) in 1982 at the local level. The program gained inspiration from demography literature where education is considered as an effective measure for delaying girls' early marriage and early child bearing (Schurmann, 2009). Following the success of FSP, in 1994, the FSSAP was jointly started by the World Bank and the GOB. The program was also supported financially by various foreign agencies such as the United States Agency for International Development (USAID), the Asia Foundation, and the Norwegian Agency for Development Cooperation (NORAD). Initially, the program was implemented in selected upazilas (sub-districts) and the girls from the poorest families were targeted as beneficiaries. The main objectives of FSSAP were to uplift girls' secondary school enrollment, retention, delay of marriage, reduce fertility, and increase employability (Schurmann, 2009). All secondary schools from rural and non-metropolitan area were included in the project and girls who enroll in grade 6 in a junior/high school were automatically considered eligible for the stipend. The stipend was awarded to all female students if the following conditions are met:

- (i) the girl students must attend at least 85 per cent of the classes in academic year,
- (ii) they must obtain on average 45 per cent marks at the half yearly/annual examination; and
- (iii) they must remain unmarried until passing the SSC (secondary school certificate) examinations.

Students fulfilling all three criteria receive stipends up to grade 10. Stipends cover full tuition and other related costs..., the total stipend amount received being progressive across grades. The tuition part of the stipend is paid directly to the school and the rest of the stipend is paid directly to the female pupil beneficiary (via a bank account which is opened under her name) (Asadullah & Chaudhury, 2009, p. 1363).

Program Name	Major Objectives of the Program	Administration/Financiers	Targeting Criteria	Value of Benefit	Annual Costs and Number of Beneficiaries
FSSAP	1. Increasing the number of students in the secondary school 2. Increasing their prospect as employees and of self-employment 3. Controlling under age marriage	Ministry of Education Directorate of Secondary and Higher Education Financed by GoB, USAID, and Asia Foundation. NORAD, World Bank, ADB	All unmarried girl students studying in recognized institution at secondary level	a. Stipend: Tk. 300 (G6), 360(G7), 420(G8), 720 (G9&G10) b. Free tuition c. Book allowance d. Examination fees Benefit conditional on meeting attendance, examination and marriage criteria. Cash is being transferred to beneficiaries bank	US\$40 million; over 4 million Beneficiaries annually. Administrative costs about 18% of program cost.

Table 1.2: FSSAP at a glance
Source: World Bank, 2006, p. 46.

Research Questions

I initially developed my research questions in 2013 winter semester while I was conducting a literature review on the CCT programs as an intervention for women's 'development' for writing a research paper for the "Rethinking development geographies: A rights-based approach to the analysis of international development" course at UNBC. My thesis research interest, Conditional Cash Transfers (CCTs), is highly influenced by my March 2013 visit to Bangladesh, the current situation of violence against women in Bangladesh as well as overemphasis on the Bangladesh's CCT projects by World Bank to make them as models for replication. I gathered firsthand information on CCT programs of Bangladesh from my March, 2013 visit to Bangladesh. Experiences from my March, 2013 visit, my conceptual and contextual frameworks and careful direction from my thesis supervisor also helped me to design these questions:

1. Do Conditional Cash Transfer programs contribute to women's empowerment when using existing gender relations in Bangladesh?
2. Do cash transfer programs exacerbate structural violence against women?
3. What do 'development', 'empowerment' and 'education' mean to the beneficiary women of these projects?
4. Is Conditional Cash Transfer yet another 'development truth' in the "development industry"?

Chapter Three: Methodology and Methods

The purpose of my thesis research was to critically examine the impacts of the ‘development’ programs/projects on the lives of those being ‘developed’ by recording (audio/written) their experiences while participating in these projects. My research was guided by a feminist methodology approach (Madge, Raghuram, Skelton, Willis & Williams, 1997). In order to collect data for my thesis, I employed qualitative research methods (Hay, 2010; Kirby & McKenna, 1989) and interviewed (Dunn, 2010) thirteen mothers of beneficiary children or girls of PESP and FSSAP projects within one region in Bangladesh. I also reviewed research methods and publicly available literature regarding CCTs, FSSAP and PESP programs in order to have a broad understanding and frame my research project. Guided by the secondary documents, my exposure to the “local knowledge” (Escobar, 1988, p. 439) through the *testimonios* of my participants, as well as my own field work experiences, helped me in documenting the ‘lived experiences’ of the women involved in these programs. I tried to contribute to the existing knowledge on my research topic by focusing on ‘on-the-ground’ realities that are usually ignored by the contemporary development studies (Power, 2003; Lawson, 2007).

In this chapter, I describe in detail the methods and techniques I used during my fieldwork in Thakurgaon, Bangladesh as well as the process of analyzing the collected data that was carried out in Canada. Throughout the entire research process, I attempted to remain self-reflexive and took care to maintaining rigor (Bailey, White & Pain, 1999; Baxter & Eyles, 1999; Bradshaw & Startford, 2010; England, 1994).

Why I Adhered to Feminist and Qualitative Methodology

For my thesis research, I used feminist research methodologies, because they challenge the mainstream academic approaches of conducting research. This approach includes exploring new methods used for researching socially relevant defined problems and by employing gender as a pivotal analytical tool in studies of space/ place, environment and landscape (Madge et al., 1997, p. 86). Katz (2004) defines feminist methodologies as

Committed to challenging oppressive aspects of socially constructed gender relations (whether this act alone or in conjunction with other oppressive relations based on race, class, sexuality, etc). It recognizes the social relations of research and has emancipatory goals for all those involved in the research process, leading to social change. Feminist methodology aims for mutual understanding and learning about the meaningful differences between the researcher and the people who are the subject of research with respect to structures of domination (as cited in Madge et al., 1997, p. 99).

Additionally, feminist researchers utilize research methods oriented to the objectives and location of the project, frame the research project eyeing on intended audience or recipient (Madge et al., 1997, p. 90). The relations between the researcher and researched are given approval by feminist methodology. Feminist research also advocates for dialogic research process which can jointly be framed by the researcher and the researched. What I found exceptionally important for my research project designing is that “feminists, therefore, have tried to develop a more human, less exploitative relationship between researchers and researched in which explicit consideration of the relevance of the research is made” (Madge et al., 1997, p.92).

The idea came to my mind whether it was possible for me to use feminist methodology. Madge et al. (1997) challenge the definitions of feminist research as ‘research on, by and for women’ as they believe that “feminist research can research both masculinities and feminities and the way in which they are produced simultaneously with

other attributes of social identity, such as age, physical ability and location". The authors also mention that some feminist researchers argue "men may also conduct feminist research as long as they have feminist objectives" (p. 99). I used feminist methodology as I had a firm objective to work for the socio-economic betterment of women in the society of Bangladesh, which in turn will result in their empowerment in reality.

Madge et al. (1997) state that feminist research can employ any research methods but they emphasize that the methods utilized should be capable of answering the research questions being asked and able to contribute in achieving broad feminist goals. "Hence no one particular type of research method is any more feminist than another" (Staeheli & Lawson, 1994: 97 as cited in Madge et al., 1997, p. 99).

Research design is determined by the objectives of a researcher. Planning and conducting international, community-based research was new to me. As the main researcher, I designed the research project, and the research questions were determined by my personal values and the studies taken by the other researchers in our interpretive communities (Bradshaw & Stratford, 2010). Then the approach was refined with the assistance of my supervisor, Dr. Nolin, with two decades of fieldwork involving community-based research.

Qualitative research methods offer the opportunity "to convey the inner life and texture of the diverse social enclaves and personal circumstances of societies" (Jackson 1985, 157 as cited in England, 1994). Although qualitative research is criticized as subjective research, many feminist researchers claim that "quantitative research methods also come from subject positions as the design and content of questionnaire survey, usually considered unbiased, are, in fact a product of the subjectivity of the researcher"

(Madge et al., 1997, p. 95). Qualitative research methods are also questioned on the ground of credibility, validity and transferability by the positivist social scientists but the “reflexive ‘‘I’’ of the researcher dismisses the observational distance of neo-positivism and subverts the idea of the observer as an impersonal machine” (Hondagneu-Sotelo, 1988; Okely, 1992; Opie, 1992 as cited in England, 1994, p. 82).

Qualitative research comprehensibly describes human environments and their lived experiences via various conceptual frameworks. When quantitative research is concerned with relationships between phenomena, qualitative researchers put emphasis on social structures and individual experiences (Winchester & Rofe, 2010, p. 5). As I was aiming to document how these CCTs impact the women as well as the socio-cultural structures of Bangladesh, I employed qualitative research methods for data collection in an attempt to draw out multiple meanings and explanations from the participants through their individual experiences rather than a single, objective explanation. From my past research, I learned that gathering a broad view on any topic is quite impossible by simply asking yes/no questions.

The integrity of any kind of research relies on the degree of openness and systematic evaluation of the research process. Though, “we fold our own values and beliefs into research and they can influence both what we study and how we interpret” (Bradshaw & Stratford, 2010, p.71). By offering a rationale and detail description on issues, such as respondent selection, key changes in research direction and analytical procedures help qualitative research to establish credibility, transferability, dependability and conformability (Bailey et al., 1999, p. 169). In the later part of this chapter, I will describe in detail, the

research techniques that I adopted, the hindrances I encountered during the field work and how I tackled them and proceeded further.

I agree with Bailey et al. (1999) that it is not necessary to adopt standardized evaluation methods for qualitative research for its validity but researchers should follow a systematic process. The evaluation criteria of an individual project should frame from the research process itself, as it is well known that multifaceted epistemologies and methods are used in qualitative research. Ward-Schofield (1993) writes that

at the heart of qualitative approach is the assumption that a piece of qualitative research is very much influenced by the researcher's individual attributes and perspectives. The goal is not to produce a standardized set of results that any other careful researcher in the same situation or studying the same issues would have produced. Rather it is to produce a coherent and illuminating description of and perspective on a situation that is based on and consistent with detail study of the situation (as cited in Bailey et al., 1999, p. 172)

I documented all stages of my research process to allow members of the interpretive and participant communities to check and confirm that the findings can be considered dependable (Bradshaw & Stratford, 2010)

Importance of Field Work

The subjects of social research are usually drawn from the geographical space therefore its scientific explanation requires a distinctive mode of gathering knowledge, and field work. The term 'fieldwork' was introduced in the social sciences by former zoologist A. C. Haddon (Gupta & Ferguson, 1997, p. 6). Fieldwork is a part and parcel of social science research by being the only source of primary data.

From the experience of my limited research career, I can assume that, it is difficult to explain the real world situation only by textbook base knowledge, "it is [easier] to accept the

world or vision of our delegated expert[s] rather than to muck about in messy situations!” (Zelinsky, 2001, p. 3). Many social scientists (Bullard, 2006; England, 1994; Price, 2001; Stevens, 2001; Veeck, 2001; Zelinsky, 2001), who involved themselves in fieldwork, consider it as the most glorious and time worthy part of their academic life. The human dimension of fieldwork is often described as “messy and problematic, and it is generally much safer to theorize the perspectives of women, minorities, or subalterns than to talk with them” (Price, 2001, p. 143). Based on my recent foray into “the field,” which I undertook for this research project, I agree that: fieldwork is “time-consuming, frustrating, difficult and potentially dangerous” (Bullard, 2006, p. 55), but has the potential to make audible or visible the unheard and unseen realities around us (Veeck, 2001).

I got the opportunity to satisfy my long cherished desire for doing qualitative field research in February 2014, when I went to Bangladesh to do the interviews for the data collection portion of my research. The recent field work dates back to my March 2013 visit to Bangladesh, at which point I went to see my family after completing the coursework for ‘Rethinking development geographies: A rights-based approach to the analysis of international development’¹³ with Dr. Catherine Nolin at UNBC to whom I am indebted for enabling me to ‘unlearn’ and unmask the deceiving make-up of development. I already mentioned earlier that my interest to inquire into the impacts of CCTs on women in Bangladesh emerged when I reviewed publicly available literature for writing the final paper for the above mentioned course. To justify the idea I received from the literature review, I

¹³ The course outline introduces the course by stating that “This course examines themes, concepts, theories, and trends which define the study of international development from a geographical perspective. Students will gain an understanding of the historical and contemporary challenges of global inequality, debt, foreign aid, disasters, displacement, and development assistance. Case studies from around the world are used to provide context-specific, gender differentiated information about international development problems and promise” (Nolin, 2013, P. 1).

talked to many people, including different stakeholders (Figure 3.1 is an example) of the CCTs of Bangladesh, and the perceptions I received from them convinced me to move forward on a systematic inquiry.



Figure 3.1: Talking to a women (mother of a stipend recipient girl) when she was working in a potato field
Source: Rashid, 2014

After coming back to Canada, Dr. Nolin and I discussed what I experienced during my trip regarding the FSSAP and PESP programs of Bangladesh. I was able to make her understand that I wanted to research an issue that I really care about. We mutually decided to proceed to examine the impacts of education-based CCTs on the life of the women of Bangladesh.

Determining the ‘research location’ (i.e. “the field,”¹⁴) was the first point of our discussion. The field refers to the contextual frame work within which the research is

¹⁴ "The 'field' is not naturalized in terms of 'a place' or 'a people'; it is instead located and defined in terms of specific political objectives that (as such) cut across time and space" (Nast, 1994, p. 57).

undertaken, the geographic boundary or both. The field is usually determined by various factors such as: specific cultural region, the researcher, funding agencies, participants, and government sector. Most of the time, the field is determined by the researcher him/herself. It is influenced by the researcher's interests, discipline as well as by the background of the researcher. Gupta and Ferguson (1997) claimed that choosing an appropriate field is choosing a place "where intellectual interests, personal predilections and career outcomes" (p. 11) can easily interplay. We selected our field for conducting the research beyond the influence of funding and personal interests and emphasized the societal needs, as the findings of the study could be more applicable to societal benefit. Gupta and Ferguson (1997) also emphasized that "a good field site is made, however, not only by the consideration of funding and clearance but by its suitability for addressing issues and debates that matter to the discipline" (p. 10). Before finalizing the study area, we also considered that the issue of researching and asking respondents' questions about violence against women and other related issues was a very sensitive matter in the existing socio-cultural context of Bangladesh.

We both finally agreed and decided to conduct the fieldwork in one of the northern districts of Thakurgaon, Bangladesh. Through birth and upbringing in this region, I had direct attachment with the community that allowed for intimate connections with the local community members, non-governmental organizations (NGOs), and women's rights workers.



Figure 3.2: Political Map of Bangladesh and Map of Thakurgaon
 Source: The Nations Online Project, 2014 and Google Map, 2014

After coming back from Bangladesh in April 2013, I spent seven months writing my thesis proposal and in December 2013, I successfully defended my proposal before the proposal defense committee arranged by the Department of International Studies (INTS). Instantly after the defense, I applied for approval from the UNBC Research Ethics Board (REB). After receiving approval, I applied for a UNBC Graduate Research Travel Award, provided by the Dean of Graduate Studies. Since I received the confirmation of the ‘Travel Award’ in the last week of January 2014, I decided to leave Canada for Bangladesh on the first week of February 2014 for my fieldwork.¹⁵ Before leaving Canada I had several brainstorming meetings with my supervisor about how I should proceed with my fieldwork

¹⁵ My fieldwork was funded by the Research Grant of UNBC Vice-President Research and UNBC Graduate Research Travel award. I was able to cover almost all my travel expenses and associated costs by these funding.

after reaching Bangladesh and about the issues of concern that might arise during my field work.

I also had the excellent opportunity to listen to the first hand experiences from my ‘Nolin Group’¹⁶ mates and their suggestions really helped during the fieldwork.

Remembering the suggestions and directions my supervisor provided during our meetings in Canada, I must mention that while conducting the fieldwork her expertise was an invaluable asset for me. Her consistent and ceaseless encouragements always enhanced my enthusiasm to give a hundred percent effort for my research. As an example I would like to quote Dr. Nolin

“Thank you (Rashid) so much for sending these photos. The photos really illustrate what a great job you are doing with the field work. You look engaged in the work as do the women you are interviewing. I love to see that you have your voice recorder, snacks and water for the women, and your research assistant. This looks like very successful work”¹⁷.

I spent roughly one month in Bangladesh for my fieldwork. More than one month would be beneficial for community-based research (Stevens, 2001; Taylor, 2007). But, due to the time and money constraints, I was unable to extend my stay in Bangladesh. The time I employed seemed to me appropriate for a Master’s level research. I believe this one month provided me sufficient time to interview enough interviewees to reach saturation (Kirby and McKenna, 1989) on the key themes of my research.

In the ‘Field’: Application of Methods

I was prompt to reach Thakurgaon after reaching Bangladesh. The Day after arriving Thakurgaon, I contacted Dr. Shahid-UZ-Zaman, the Executive Director of “Eco-Social

¹⁶ The members of the Nolin group are the graduate students working under Dr. Nolin

¹⁷ From the e-mail communication I had with my supervisor Dr. Nolin during my fieldwork in Bangladesh

Development Organization (ESDO)¹⁸ (Figure 3.3) and set up a meeting with him. ESDO is one of the more prominent NGOs in Thakurgaon.



Figure 3.3: Eco-Social Development Organization (ESDO)

Source: ESDO, 2014 (<http://esdo-bangladesh.org/>)

During my meetings with my supervisor in Canada, we had discussed the need for an entry point into the field as the research topic was a very sensitive one. We were also concerned about protecting our respondents from any kind of physical, social, psychological and legal risks that they might suffer for participating in the research project. Taking

¹⁸ “A group of young social workforce of Thakurgaon District initiated ESDO primarily in order to support the 1988 flood victims. Afterwards the close association and involvement with the community especially with the disadvantaged section of the society inspired them to feel and realize that a planned and organized effort is imperative to change the fate of the poorest people in general and the women in particular. Out of the urge and their heart-felt realization, ESDO emerged as a Social Institution in Bangladesh. Reduction in income poverty and human poverty of the people in ESDO's working area through undertaking massive income generation activities, literacy programme, nutrition and health programme, human rights and good governance programme giving proper importance to environmental protection and regeneration. ESDO firmly believes and is actively involved in promoting human rights, dignity and gender equality through people's social, economic, political and human capacity building. Women in general and children are the core and central focus of its activities. Strengthening the organizational capacity carries importance to ensure quality of its services. Extending its services to the ultra poor is its main manifesto” (ESDO, 2014).

everything into consideration, my supervisor suggested that a local NGO involved in ‘right-based’ activities would be the best choice for a point of contact in Thakurgaon. During the writing of my research proposal in Canada, I contacted Dr. Zaman to request help for my fieldwork. He enthusiastically accepted my request and gave verbal consent over telephone for any possible help within his discretion. When I applied for approval from the REB at UNBC, they reviewed my application and, showing high importance on having a contact point in the study area, asked for a “Letter of Support” from the NGO. I managed to receive the letter from the Executive Director and received final approval (Appendix A) only after submitting the “Letter of Support” (Appendix B) to the REB.

During our meetings, I was very clear about my proposed research with Dr. Zaman (Figure 3.4). I elaborately described my research objectives, gave him an idea about the criteria of a potential participant and told him that the respondents will be contacted using the connections of his fieldworkers. I mentioned that I am aware that the issue of family violence is very sensitive and as all the respondents will be women they might hesitate to talk freely about their experiences in front of me. I talked about my plan of employing a female research assistant to assist the interviews in order to alleviate this anxiety. Dr. Zamam extended his kind help by providing me a female staff member of ESDO named Marzina Begum Riya to serve as my Research Assistant. I also requested this additional staff in order to provide support and debriefing to the respondents if they became uncomfortable or emotional during the interviews as a result of retelling traumatic experiences. I took his suggestions regarding the selection of the place of the interview, where I would be able to ensure safety and provide a homely and comfortable environment to my respondents. He offered his official ESDO meeting space to conduct the interviews in.



Figure 3.4: At the end of a long meeting and just before leaving, I was talking to Dr. Zaman outside of his office at ESDO.

Source: Rashid, 2014

After doing the fieldwork, I realized that having a contact point, such as this local NGO, was invaluable for the successful completion of this international research.

The day after I met Dr. Zaman, I went to the ESDO office to meet the fieldworkers who were supposed to help me find potential respondents. I met them and gave them a thorough explanation of my research in order to help them understand “who I [wished] to involve in my research” (Bradshaw & Stratford, 2010, p.75). I gave them my phone number (the phone I was using during my stay in Bangladesh) and told them that both they and the potential participants could call me any time for anything they want to inquire about. I also contacted some of my friends and connections to help with finding potential participants. One of my friends, Nur Islam let me know that he talked with some women in his locality and that they showed interest in participating in my project. As I went to Nur Islam’s home a number of times before (to visit his family), I was familiar with the locality and residents.

One significant instance reminded me the importance of ‘positionality’ during community-based field research. Usually a researcher is positioned differently by his/her gender, age, race, color and, social and sexual identity. Any one of them can make the researcher an insider (England, 1994) or an outsider (Kobayshi, 1994) to his respondents.

England (2006) defined positionality:

is about how people view the world from different embodied locations. The situatedness knowledge means whether we are researchers or participants, we are differently situated by our social, intellectual and spatial locations, by our intellectual history and our lived experiences, all of which shape our understandings of the world and the knowledge we producePositionality also refer to how we are positioned (by ourselves, by others, by particular discourses) in relation to multiple, relational social processes of difference (gender, class, ‘race/ethnicity’, age, sexuality, and so on), which also means we are differently positioned in hierarchies of power and privilege (p. 289).

It happened that the women Nur Islam contacted wanted me to go to Nur Islam’s home to listen and talk to me face to face before they gave their final decision for participation. I was taught in Canada that flexibility is the key during fieldwork, so I accepted their proposal and went to Nur Islam’s home on the early morning of day four. About ten to fifteen women gathered at Nur Islam’s home. One interesting thing happened before we started our conversation: the women that gathered there requested that a gentleman named Entajul Islam (Figure 3.5) was to be with us during the meeting.



Figure 3.5: I was talking with Entajul (Right) and some potential participants during our group discussion at Nur Islam's home.
Source: Rashid, 2014

They mentioned that if Entajul could stay during our conversations and that if my proposal for their participation could satisfy him as well, then Entajul would be able to convince their husbands to support their participation. Since they needed this support, I warmly welcomed Mr. Entajul Islam into our discussion. We had a lively discussion and conversation where I explained who I was, what my research was about and what the objectives of my research were. I elaborately discussed their roles in the research, the value of their participation and their rights as a participant. We also discussed the safety issues and the steps I have taken to address them (Goldman, 1999; Manz, 2008). I told them that I was not exploiting them as an information mine (Allen, 2003; Browne, 2003; Dowling, 2010; England, 1994; Gilbert, 1994). As Stevens (2001) points out “earning research legitimacy revolves around the perception of you and the purposes and value of your work. If people feel the research is worth their time and attention, its success comes to matter to them and they help rather than

only tolerate you”. The women and Entazul asked some questions and I realized that they were satisfied with my answers. I also mentioned that the participants would not receive any ‘immediate’ benefits for participating in the research project, but that their shared perspective might work as a ‘brain tonic’ for development practitioners in framing such development programs for Bangladesh as well as other countries in the future. Thus, the personal benefit, if any, will be long term in scope.

During our discussion I asked them if they finally agreed to participate in the project and where they would like to sit for doing the interviews. I told them it is completely within their discretion to choosing the interview place. I also let them know about the space that the Executive Director of ESDO offered me for doing the interviews. During our conversations with the women, I also came to know that most of them work as daily agricultural laborers, so, I instantly decided and let them know that I will give them the minimum daily wage to compensate them for the valuable time they will allocate for my research. I also confirmed that the transportation costs back and forth from their home to the ESDO office would be compensated and told them that coffee/tea/snacks will be provided as refreshments during our interviews.

This group discussion helped me learn how a person’s gender, social status and place specific socio-cultural context determines one’s positionality. Before my introduction to the field, I had a firm belief that I would be warmly accepted by the participants as an ‘insider’ since I am a ‘local boy.’ At the end of the discussion, however, I found myself positioned differently to the discussant women: it is not quite possible for me to become an ‘insider’ to my respondents since I am a university-educated male individual. It was my intention to become a ‘partial insider’ to my respondents, which is “not to say that my subjects are part of

my project, but that I am part of theirs” (Kobayashi, 1994, p. 78). The day after I went to Nur Islam’s home, the NGO fieldworkers contacted me and arranged a group meeting with the women they contacted in an open space at ESDO office. That meeting also went well and received positive responses from the respondents about their participation in my project.

Power relations between the respondent and the researcher also affect the research process in a number of ways. Power relations usually take different forms in different places, at different times and between different people (Madge et al., 1997, p. 103). There are mainly three types of power relations researchers usually face during their research including reciprocal, asymmetrical and, potentially exploitative (Dowling, 2010). I mentioned that, I found myself positioned differently to my respondents. At the beginning, I encountered asymmetrical relationships with my respondents during my field work. Later, multiple meetings with each participant (in a group and individually) allowed me for a more in-depth understanding and during these meetings by being reflexive, open and accountable (Nolin, 2006) and, defining their roles and responsibilities clearly, I was able to establish reciprocal relations with them (Dowling, 2010). The success of establishment of reciprocity with my respondents resulted in gathering of *testimonios*¹⁹ with powerful information (Haig-Brown, 2003; Nolin 2006, 18; Nolin Hanlon & Shankar, 2000).

To gain deep insights into the research topic by interviewing a small number of participants highly depended on choosing the ‘right’ people, so I adopted purposive sampling for selecting respondents for my research. There are several types of purposive sampling, such as: typical case sampling, maximum variation sampling, snowball sampling, criterion sampling, opportunistic sampling, and convenient sampling (Bradshaw & Startford, 2010).

¹⁹ *Testimonio* is defined by Nolin Hanlon and Shankar (2000) as “collective remembrance rather than individual testimony” and its value “lies in the contributions to the reconstruction of historical memory” (p. 268)

The researcher can choose any of them which he/she finds suitable in context to his/her research. In first place, I interviewed the women who were contacted by my gatekeepers. Later, I used a snowball sampling technique, as employed by Nolin (2006), by using the connections of the women that I already interviewed. This approach facilitated getting access to key informants.

I interviewed thirteen mothers of the beneficiary children or girls. From my Bangladesh field work experience, I agree with Bradshaw and Stratford (2010) that, in qualitative research, sample size need not be representative, rather it needs to be context specific and it completely depends on the researcher how he justifies it. However, as number-based quantitative research cannot sketch the real world picture, even a single respondent's "experiences can eliminate structures and structural changes. For example, an autobiographical account by Reginald Golledge (1997) on his major physical disabilities gave birth to a distinct field of study 'Disability Studies in Human Geography'" (as cited in Winchester & Rofe, 2010, p. 8).

I accept that the entire story cannot be obtained through just thirteen people; I hope to gain a much better understanding of the situation through their *testimonios*. My goal is not to have a generalizable representation of the community, but rather to have deeper understandings and perspectives of the women involved in these projects.

In-Depth Interviewing and *Testimonios*

Quality data collection and its validity depend on the professional ability and competence of a researcher. Therefore I tried to prepare myself adequately by improving my knowledge on the various data collection techniques and the research process as a whole.

Winchester and Rofo (2010) mentioned three major types of qualitative research in social sciences: the oral (primary based); the textual (creative, documentary, and landscape); and the observational (p. 8). I planned to answer my research questions by the ‘spoken voices’ of my respondents, therefore I adopted in-depth interviewing as a method of data collection.

I could have chosen mixed methods for my research but I was highly convinced by the argument Brannen (1992) made that “data generated from different methods cannot simply be aggregated, because they can only be understood in relation to the purposes for which they were created” (cited in Winchester & Rofo, 2010, p. 17). In addition to that, the use of multiple methods enables triangulation but by simply using two or more methods does not guarantee more rigorous results (Baxter & Eyles, 1999).

All my participants opted to conduct the interview in the ‘meeting place’ (Figure 3.6) provided by the ED of ESDO, and they let me know about their choice when they gave



Figure 3.6: The ‘meeting Space’ of ESDO. The Executive Director(ED) of ESDO provided me this space for doing my interviews.
Source: Rashid, 2014

me their final consent of participation. I scheduled to start my interviews at 10:00 in the morning so that the respondents need not hurry to complete their daily house-hold chores. The day I started doing my interviews, I went to ESDO earlier then the scheduled time for the interviews. I fixed a meeting with my female research assistant, Marzina Begum Riya (Figure 3.7) at 8:00 that morning, at which time I described my research and research objectives briefly to her. I also discussed the interview plan, the way I wanted to conduct the interviews and explicitly mentioned her role. Then, I rearranged the space to better suit our interviews by accommodating my camera equipment and at least three chairs to sit on. During the days I did my interviews one of the staff named Palash Chandra helped me by purchasing and providing snacks and water.



Figure 3.7: In the early morning of the day of interview, I was introducing my research project to my female research assistant, Marzina Begum Riya and was describing her role during the interviews. Source: Rashid, 2014

I used open-ended and semi-structured in-depth-interview method for my data collection. “Semi-structured interviews employ an interview guide. The questions asked in the interview are content-focused and deal with the issues or areas judged by the researcher to be relevant to the research question” (Dunn, 2010, p. 110). Furthermore, interviews help to fill the knowledge gap that other methods, such as observation or census data are unable to bridge efficiently. Interviews can inquire about complex human behavior and the motivating forces behind it. It can document multifold meanings, opinions, and experiences too.

When a method is required that shows respect for and empowers the people who provide the data. In an interview, the informant’s view of the world should be valued and treated with respect. The interview may also give the informant cause to reflect on their experiences and the opportunity to find out more about the research project than if they were simply being observed or if they were completing a questionnaire (Dunn, 2010, p.102).

I mentioned earlier that I interviewed thirteen mothers of the beneficiary children or girls engaged in PESP and FSSAP projects. Some of them were housewives involved in household chores and some were informally employed as daily agricultural laborers. Among them, eight women were the mothers of the children of PESP project. I interviewed five mothers of girls enrolled in the secondary school stipend project. I interviewed the mothers because I found it unethical to ask questions about sensitive issues like violence to school-going girls, even though the stipend money at the secondary level is delivered to the girls directly. I also considered that by interviewing the mothers of the girls I would be able to achieve multiple views. I would be able to gather data about their daughters’ experiences as well as how the project is impacting the mothers, and this would fall in line with the broader perspectives of my research, which were to examine the impacts of these projects on all women.

I was able to start the interviews in the given time as the participants came in time to ESDO. The discussions/interviews were long ranging from forty-five minutes to one hour and this form of in-depth interviewing is also known as *testimonio* (Nolin 2006) in social science research. According to Haig-Brown (2003) the *testimonio* “has the potential to create space for other impossible knowledges that are underrepresented or invisible within conventional academic discourses” (416). Nolin Hanlon and Shankar (2000) refer the *testimonio* as “collective remembrance” as through this method it is possible to get the histories of a community without interviewing every single person (p. 267). As stated by Haig-Brown (2003): “Central to the testimonial is the fact that the life story presented is not simply a personal matter; rather, it is the story of an individual who is also a part of a community. A *testimonio* presents the life of a person whose experiences, while unique, extend beyond her/him to represent the group of which she/he is a member” (p. 420).



Figure 3.8: Interviewing KOHINOOR
Source: Rashid, 2014

I do realize the issues of validity and accuracy that surround the use of in-depth interviews, or *testimonio*, and I agree with James Clifford (1986) in that all, “ethnographic truths are thus inherently partial—committed and incomplete” (p. 7). As stated by Nolin (2006), “in-depth interviewing can be an excellent tool if the researcher is flexible enough to allow for some inconsistency, repetition, exaggeration, or omission in order to understand the subject of their research project in more depth” (p.18). She also mentions that “when the limitations of *testimonio* and in-depth interviewing are understood and acknowledged, then the identified shortcomings can be dealt with through supplementation with secondary material such as newspapers, journalistic accounts and other written material” (Nolin, 2006, p. 18). She also emphasizes “validity becomes the goal, then, rather than generalizability and replicability” (Nolin, 2006, p.17).

Before I started all of my interviews, I gave my respondents a participant consent and information form, which I translated from English (Appendix C) into Bangla²⁰ (Appendix D) before I started my fieldwork. The consent form consisted of the research questions and objectives, steps taken to ensure confidentiality to the best of our ability, a statement on the right to withdraw from the research project and have all associate interview material destroyed, a statement on the right to contact the researchers afterwards, and a statement on the right to see copies of any photographs, tapes or transcripts (Bryman, 2008; Dunn, 2010). I also sought their permission for audio/video recording and for taking their photographs (Gade, 2001; Price, 2001). Obtaining written consent is a sensitive issue in Bangladesh (due to historical and cultural context) and we found it unethical to ask someone to sign a form that he/she was unable to read. Therefore, I audio-recorded the material detailed on the

²⁰ Bangla is the national language of Bangladesh

consent form and played it for the participants before starting the interviews. Their verbal consent was also audio-recorded in place of written signatures.

All of the women that participated in my interviews wanted me to use their real names and told me to share their experiences and views publicly without any hesitation. In my thesis, I capitalized the entire names of my respondents in order for the reader to identify and distinguish them easily from other names used. Although all the interviewees were not from the same socio-economic background, my interviews were guided by a standard set of questions (Appendix E & Appendix F). I did not ask the questions in the same order to all my participants, rather I altered their sequence in order to let the conversations flow organically. As I anticipated earlier, some of my respondents became hesitant and uncomfortable to talk about the touchy issues like domestic violence and their related sufferings. In such situations, I found that working in pairs with my female research assistant Marzina Begum Riya worked exceptionally well to minimize their anxiety. She also helped me by taking notes during the interviews.

I used both an audio recorder and video camera to record the interviews because it was impossible for an audio recorder to keep a record of the non-verbal data; non-audible occurrences such as gestures and body language would have been lost unless I used the video recorder. I realized that, as was the case with Nolin (2006), several meetings with the interviewees helped me establish enough trust to initiate voice/video recording (p. 27). Amit Bagchi assisted me with all of the video recordings and photographs. Marzina Begum Riya and Amit Bagchi were involved in the research only after they signed the 'Research Assistant Confidentiality Agreement' form (Appendix G).

At the end of the interviews, I gave each of the participants their minimum daily wage and the rickshaw fare as I had promised. I also provided snacks and water which was highly appreciated by my participants who enjoyed eating and talking. Critical geographer Nolin (2006) says that “fieldwork reciprocity is vital to an engaged qualitative research project, most especially when participants are those often identified as ‘living on the margins’” (p. 24). Before I left Bangladesh I gave them mine and my supervisor’s contact number in Canada, so that they could contact us at any time if they should need or want to.

Ethical Issues Involved and Maintained

The success of any social research rests on the unique approach of handling ethical issues involved in it. During the field work, I was careful about maintaining sound relationships with my participants, research assistants and the organizations that were involved in my research as the collection and interpretation of data gathered solely depend on the mutual interaction with people; “Societal norms, expectations of individuals, and structures of power influence the nature of those interaction” (Dowling, 2010, p.26).

Ethical issues in research are closely associated with every phase – from topic and method selection to writing and communication of the research result. Throughout the research process we can remain ethically sound by maintaining the confidentiality and privacy of our participants, by taking informed consent from them and by keeping them safe from any physical or psycho-social harm. I tried my best to make sure that each respondent’s safety and rights remained well protected. The audio/video recordings were regularly uploaded to the UNBC H: drive through the secureview.unbc.ca. Interview notes and transcripts were kept in a locked desk in my office at the university where I teach in

Bangladesh. When I returned to Canada, hard copies of any document were kept in a locked desk drawer at my UNBC office. They will be destroyed after five years.

Qualitative research completely depends on the interaction between the researcher and the participants. This type of social interaction involves subjectivity and intersubjectivity. Maintaining the reflexive management in the research process is important in order to achieve validity in qualitative research. This reflexivity should be incorporated into the research process at each and every stage (Baily et al., 1999, p. 172). England (1994) defines reflexivity as “self-critical sympathetic introspection and the self-conscious analytical scrutiny of the self as researcher. Indeed reflexivity is critical to the conduct of fieldwork; it induces self-discovery and can lead to insights and new hypotheses about the research questions” (p. 82). Remaining critically reflexive throughout my research provided me new directions and insight during the crisis periods.

Stevens (2001) emphasizes that one of the major responsibilities of a researcher is to return research findings to the community in which they have researched. This should not be limited to just the published article only. “The relationship established, the dialogues that ensue, the institutional means to support or publicize community issues or activities are all ways to acknowledge the kindness bestowed on us” (Price, 2001, p. 150). Yet, most researchers simply collect their data and leave to use their findings in academic writing, project reports and teaching. I will try to give some sort of feedback to my participants. It might be a presentation or a written summary of my findings which I will translate in Bangla before I hand them over to the community for further dialogue.

Data Analysis and Interpretation

My data analysis process went through the guidance of my supervisor Dr. Catherine Nolin in Canada. I am indebted to Kirby and McKenna (1989) and Hay (2010) for providing me direction in finding out a systematic approach for doing a meaningful analysis. My thesis research is like most other development studies research in that it is cross-cultural in nature. For methodological groundings, in analyzing the collected data and interpreting the findings, I used feminist methodology as it emphasizes that research findings should be interpreted within the context of the cultural framework of the research community and within its own autonomous system of values, behavior, attitudes and believes in order to contextualize the data and overcome any kind of colonial representation (Lander, 1987 and Rose, 1993 cited in Madge et al., 1997, p. 106).

I started with transcribing the digital files into Word document, which is a very laborious and monotonous process. On average, I had to spend at least seven minutes for transcribing one line of text. Before transcribing the interviews, I had to replay and listen to the recordings several times in order to get the correct wording. I was also careful that the transcribed texts should convey their emotions and inflections properly. Sometimes I had to refer to the video recordings as well. There were some renovations happening in the ESDO when I was doing the interviews, so during the data transcription stage, I overcame the issue of background sounds by playing the recordings at different volume levels.

I transcribed each interview in a separate word file. After completing the transcriptions, I printed out all the interviews. I read and re-read the interview transcriptions and found some key words such as education, private tutor, domestic violence, school

management committee, stipend money, socio-economic development, and government job were pronounced by the participants frequently.

I developed two themes and several sub-themes with the help of the above mentioned key words. In order to sort out the themes, I constantly consulted my supervisor and reviewed the relevant journal articles and secondary sources (Dunn, 2010; Kirby and McKenna, 1989). After identifying the themes and sub-themes I started coding the key quotes by using a highlighter and a pen. The main themes I developed were

1) Education as Development: Faith vs Reality.

2) Violent Development

In the analysis and discussion chapter of this thesis, I will present the analysis of these themes and sub-themes as a narrative. Within this narrative, I selected some direct quotations from my respondents to make their viewpoints visible to the reader and to justify the rationale of my interpretations. As Morgan (1997, 64) recommended, “the researcher should aim to connect the reader and the original participants through ‘well-chosen’ direct quotations” (as cited in Cameron, 2010, p. 170). In the analysis and discussion chapter, I attempt to answer my research questions within the context of the aforementioned themes and I also try to ‘fit’ the findings within the broader literature (Bryman, 2008).

Limitations

There is no destined way of doing fieldwork; as Delyser and Starrs (2001) mention “fieldwork is not innate but learned.” As a researcher, it is important to acknowledge my limitations and address them. For one, I only interviewed thirteen mothers for my research, and as the population for this project was small, there still remain many other perspectives on

the topic. As Baxter and Eyles (1999) say, “there is no single reality but rather multiple realities” (p. 512). While my project could have included more women from within or outside of Thakurgaon, I was limited by time and money. Yet, these limitations do not detract from the value or objective of my project, which was to open the arena for mine and future research.

The interviews I recorded were done in Bengla. To use the interviews for my thesis, I had to translate them into English. Of course, I accept that the translation of the interview transcripts have inevitably caused some distortion of the words, or general perception of a respondent’s answer; however, I have done my best in order to stay faithful to their voices.

The limited amount of time I spent in Bangladesh (one month) can be considered a shortcoming of my research. Gade (2001) claims that “ideally, a foreign project should be about a year’s duration to permit a learning period before the real inquiry begins” (p. 370). I completely agree with Gade; however I believe that my background as a lifelong member of the same community mitigates these concerns.

Despite all of the issues that arose during my fieldwork, I attempted, to the best of my ability, to act ethically throughout my research, and in the end I have come to agree that “fieldwork is about facing challenges and doing things you might not normally do” (Bullard, 2006, p. 62).

Chapter Four: Education-as-Development: Faith vs. Reality

This chapter is a part of the analysis and discussion of my thesis. Here I am discussing the experiences of PESP and FSSAP (education-based) projects as perceived by my respondents with the help of scholarly literature. I received *testimonios* from thirteen women who are mothers of beneficiary girls and children of these projects. During my analysis of the interviews two main themes emerged and they are: ‘education-as-development’ and ‘violent development’. In this chapter I am discussing the theme ‘education-as-development’. The *testimonios* of my respondents helped me to ‘rethink’ education as ‘development’ and to unearth the hidden realities interplaying behind the scenes.

From my current fieldwork experience, I have learned that *testimonios* or in-depth interviews are invaluable and detailed rich sources of information, which open up multiple avenues of thought for a researcher. In the analysis stage of my research, I have been careful to concentrate on my research objectives and theories. Though many themes and sub-themes emerged, I streamlined my analysis chapters to two main themes and used field notes and quotes to illuminate those themes. During the transcription and analysis process, I often questioned the definition of education and how it relates to ‘development’ and ‘development’ initiatives such as the PESP and FSSAP. Professor Gayen (2014) claims that the main role of education should be nation building by creating informed and empowered citizens. Yet, some people still believe that education is a neutral phenomenon, without cultural or political implications. As a result, the Bangladesh educational system often faces criticism and resistance from its citizens, and thus has become a handy tool for post-colonial neo-liberal powers (Asad, 2009). However, before, implementing any education-related programs,

possible outcomes should be analyzed through the lens of colonialism, globalization, cultural imperialism, nationalism and other political issues (Asad, 2009). Here, development experts can play an important role beyond simply functioning as a 'rubber-stamp' for the materialization of the visions and missions of IFIs (Lawson, 2007). It is problematic when the notion of education always only contains positive connotations. Hence, even some of the most critical persons abstain from being critical about educational initiatives because they think that any amount or quality of education is a 'good' amount. Yet, can just any quality of 'education' act as a panacea for all socio-economic problems? The discussion in this chapter is divided into five main sub-themes: education in development; subsidizing the 'shadow education system' and the guide book business; quality education; CCT-fed politics and corruption; and gender mainstreaming. Each of these themes is explained in greater depth below. The chapter ends with a brief general discussion and some concluding remarks under the heading of 'quiet revolution or silent killer'.

Education in 'Development'

Both the FSSAP and PESP were implemented in Bangladesh primarily as education-based development projects with education attainment as their central goals. Hence I found it important to start my interviews by taking the opportunity to learn the beneficiary mothers' perceptions and descriptions about education. All of my respondents were very enthusiastic and fluent when describing and defining education, which they regarded as a means of obtaining a formal paid job through which better socio-economic status can be achieved.

When I asked what does education mean to you? BEAUTY promptly replied

I understand education is good. It is a very good thing. I will try utmost to educate my child. My prior concern is to educate my child. If I could educate my child properly,

he will be able to get a job. As I work as an agricultural laborer, I don't want he will do the same. I don't want he will be a day laborer. I will try my best to manage a job for him when he will grow up. I strongly believe if he gets education he will get a job. I want to educate him just to get a job.

Among my respondents only WASARA completed secondary school. Furthermore, FENCY, NASIFA, NURUNNAHER, TAHURA, MARIUM, MARJINA, MONOWARA, MAKSEDA and HALIMA did not complete primary schooling (some of them had just completed grade/class 2). Everyone except WASARA claimed that they are '*Murkha*' ('illiterate' in Bangla) although 'illiterate' does not completely explain '*Murkha*'. I asked FENCY, "how long back you got married?" She replied that she was married 20 years ago and that she has been fulfilling her family responsibilities since then, including maintaining household chores, taking care of children, cooking food and so forth. In addition, she works as an informal agricultural laborer and shares the household expenditure. But, again, she claimed, "I am a '*Murkha*' because I don't have formal school education". The statement of FENCY resonated with something Shrestha (1995) said

educated children were viewed as future agents of *bikas* [the Nepali word for 'development'] and our parents were usually seen as *abikasis*. True, there were things our parents did that had little scientific basis or made any logical sense. But there were also many things they did that had more practical values than the theoretical 'science' we were learning at school. ..The new education gave us the impression that our parents' manual labour was antithetical to *bikas*. So we sneered at manual work, thinking that it was something only an *abikasi* or intellectually 'underdeveloped' mind would do. It was not for the high-minded *bikasis*. The new educational system was producing a whole new way of thinking about the value of labour (p. 268)

The US-based *Pew Research Center* (2014) published a survey report on "*Global Views on Opportunity and Inequality: Emerging and Developing Economies Much More Optimistic than Rich Countries about the Future*" in late 2014. They collected information from Bangladesh along with seven other 'developing' countries of the world. One of the determining variables they used was based on what the respondents thought was important

for getting ahead in life. Fifty percent of the Bangladeshi respondents considered education as the most important key to move up in life (p. 11). However, it was not asked how education would perform this feat nor was there any indication in the report of why the respondents thought so. I certainly agree with the outcome of the report as all of my respondents thought education, by its own virtue, will automatically change the socio-economic status of their children by providing a formal job. However, I would argue that, beyond just acquiring a formal job, education should enhance an individual's capability to apprehend his/her surrounding environment and to shape his/her behavior (Dewey cited in Aggarwal, 1981; Azher, 2001). The education system of a country should be built upon existing indigenous knowledge-bases rather than ignoring them. It should be respectful of the fact that the basic labor use system is important and invaluable in its own right; instead, the current hierarchical perception of land use places it in an inferior position (Shrestha, 1995).

A 1975/76 study on rural employment found that eight percent of the unemployment in Bangladesh is 'voluntary' and the major portion of this consists of educated individuals who consider work in agriculture as beneath their social status (Ahmed, 1981). The 2014 report on "*High university enrolment, low graduate employment: Analysing the paradox in Afghanistan, Bangladesh, India, Nepal, Pakistan and Sri Lanka*" by the Economist Intelligence Unit (EIU) of the British magazine '*The Economist*' shows that 47 percent of university graduates in Bangladesh are unemployed (p. 10). We can easily deduce the formal paid employment situation of the secondary school graduates in Bangladesh now. In the 2012-13 fiscal year, Bangladesh had to spend \$1,835 million for the import of capital goods (a major portion of which includes agricultural machinery) compared to just \$482 million in 2000-01 (Bangladesh Bank, 2014, para. 1).

Academic researcher Torres (2009) argues that the international agencies such as the World Bank, the IMF and some UN agencies are promoting neoliberal policies around the world. Sociologists Prechel and Hams (2007) identify that neoliberalism “expand[s] markets by eliminating government policies interfering with markets” and they also claim that neoliberal politics “commodify things that were not originally produced to be exchanged in the market (e.g. health, education, pollution)” (p.5). Thus, these projects policies are simply fulfilling the objectives set out by international development organizations while helping neoliberal economic policies by opening up a new market for selling the products of multinational companies. Because of the negative perceptions such as “who studies, rides car” (“Likha para kare je, garighora chare se”) created by current educational system to manual labor, these practices are demolishing the largest labor-intensive agriculture sector of Bangladesh (undoubtedly the backbone of the country). HALIMA reinforces the general mindset that she expects more for her daughter when she says

No no no.....What my daughter will do? Will she be a businessman? Will she be an agricultural laborer? Will she be a vendor or shop keeper? No. She will undoubtedly be a government or non-government paid job holder.

Subsidizing the ‘Shadow Education System’ and the Guide Book Business

The definition of education and the explanation of education’s importance as described by my respondents enabled me to draw a clear sketch of how ‘education’ is conceptualized by recipients of ‘development’. The spread of ‘market-oriented education’ in so called ‘underdeveloped’ countries is materialized by international development agencies (WB, 2001a). What I can assume from the voices of my respondents is that the providers of neoliberal education are evaluated as successful once recipients of development are highly convinced that education is a ‘magic-bullet’ for socio-economic emancipation of the poor. In

the neoliberal economy, education is considered just another market product that is valued on the basis of loss and profit (Asad, 2009). It is believed that investment in education creates profit the same way as investment in the market (Deidrich, 2012). Hence, I wanted to know what my respondents did with the stipend money. Most of my participants replied that they spent the stipend money to pay the private tutors of their children. As NASIFA mentioned

Stipend money? My son and daughter go for private tuition. I pay the private tutor with the stipend money.

I inquired further, “do your children go to school?” She replied that

Definitely, they go to school regularly. But it’s all about just going and coming back. They learn a little in the school because most of the time teachers are careless about teaching in the school. What they learn they can’t apprehend during doing the homework. Sometimes the children say they learn nothing and don’t understand what their teachers taught them in school. Sometime teachers don’t attend their classes. What will my children do then? That’s why I gave them private tuition.

BEAUTY gave another explanation about what she does with the stipend money

I spend the stipend for my children’s education cost. Though it’s not enough! Last time when I received the stipend money I bought a ‘guidebook’ for my son by adding other money to the stipend.

I became interested in these ‘guidebooks’. She described it:

Some questions are asked after each and every lessons taught in the school to the students. It’s hard for children to find out the answers from the textbook. The guidebook is a book with solutions and answers to these questions. The children use the guidebook to quote the answers of the questions asked. That is why I bought a guidebook for my son, which cost Tk.400. I added Tk.100 with the stipend money to buy it. My son’s school mistress told me to give him private tutoring and to buy him a guidebook. She also told me that you have to buy the guidebook to make your son ‘meritorious’ and to ‘progress’ towards his studies.

Private supplementary tutoring is regarded as a ‘shadow education system’ (Bray, 2007). The deep-seated belief of the recipients on the power of education is evident from the viewpoints of my interviewees. They see education as a ‘magic-bullet’ for solving all socio-economic problems. However, rather than providing quality education, the current practice

instead helps two education related businesses in Bangladesh to grow and flourish. They are: private tutoring which is also regarded as a 'shadow education system' (Bray, 2007) and the 'guide book/notebook' (Schuler, 2007) business. Cameron (2012) claimed that "nevertheless, in some societies private tutoring is so widespread that most households feel a need to invest in tutoring if they possibly can. This observation has been made in settings as diverse and numerous as Bangladesh" (as cited in Bray & Kwo, 2014, p. 27). The extensivity of the private tuition business in Bangladesh can be realized from a

study of Education Watch which found that over a fifth of all primary school students received private tutoring in 2000, which increased to 31% in 2005 and 38% in 2008. These rates were respectively 50%, 55% and 68% among the students of secondary schools. The figure reaches about 80% for class X. Pre-school students are also subject to private tutoring. The students receive private lessons at home or in tutors' homes or coaching centres. These may be one-to-one, or in small or in large groups (as cited in Nath, 2011, para. 5).

Each household spends half of their private expenditure on education for private tutoring in Bangladesh (Education Watch, 2005; Schurmann, 2009). The Bangladesh Bureau of Statistics (BBS) in their 2006/07 survey found that 5,499 coaching centers are in operation in Bangladesh employing 67,200 full-time and 44,800 part-time employees (Nath, 2011 as cited in Bray & Kwo, 2014, p. 22).

Education Watch (2005) found that "limited teacher interaction and low quality of instruction lead many families to enlist tutoring, further increasing expense" (as cited in Schurmann, 2009, p. 509). HALIMA manifests her grievances and justifies private tutoring claiming that

As a paid public servant a school teacher should be responsible for attending classes regularly. They should be sincere about their students' academic achievements. It is a common practice that immediately after school starts, some teachers go outside, leaving the students alone in the classroom, and remain busy doing other stuff or talking to outsiders. As a result the children start to hue and cry and the environment of the classroom becomes messy. Some leave their school benches and some even

leave the school and go home. Due to such practices, some children show negative attitudes about going to school. Sometime the students go to their teacher and remind him about taking their class and then the teacher in a hurry finishes the class within the stipulated time and the prior objective of schooling students' academic achievement is completely ignored. Huh.....no hope for teaching at school, no way, I have to provide private tuition. I can make a private tutor accountable for my daughter's academic achievements. It's difficult within my limited capacity to make the school teachers accountable for my daughter's academic progress because from my previous experience I know he/she might reply 'do you pay me?' I receive my salary from the school/government not from you.

In the same study, Education Watch (2005) found that, in most cases, children's private tutors are their school teachers. The study also claims that the monetary benefit from private tuition impedes school teachers from good teaching during the school hours (as cited in Schurmann, 2009, p. 509).

It would not be unreasonable to think that the GOB and the policy makers of Bangladesh are not aware of the situation regarding private tuition and the guidebook business in Bangladesh. Government secondary school teachers are prohibited to undertake private tutoring or any form of employment outside school by the Article 9 of the 1979 rules for teachers of Bangladesh (Ministry of Education, 2005/06). A 2004 Ministry of Education circular states that "no teachers working for state-run educational institutions could involve themselves directly with private tuition in coaching centers" (as cited in Bray & Kwo, 2014, p. 45). Surprisingly enough, in 2012, the GOB tried to bring tuition-providing coaching centers under certain rules and regulations thereby contradicting their 2004 position. They fixed and notified area-specific tuition fees for teachers, regulating how much they can charge for private tuition. They are: Tk.300 for students in cities, Tk.200 for district-level towns and for students of rural areas (Independent, 2012 as cited in Bray & Kwo, 2014, p. 41). Ironically, the implementation of controls on private tuition and coaching centers (by fixing a certain amount) gave, in one sense, indirect authentication to the shadow education

system and guidebook business. After knowing that the private tuition business and guidebook business were rampant in Bangladesh, giving CCT money for school attainment became a guaranteed source of income for the subsidization of private tuition and ensured the growth of these businesses even at the margin. Moreover, the issue of private tuition's impact on gender also drew my attention. Education Watch (2005) identified that, on average, households spend 17% more on education for boys than on girls (Tk. 8,874 per male child and Tk. 7,411 per female child per year) (as cited in Schurmann, 2009, p. 509). The impact of private tuition is not gender-neutral; male students are preferred over female students when private tuition is provided. Nath (2008) mentions that girls are less likely to receive tutoring than boys at all grade levels (p. 58). An extended discussion on how the shadow education system business is adversely impacting the stipend recipient mothers will be addressed in the last part of this chapter.

Quality of Education

Dependency on private tutoring by parents such as my respondents is common in Bangladesh. The over-dependency on private tutoring indicates that the academic curriculum of schools is perceived to be sub-standard and defective, and that teaching quality is poor and unsatisfactory in Bangladesh. This, undoubtedly, questions whether it is justified to spend large amounts of public money for financing these schools and academic curriculum by the GOB and IFIs (Khan, Rana & Haque, 2014).

Being curious, I asked HALIMA, “do you know what your child reads or what is written in his/her books?” She replied that “no, I do not know. But I believe it is good. It will help my daughter to proceed in her life”. I asked MAKSEDA, “Do you have any idea what is

written in the books of your child? Do you know what your child's teacher teaches in school?" MAKSEDA took her time, lowered her head and with a confused look on her face replied that "my children read.....yes, good things is in their book! My son says if I read these books the result will be this, if I read those books the outcome will be that". Like HALIMA and MAKSEDA, most of my interviewees really do not know what is in their child's school academic curriculum. I believe they definitely deserve a well-organized academic curriculum for their children with high quality teaching. Since, they have so much hope invested in their children's 'education' as well as in their 'development,' they are moreover ready to sacrifice a great deal in order to achieves those ends. As KOHINOOR mentioned:

I mean we are poor. I told my son you just continue your study, the expenses for your education I will manage by any means. Don't worry about your educational expenses.

However, "education is not an asset in its own right. It is only meaningful to the extent to which it increases the ability of students to participate in society and the economy" (Schurmann, 2009, p. 508). The ability to engage in civic events might include education, sound health, access to places and governing institutions made, and access to information and engagement in social media (Schurmann, 2009). But, Asad (2009) identifies that "the standard of primary education is so poor that even after the five years of schooling, one in every three children remains 'non-literate' or 'semi-literate'" (p. 9). In addition, primary teachers are poorly trained and even more poorly qualified. The dominant mode of teaching in primary schools is based on memorization; the curriculum does not practice and entertain analytical, practical or vocational skills development. In the end, students of primary schools learn little and sometimes achieve nothing (Khan et al., 2014). The WB (2002a), in their FSSAP appraisal report, states the following about the secondary education in Bangladesh:

high dropout rates throughout secondary education are related to issues of school quality, curricular relevance, and opportunity costs for students and their families. As noted above, the curriculum is geared toward preparation for higher education. Curriculum and certificate exams emphasize factual knowledge and memorization over critical thinking and life-skills. Significantly, not even the HSC certificate is a guarantee of employment, raising important questions about the value and relevance of the secondary school curriculum in the Bangladesh labor market (p. 3)

It is evident from this WB (2002a) statement that the WB, GOB and development experts have long been informed about the quality of the curriculum, its effectiveness in procuring jobs and the teaching quality in the primary and secondary education sectors. It might beg the question, do they plan to take any effective actions to eradicate the associated shortcomings in the primary and secondary education sectors? My findings after reviewing GOB documents and the WB website for Bangladesh are that there were always high costly sister concern projects to the PESP and FSSAP oriented to the enhancement of quality school education such as the Primary Education Development Project (PEDP-II) (total cost \$1,815 million) (WB, 2004), the PEDP-III (started its operation in 2011, estimated cost \$5,860 million) (WB, 2011a) and the Secondary Education Quality and Access Enhancement Project (SAQEP) (estimated cost \$ 155.70 million) (WB, 2008b). In all those projects, the WB was a proud collaborating partner with the GOB with both entities contributing significant funding. I remember one quote from the World Development Report that ensured “good quality service delivery through institutional action involving sound governance” (WB, 2001a, p. 8) is essential to build assets for socially-excluded peoples. What I found from the publicly accessible documents of the WB was that, rather than ensuring the quality of the institutional capacity before implementing the study projects, the project-implementing authority and GOB are trying to do both at the same time. Consequently, the CCT project beneficiaries (children, girls and beneficiary mothers) automatically became susceptible to multifarious

risks. As it happened with my respondents, their sufferings did not always draw public or social attention and, in most cases, the deterioration occurred in silence. From my respondents' point of view, they were investing time, money and energy and leaving no stone unturned for their child's education. Hence, failure to achieve satisfactory gains from schooling will be devastating.

What I also can sense from some of my respondent's voices is that they hope to fight or at least escape from the social evils existing in their society, so they send their children, especially their daughters, to school and want them to continue their studies to become capable enough to support or reduce their vulnerability to social evils. For example, dowry for marrying girls is one of the major socio-structural problems affecting women (basically young girls) and their families in Bangladesh (IRIN, 2009; BBS, 2013). Some families in Bangladesh consider education as 'marriage capital' for their daughters' marriage (Arends-Kuenning & Amin, 2001, p. 129). FENCY described the latent cause of sending her daughter to school:

I have to marry my daughter. I am raising a girl....I have to marry her to a boy of another family. If my daughter gets educated, she will be able to answer positively the questions asked by the potential grooms' families. Since the boy's family finds institutional 'literacy' as a plus point, they think that at least when the girl will become a mother; she will be able to teach her kids. And always there is a possibility that the parents of a girl receive some rebate from their dowry amount. If anyway she can employ herself in a government or NGO job, it definitely will enhance her chance of 'marriagiability' with little amount of dowry.

In Bangladesh, "poverty and economic insecurity lead to even younger girls being married as they require a lesser dowry. Dowries pose a huge financial burden on families and leave little funds available for education or health" (Schurmann, 2009, p. 507). Similarly to Arends-Kuenning & Amin (2001), NUNNAHAR mentioned that the general relation between dowry size and marriage age for girls in Bangladesh is proportionate; "the more age

at marriage, the more dowries you have to pay for your daughter's marriage". The average age of marriage for girls in rural areas of Bangladesh is 15.6 years (NIPORT, 2013, p. 53). Whereas, if a family wants to continue their daughter's studies up to grade X and if they want her to complete the secondary school certificate, she will be 17 by the time of completion. This is over the average marriage age for girls in rural Bangladesh. So, along with the ineffectual education, the family will find itself under the pressure of having to provide an increased dowry for its daughter. Here, we can understand the importance of addressing cultural considerations and educational quality within the programs implemented in Bangladesh.

Professor Gayen (2014) identifies that in Bangladesh traditional values and morality are waning with overwhelming influence from educated individuals. The society today has deviated from its destined course lacking much ethics and social values. The main purpose of education – to create informed and knowledgeable citizens – is being undermined by the poor quality of education provided. He believes that the prerequisite of producing skilled workers is to have knowledgeable and judicious citizens. Some relatively permanent adverse impacts of this system are evident in the poor efficiency of the educated people in the work environment and in the corruption and immorality, which are rampant (p. 10).

CCT-fed Politics and Corruption

In the rural communities of Bangladesh, socio-structural power relations play an overwhelming role in socio-cultural activities. "Rural elites in Bangladesh drew power from their land, local relationships and from their political influence over key development resources coming from outside" (Barry-Shaw & Jay, 2012, p. 104). The PESP provides

stipends to roughly 40 percent of students in a specific grade of a school. The School Management Committees (SMCs), together with the head teachers, are officially responsible for selecting the 40 percent of students (from the poorest households) from all of the students enrolled from grades I to V. Later, the list of proposed stipend recipients is reviewed by the Upazilla²¹ Primary Education Officer (UPEO) and approved and countersigned by the Upazilla Nirbahi Officer (UNO) (Teitjen, 2003, p.5). Still, it is well accepted that the head teacher and SMC chairman hold and apply supreme power in the recipients' selection.

TAHURA explained how she got enrolled for the stipend:

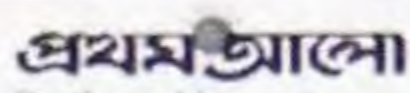
He is the brother of my father in law. Yes...he is the chairman of the school management committee. My son is the chairman's grandson. After admitting my son in primary school I talked to my father in law, he told me to talk to the school headmaster. I then followed his instruction and went to school gave my introduction and reference to the headmaster. I had no problem; they gave me an enrollment card for the stipend money. It was easy for me to enroll for stipend money for my son for being my father in law the chairman of the SMC.

TAHURA was not the only one with this sort of experience; almost all of my respondents had to pursue their inclusion in stipend through similar ways. A UNICEF (2009) study claims that, in most cases, the SMC chairman and the head teacher misuse their power and manipulate the process of selecting and distributing the stipend money. Usually, the SMC members are powerful local elites selected by the 'Member of Parliament'. They are inclined to benefit their own friends and relatives (Teitjen, 2003, p. 16). Local and national politics and elections also influence the selection process of recipients and the expansion of stipend programs. The PESP and FSSAP projects have earned popularity among the general populace as they deliver free money. The politicians and local elites use this 'popularity' for their electoral purposes and for their support. They allocate stipends to their supporters in return for a guaranteed source of cash (Teitjen, 2003; Hall, 2012). From their field-level

²¹ An administrative unit of Bangladesh (Government of Bangladesh, 2014).

evidence, Arends-Kuenning and Amin (2001) claim that the popularity of, and perceptions about, the importance of girls' education is predominantly dependent on stipend money, and not on the independent value of the girls themselves.

Furthermore, instead of improving the quality of education, SMCs are typically concerned with *enrollment enhancement* so that they can collect more government funding (Schurmann, 2009). SMCs misuse the power of choosing the poorest households due in part to the absence of straightforward guidelines and criteria. A Transparency International Bangladesh (TIB) (2001) (as cited in Teietjen, 2003, p. 16) study identified that SMCs and head teachers ask for money/bribes, Figure 4.1 is a recent media account published in a



প্রথম আলো

Prothom Alo

Stipend Money Plundered, 3 Madrasa (Islamic religious schools) Teachers Jailed
Staff Reporter, Rajshahi. Update 17:32 June 25, 2014

For plundering and embezzling stipend money of the students among them, three teachers and school staff including the caretaker in charge are imprisoned ranging from two to six months of a Dakhil Madrasa of the Paba upazaila of Rajshahi. Today, Wednesday, they are punished for confessing their guilt to the mobile court. The name of the institution is "Danul Islam Dakhil Madrasa". The three imprisoned persons are the caretaker in charge Abdul Matin, the assistant teacher Rezaul Karim-1 (there is another teacher with the same name is in this institution) and the clerk Ismail Hossain. The caretaker in charge and the clerk are imprisoned for six months without any labor and the assistant teacher is imprisoned for two months in the court.

The judge of the mobile court was Razzakul Islam, the UNO of Paba Upazaila. The stipend money of the students are distributed- having such a news the UNO Razzakul Islam went to the Dakhil Madrasa with the polices from the Motihar thana of the Rajshahi city. The students alleged that the stipend money was taken yesterday, Tuesday. By this time, only tk 20 is provided to the students. Tk. 100 is given to the students from other classes. It is said to them today Tuesday that a fter taking aside the share for the teachers' breakfast, one's portion would be given to another. Students informed that the students of class ten receive taka 1 thousand and 20 per six months. Previously, stipends of two students were shared to them like tk. 360 for one and tk 340 for another. The students don't know about the rest of the money. Some said the teachers has taken aside the rest of the money for their breakfast.

According to the rules, the stipends are provided the forty percentage of students according to their results and attendances in the class. The total money of six months is provided to them in aggregate. But, not considering the merit and attendances of the students, the teachers divided the money even among the less meritorious and those who have less attendances. The teachers acknowledged that their students receives stipends from the year 2000. And they are distributing this money from 2010. They also confessed the objection of taking aside the money for breakfast. The acting caretaker said that stipends for one is to be distributed among two or three to satisfy everybody. Otherwise, the guardians attack them. He confessed it by himself that he takes tk 20 from each for his breakfast.

Figure 4.1: Recent media account on CCT money embezzling in Bangladesh
Source: Reproter (2014). The Daily Prothom Alo, (online version)

Bangladeshi National Daily newspaper 'Prothom Alo' on June 25, 2014, for stipend consideration.

HALIMA described her sufferings in trying to get enrollment for the stipend:

Say, when I went to you and mentioned that I am a helpless widow live on hand to mouth, please help me in enrolling for the stipend money for my daughter. You said I am not the right person and showed me another person. I went to that person; he told me that I need some!!! I said what? Later I understood he was asking for some token money/bribe for helping me in enrollment. I told him that it is not possible for me. I asked why I need to give you money. It's my hard fought earning. Why I will give you? He said that it's a token money for my snacks. An individual like me has no money to pay the bribe, but rich individuals do not hesitate, they pay the bribe and easily get the enrollment. You and I both am human being, in our body same colored blood flows, but money questions our equality and divides us as rich and poor.

An NGO Bangladesh Rural Advancement Committee (BRAC) claims that when they requested that the public primary schools enlist the students from "ultra poor" families, the public schools refused their request and instead showed the list of recipients, claiming that the slots are full. However, through close observation of the PESP recipients list, the NGO identified that the list includes students from non-poor households. Instead, students from poor households are considered a burden on the school (as cited in Teitjen, 2003, p. 16).

MAKSEDA was dejected and showed defiant body language. I interpreted this to mean that she had felt that some injustice was done to her. With a challenging voice, she told me that:

Once, they [school teachers] cut a portion of my stipend money because of my child's fever. Yes, anyone can be sick. He was unable to attend school. As well, I went to school and met with the school mistress and let her know about my son's fever and inability to get up from bed. I let her know, she replied its ok, and you better go home now. Your son needs not to come to school as long as he is not recovering his sickness. But when the stipend was given, they just gave me Tk.200 instead of the full amount. I asked that madam, why you give me just Tk.200. She replied that your son missed the school for eight to ten days. Then I reminded her that I came and let her know. She said I have nothing to do. I believe the money is embezzled by the school teachers.

MARIUM similarly describes corruption during the times she receives the stipend:

I have to go to ‘volarhat’ [a name of a place] Which is far from my home for receiving the stipend money. The school teachers inform us when to go to school to receive the stipend money. I gave my daughter private tutoring to a school teacher. At the time of delivering the CCT money, the teacher to whom I gave private tutoring, take out his pay for tutoring in advance from the stipend money.

Primary school teachers hold prestige, honor and respect from the community for their service, knowledge, morality and honesty, even though they are not placed high in the official hierarchy of the bureaucracy (WB, 2000). Women usually have less opportunity to get acquainted with the bureaucracy in Bangladesh, as they are involved in informal and household activities. One of the main objectives of these projects is to empower women. Ironically, I can assume from the experiences of my respondents that their introduction to CCT bureaucracy at the same time introduced them to the dark part of society. Its main result has been training them to adopt unfair means such as bribery, favoritism and nepotism in their goal of acquiring ‘development’. Moreover, the negative practices attached to these ‘cash’ based programs are polluting and corrupting the venerated social institution of the margin ‘primary schools’ in Bangladesh. This includes the perception of primary school teachers as well (Teitjen, 2003).

Gender Mainstreaming Ignored

In feminist literature on ‘development’, women of the South are symbolized as having “needs” and “problems” and they are thought unable to deal with their distress and deprivation alone without the help from the North (Mohanty cited in Escobar, 1995, p. 8). Historically, women of the South are evaluated through comparison to the women of the North (Escobar, 1995, p.8). It is evident from the last sections how the educational projects for women’s development and empowerment have been framed and programmed by the

development providers. These projects drew sketches of the women of Bangladesh without considering their perspectives and contextual realities. Instead, gender-based development projects should prioritize gender relations and indigenous knowledge as key elements of the projects' designs.

In 1995 in the Fourth UN World Conference on Women, gender mainstreaming has been prioritized as a policy for the enhancement of gender equality. Gender mainstreaming emphasizes giving importance to the perceptions, experiences, knowledge and interests of both women and men for the planning and implementing of policy. The goal is to achieve gender equality through gender mainstreaming. According to The United Nations' (UN) Economic and Social Council (ECOSOC), conclusion 1997/2 defines gender mainstreaming as:

the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equality (as cited in UN, 2002, p. V).

Institutional infrastructure facilities and operational processes should consider gender issues with the highest concern. Mainstreaming gender perspectives should address depending on the issue and context (UN, 2002).

I asked my respondents "were you consulted by the project implementation and monitoring authority or by their representatives?" All of my respondents denied having discussed or consulted on the project planning and designing before its implementation. Nor did they hear of any such thing happening in nearby villages or schools. In regard to

producing paper work, development experts have demonstrated their expertise. As the WB (2008a) report on FSSAP completion claims that:

The Government's strong commitment to the female stipends program continued beyond FSSAP, during project preparation, consultations were held with Government ministers, senior officials of line ministries, teachers, students, community members, including SMCs/PTAs. Several focused visits were made to project upazilas to discuss with field level stakeholders, including USEOs and educational institutions (p. 3).

So, I asked my respondents, "do any high officials from the Upzilla education office come and contact you?" Most of them replied that yes, they had some meetings with the high officials of these projects after they were enrolled in the stipend. For any scheduled visit from the high officials, they were informed ahead of the time and were told to come to school to meet them. I was curious to know what the high officials said to the recipient mothers.

MAKSEDA described the meeting she attended:

They said, some parents buy 'rich' food or fancy dresses with the stipend money. It is not justified to do such thing with the money. Why you can't misuse the money? Cause we are giving you the stipend not to buy 'rich' food but for your child's development. Say you can buy school dress for your child. Moreover, you might need to buy pen, pencil, paper, notebook or might need to pay private tutors, to buy or pay the tutor we are giving you the money. You should not waste the money.

I found it compulsory to ask my respondents "did they ask you about your opinions, comments or suggestions on the project". ANOWARA replied, no. we have never been consulted or asked for any suggestions about the project during such meetings. The lack of evidence of gender mainstreaming by the project implementation authority is extremely worrisome considering that even the UN encourages gender mainstreaming even on active projects in order to inform changes in goals, strategies and actions for better performance (UN, 2002; Molyneux & Thomson, 2011).

‘Quiet Revolution’ or ‘Silent Killer’

Before talking to my respondents, I had no idea how much ‘education-as-development’ was impacting female participants and beneficiary mothers in Bangladesh. In most cases, my respondents claimed that they were the ones who decided to send their kids, especially their girls, to school. Traditionally, investment in education for girls in Bangladesh was never popular, because any financial benefits extracted from the education of girls were reaped by the husband’s household and not by the girl’s parental household (Schurmann, 2009). So, taking decision regarding girls’ schooling is very challenging. As the primary stipend is only given to the mother, this entitlement drowns them in a sea of responsibilities associated to their children’s education. The responsibilities range from daily house hold care to child care and the management of academic expenses. FENCY talked about her husband’s attitude towards her daughter’s schooling:

Wherever [school] you want you can enroll her. He has no such interest in our daughter’s education, nor which school would be good for her. He does not care too much. When our daughter asks her father to bring a pen or notebook, he often brings the asked for things if he has the money, but in most cases he denies her and tells her that he has none.

A study conducted in 2005 by Power and Participation Research Centre (PPRC) of Bangladesh identifies issues related to the academic expenses in the primary education system in Bangladesh. The study shows that:

A well-off family with an average income of Tk.16,336 per month expends Tk.329 on primary education, which is only 2 percent of its income. On the other hand, a middle class family with an average monthly income of Tk.4386 spends Tk.279 on primary education, which is 6.4 percent of its income and a poor family with an average income of Tk.1471 per month spends Tk.251 on primary education, which is 17.1 percent of its income. The nature of the burden of expenditure especially on poor families raises the question of effectiveness and quality of primary schooling in Bangladesh (as cited in Khan et al., 2014, p. 3).

My respondents also expressed that their children's educational expenses pose diversified pressure on them. BEAUTY describes how she faces pressure from her husband rather than co-operation for her child's academic expenses:

Yes, I have to manage by working as agricultural labor for my son's expenses for pens, paper and private tuition. If I asked him to buy anything for my son's education, he says that you enrolled him in school. It's your responsibility to manage everything. I can't help. You get the stipend money. I am not entitled to that. You manage everything.

MONOWARA explained how she managed the burden of her child's academic expenses alone and without any positive help from her husband:

My husband never worries about the academic expenses of my child. But, I rear chicken, goats and cows then sell them to manage academic costs and private tuition. Yes, I have to take micro-credit to buy a cow or goats. I have to manage the weekly installment of the micro loan by hook or crook.

Household level co-operation is essential for the comprehensive development of a family and its members. These education-based projects highlight women's development and empowerment in their objectives; therefore, such projects should include gender mainstreaming as a dominant strategy. Gender Mainstreamed projects typically and explicitly mention the role of men along with women. It is surprising, then, that these projects have not mentioned anything about the roles and responsibilities of the father; rather fathers are kept aloof, making mothers vulnerable to extra work in the management of their children's education (Molyneux, 2008)

Another negative impact of these projects is their exposure of non-recipient mothers to corruption and bribery. Their enforcement is expressed by HALIMA:

If my son/daughter does not receive stipend they don't want to go to school or study. The child ask their mother, why are my friends (or so and so) getting a stipend not me. It's difficult for a grade-I child or even for a secondary school child to apprehend why he/she is not getting money. In this situation a mother tries her best to make her

child happy. If I see that something is happening through the 'backdoor,' I will definitely grab that opportunity.

I asked my respondents how many hours their children stay in school. My respondents replied that on average their children spend three/four hours a day in school (primary). My question is whether or not that is it not enough 'contact hours' (WB, 2000) for elementary students to get done with their studies. What I found in the Bangladesh education sector review performed by WB (2000) is that the contact hours for schools in Bangladesh is less than required by the standard. Yet, I do not see that any effective initiatives have been taken to deal with that problem in the last 14 years; whereas, millions of dollars have been spent solely in the name of education sector development (as I mentioned earlier). From my respondent's interviews, it is evident that low quality education, below-standard teaching and corruption are issues that affect them in multifarious ways. All of these issues make them subject to the corruption of private tutoring and to the pressures of extra income management. In addition, mothers have to take care of household education care, which extends their daily working hours along with their daily household chores. BEAUTY said

My child doesn't study or learn adequately in school. I put pressure on my son after school hours for his study. If you haven't studied properly in school you have to cover it up at home. Study at home. I have to help and supervise his study at home.

I asked them finding their struggle to manage children's education that "have you ever questioned school teachers about their poor service and lack of commitment?" Some of my respondents said yes, we often talk to teachers and ask them why they are not fulfilling their job properly. A consequence of asking question to teachers affected HALIMA terribly, she described:

School teacher asked me that why your daughter does not come to school regularly. I replied that you do not attend class properly, at the time of class you disappear intentionally. Aah! How come you say that? Being angry the teacher asked me? Who

will then? I replied. I am the guardian of my child, definitely I will. As a consequence of this conversation my daughter had to suffer. It was considered that I committed a serious offence. Being angry, the teacher stopped taking care of my daughter's studies. Due to ignorance from her teacher my daughter lagged behind with her class progression. After long gaps she was asked questions about week old lessons. If she failed to answer properly, she was beaten by the teacher. The teacher also said that oh! Your mother is a big fish, speaks in a rude tone! How come you fail to perform your studies? Being afraid my daughter stopped going to school.

Molyneux (2006) claims that CCTs create "dependency on a subsidy which confirms mothering as women's primary social role" (p. 440). She also writes, and thus

do little [to help women] secure sustainable livelihoods or develop a broader conception of their role in society. Though the programs aim to help the next generation earn more than their parents, they do not reduce the women's own "risk for remaining in poverty for the rest of their lives (p. 440).

In this chapter, I discussed the impacts of education on the beneficiary mothers of these projects. To summarize, from the voices of my respondents, education is affecting women, children and the overall socio-cultural structure of Bangladesh in many adverse ways. It is a well accepted concept that mothers are the architects of a nation. In light of this, these projects are making women/mothers susceptible to corruption, bribery, and extra workloads within their pursuit of their children's education. These projects are also polluting the social-structure of Bangladesh by promoting corruption and illegal behavior. My recent fieldwork and research experiences made me re-think the current buzzphrase "education for all." Now, I think it should be "*quality* education for all". In the following chapter, I will discuss how cash transfers are impacting recipient mothers, girls and the female population of Bangladesh as a whole.

Chapter Five: Violent Development

My thesis research enabled me to navigate between institutionalized, mainstream contemporary ‘development’ discourse and what is actually happening on the ground or on the margin. My first-hand field experience influenced me to rethink my world views on power and ‘development’. *Testimonios* of my respondents compelled me to be critical and now I strongly agree with Gasper (2012) that: “the gains of some groups have been directly conditional on planned sufferings of others” (p. 118).

This chapter is the second part of the analysis and discussion of my thesis. In the previous chapter, I discussed on my first theme ‘education-as-development: faith vs. reality’. Here, I showed how education, in these IFIs funded education-based development projects, adversely affected the beneficiary women. In this chapter, I discuss my second theme, ‘violent development’. Through this discussion, I explain how the beneficiary women and girls were susceptible to violence for simply receiving this stipend of free money. Some objectives of CCT projects behind delivering cash to women were: empowerment through control over CCT money spending; gender equality; and formal employment. How far these objectives have been voiced and materialized by these projects in reality, and how they affected the beneficiary women, were described in the *testimonios* of my respondents. In order to best illuminate the research theme, I developed four sub-themes: (i) intensifies domestic violence against women; (ii) making susceptible to eve-teasing; (iii) CCT delivery mechanism and maternal modeling; and (iv) false sense of empowerment. I chose these sub-themes and described each of them below in detail for the better understanding of my readers.

Intensifies Domestic Violence against Women

During my February 2014 thesis fieldwork in Bangladesh, an important report on 'Violence Against Women' was published by the Bangladesh Bureau of Statistics (BBS) and the Ministry of Planning, Bangladesh (2013). Their report found that 87 percent of participants in the survey of all Bangladesh suffered domestic violence from their male partner. This country wide survey report of BBS indicates the extent of the persistent severity of violence against women in Bangladesh. Since my prime research objective was to find out the relation between CCT money and violence against women, I was interested to know my respondents perceptions/definitions of domestic violence. When I asked my respondents what they knew about domestic violence almost all of them shared one common parlance: they had experienced physical abuse by their male partner.

BEAUTY described domestic violence as:

Physical torture by the husband, quarrel and conflict between the husband and wife, the husband not providing daily groceries or other expenses, the husband not coming home regularly and beating the wife and kids.

MAKSEDA replied

Domestic violence! Yes, I understand. It is like husband physically tortures wife; sometimes husband kicks his wife out from household; husband swears at wife using vulgar words. All these family related violence construct domestic violence or family violence against women.

As CCT stipend recipients, I wanted to know whether the women had ever suffered domestic violence. Most of my respondents acknowledged that they had suffered domestic violence (though not in the same form) in their conjugal life. FENCY told us a very recent and poignant story about an incident of violence she suffered from her husband:

Is today the 22nd of this month [February 2014]? Then, including today for last three months, my husband refrained from torturing me physically. Due to a family issue I quarreled with my husband and left my home three months ago. He asked for money,

I told him that you will waste the money by gambling. No, I will not let you misuse the money anymore. For saying this, he beat me ruthlessly. I had grievous injuries, blood was rolling down from my nose and my right hand was hit in a way that it swelled a lot. On that occasion I thought that I will not continue my conjugal life. I am passing my life almost in the same way for last 20 years since I got married. I found no change in him! I have been suffering from domestic violence for at least the last 19 years. It began just after the first year of my marriage.

But NURUNNAHAR had other thoughts; she explained domestic violence and justified it from another view point:

Yes, sometimes I had little conflicts with my husband. But, he is not like other husbands. He does not beat me off and on. It is usual that you will have conflict with your husband. If I am beaten by my husband once or twice a month I don't find it bad or violence rather it is usual, you have to. It happens in every family, it is a very common matter.

Out of curiosity, I asked whether MAKSEDA had ever beaten her husband in return. With a shameful blush on her face, she replied

Oh no! How come? Anyone who can beat her husband cannot be a social being. My parents have handed me over to my husband. Can I beat him? Even if he beats me to death I will not do anything in reply. No, I cannot beat him. Because, I never saw my mother ever beat my father, I never saw my mother swear at my father. If I do any such thing it will be socially disrespectful for my parents. I will have no honor in the society. Wife is always lower than husband. If a husband can feed me, can provide me daily necessities then he has right to torture/beat me.

It is evident from the *testimonio* of NURUNNAHAR and the findings of the BBS report, that male to female domestic violence is embedded in the culture and society of Bangladesh. It is a structural phenomena (Farmer, 2001) and not something that just happens by chance. What I gather from my respondents is that domestic violence is something accepted and normalized by the society and culture. NASIFA described her experience of family violence:

I have to hand collect grass cuttings from the field for our cows. When I return from outside, I usually feel tired. I sit for few minutes to regain energy. If my husband comes in and sees I am sitting, he starts swearing at me and asks why daily household chores are undone yet and I am just sitting doing nothing. Sometimes due to the heat under the sun in the field I feel so tired that it makes me outrageous and I argue. If I reply he physically tortures me and beat me. Sometimes my neighbors try to refrain

him from beating me. But he becomes more violent if he sees outsiders. It happened on a number of occasions in our family life. Once I sued him. He was in jail for seven days. Then I was wondering about my two children and what will happen to them if I leave them. The more worrying issue for me was where I would go if I left. I have neither a father nor my mother. I have my brother and sister in law, but they sometime consider me a burden. Considering everything, I decided to continue the relationship. I had no other alternatives. I also thought that if I leave my children it will affect them adversely and their lives would be painful without me.

The compelling and heart-rending *testimonio* of NASIFA reveals that the lack of socio-structural and family support is making women in Bangladesh subject to unbearable domestic violence. Even though laws and penalties are present there is a lack of social support that makes women susceptible to violence. When describing her sufferings, FENCY mentioned an important point; she suffers a violent demand for money from her husband, which is one of the causes that she has to suffer physical violence. She enumerated how and why she faces violent demands for money so often from her husband:

My husband gambles. He regularly goes for gambling and cards. Do you understand? He usually earns Tk. 200 in a day. He loses this money in gambling, so what will he spend on groceries? He does nothing. After losing this Tk.200 he comes home and asks me that whether I have money and demands in a commanding voice to give him what I have. If I refuse, he starts swearing at me and later physically tortures me. This is the way I have to pass my family life.

Violent demands for money from husbands were a common concern within my respondent's replies. Most of them mentioned that they suffered violent demands for money from their husband. The only difference was in the extent of the violence.

Molyneux (2006) claims that "transfers paid directly to women have the potential to generate conflict if men feel that they are entitled to control money resources and resent any undermining of their authority" (p. 437). Therefore, I asked a follow-up question to my respondents about whether they suffer violent demands for the CCT money. I was a little bit

hesitant in asking this question, but some of my respondents' spontaneous *testimonios* led me to intrude the topic. BEAUTY replied to my question:

Yes, my husband demanded the CCT money. He questioned why I was refusing to give him the money. He asked me that whether I am the only parent of our children. No you are not, he said. I am his parent too. I told him that the money is not given to buy groceries or family necessities. The money is for our son's education. I told him that we have to manage the education cost of our son, who will pay his tutor's salary? I mentioned that my husband never contributes to his tutor's pay. Later on we had a conflict on this issue and at the end he physically tortured me.

KOHINOOR described what happens when she came back home with the stipend money:

My husband takes the CCT money. Yes, my husband takes the money. Instantly after I come home with the money my husband takes the money. On the last occasion I received the money on Saturday; my son took Tk.100 and the rest of the money my husband took. On that day, after coming home, my husband asked me if I brought the CCT money. I replied yes, and let him know that our son took Tk.100 from there. Then he asked for the rest of the money and I handed it over to him. However, the next morning he returned the money so I could pay my son's private tutor. On time I refused to give him the CCT money. As a result we had a conflict and he misbehaved with me and used vulgar words and at the end I was beaten. After that I thought that he maintains the family year round and that he is the head of the family, I found it worthless to argue over just Tk.300. So, I decided to give him the money after this incident.

WASARA, who is the only high school graduate among my respondents, also found demand for the CCT money from her husband though without physical violence. Her husband asks her to give him a portion of the money for his pocket money. She told me that she never refused him and never suffered any physical torture for the money. In some occasions, though, her husband tortures her psychologically by using vulgar words. ANOWARA also told me that she suffers psychological violence from her husband if she denies giving him the money. Her husband takes the money and says that he will return it to her. But in most cases he does not.

Making Susceptible to Eve-teasing

The joint survey of the Bangladesh Bureau of Statistics and Ministry of Planning of Bangladesh (2013) on 'Violence Against Women' claims that non-partner (beside husband) violence is a common scenario in Bangladesh. In the survey, they found that young age women (under 29 years) are more susceptible to non-partner violence than the other age groups of women of the study. Schurmann (2009) found that in Bangladesh the mobility of women and school-going girls between the home and the public place or school is subject to harassment or 'eve-teasing' (Figure 5.1 is a sample picture of how eve-teasing occurs, taken from a recent media account of Bangladesh). Girls are even harassed in the classroom simply for being a girl. Schurmann also claims that a Bangladeshi woman/girl has to incur several kinds of harassment in the public or private sphere and her only safeguard is the sense of



Figure 5.1: Sample picture of how 'eve-teasing' occurs on the way to school
Source: Bangladesh Independent News Network (BDINN), April, 28, 2011

respectability. Karim (2005) claims that these tactics of harassment: taunting or teasing is adopted not only by boys or male students but also by teachers to demoralize girls to restrain

them from raising their heads up. Dunne, Humphreys and Leach (2003) argue that these tactics of harassment make girls psychologically weak to embrace subordination in their daily life both in the home and in public. Karim (2005) also found that 73 percent of the respondents in his study opined that “they stopped sending their girls to school due to protect them from eve-teasing and considering the burden of marrying their daughters” (p. 35).

Schurmann (2009) claims that security is amongst the major issues that are responsible for girls dropping out of school in the rural communities of Bangladesh. “Moreover, if the distance to school is too far, or the route too public, a girl may not be allowed to attend” (p. 508). When I wanted to know about ‘eve-teasing’ (see page 3 for details) HALIMA – not wanting to directly answer the question – started describing what happened to her daughter:

At the time of going to school, a boy used to follow my daughter. The boy followed my daughter regularly, do you understand? When he followed my daughter he made some teasing sounds like ‘hish-hish-hash-hash’. Sometimes he uttered “I have to get you” when following my daughter. Then what the girl will do, she will come home and tell her parents. It’s a regular happening in our surroundings. My daughter told me about the incident. I went to the boy directly, stopped him and tried to make him understand do not do that and mentioned that the girl is my daughter. Yes, it is a very common happening with girls on the way to school.

Listening to her, I was curious to learn about whether the school management committee, the local administrative body or the project implementation authority took any initiatives to protect girls from ‘eve-teasing’ on the way to school. HALIMA replied:

I never saw any such thing that they took any step to protect high school going girls from ‘eve-teasing’. Such incidents/harassments sometimes result in serious occurrences. Sometimes boys abduct girls on the way to school. After abducting they torture or rape girls. Sometime boys pull the scarf of school going girls; sometime they make whistles from their mouth. The boys forcefully try to make love with the school going girls. Yes, I think it would be very helpful for the parents of the school going girls if the administrative body or projects implementing authority have been taken necessary initiative to provide protection to girls on the way to school during school hours. Undoubtedly, it is very dangerous to the security of school going girls. When no one takes any step, I have no alternatives without taking measures personally. It is my daughter I have to protect her.

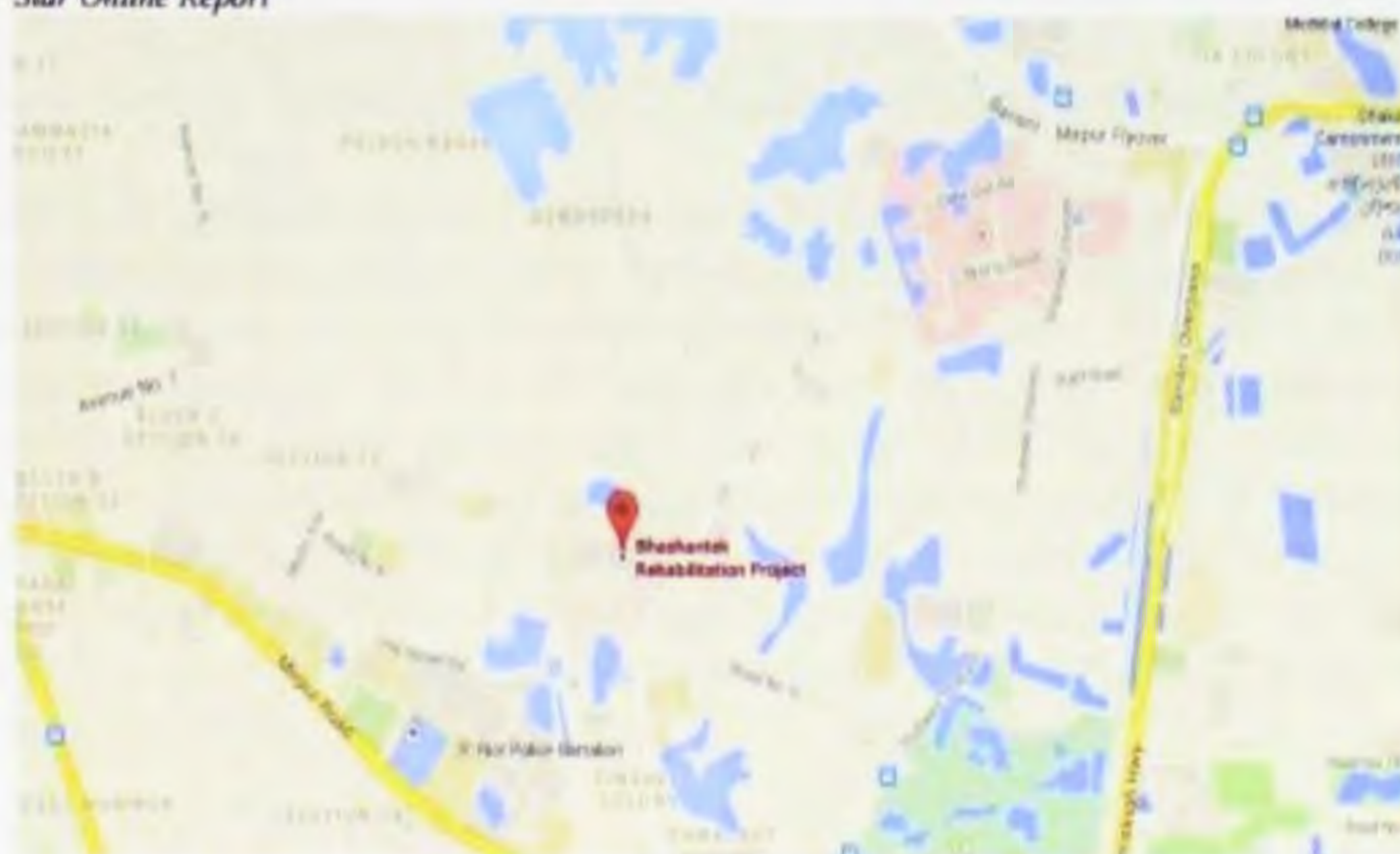
MONOWARA gave me another idea about how she deals with protecting her daughter from 'eve-teasing':

My daughter goes to Madrassa (Islamic religious school) and she receives stipend money. The Madrassa is very near to our house and it takes five to seven minutes to get there. For private tutoring she has to go a bit further, it might be half a kilometer. I have never seen my daughter suffer from 'eve-teasing'. (She mentioned with a smiley face) I made my daughter to use 'borkha' (Which means veil). She wears 'borkha' and that protects her from harassments/teasing on the way to Madrassa or private tutoring.

MONOWARA made her daughter use 'borkha' in order to protect her from socio-structural violence whereas veiling is predominantly considered a primary mechanism of social exclusion for women (Scurmann, 2009), which limits them from participating in the public sphere. The severity of the adverse impacts of 'eve-teasing' can be understood from Figure 5.2 which was published in a national newspaper 'The Daily Star' in its online version on October 11, 2014. If anyone follows the daily newspapers, even today, they might find incidents of 'eve-teasing' in Bangladesh. What we see is that both the PESP and the FSSAP spent five percent and eighteen percent respectively of their total program costs on administration (WB, 2006, p. 46) but they completely ignored one of the most important issues in their project design – the security of the beneficiaries.

Eve-teasers kill youth in Dhaka

Star Online Report



A youth died early today hours after he was severely beaten and stabbed by miscreants for protesting teasing his sister in Bhashantek area of Dhaka.

Md Nasir Hossain, 25, is the son of Abdul Matin Sarder, Mosharraf Sarder, elder brother of the deceased, told The Daily Star.

At least eight to nine youths including Mamun, Alam, Sohel, Sujon and Bablu have been teasing Nasir's maternal cousin a student of Class VII for several months in the area, Mosharraf said.

After the youths teased her again yesterday afternoon, Nasir scolded them warned of legal action if they further harassed his cousin, he added.

"The youths are involved in drug trade," Mosharraf alleged.

A man around 9:00pm called on Nasir and took him to the youths, he claimed.

The youths first beat and later stabbed Nasir, leaving him injured critically.

Figure 5.2: News on severity of 'eve-teasing'

Source: The Daily Star (online version), October 11, 2014

CCT Delivery Mechanism and Maternal Modeling

In the Primary School Stipend Project (PESP) the stipend money is delivered to the mothers of the beneficiary children. The assumption behind delivering cash to the mothers of the beneficiary children, not the fathers, is that the mothers are more careful about their children than their fathers. On the other hand, the cash might enhance the empowerment of

the beneficiary women by enhancing their control/power over spending money (Teitjen, 2003). Since, it was very important to learn about the delivery mechanism of the cash, I wanted to know how the women collect the CCT money. BEAUTY described:

When the money comes, they [school teachers] inform us. We go to the school and give a signature. Our children let us know. They say that the school teacher told you to go to school for collecting the stipend money. Then we go to school. We go there, give our signature. No, they do not give us money on that day, they give us the money another day. Yes, I go to give my signature one day then I have to go another day to collect the money by my own. The school is far from my house. I go there on foot. It takes at least half an hour walk to reach the school from my house. To go and to return I have to walk at least for one hour. I have to spend the day if I go to collect the money. No, not just one day I have to spare even the day that I have to go for giving the signature to school.

I asked her if she works. She replied:

Yes, I work as an agriculture laborer on daily basis. Sometime we take works on contract basis too. It usually in an average Tk.150 in a day I earn if I work. If I go to collect stipend money I have to sacrifice the day's work that I have to give up two days work for collecting the money.

Then, I wanted to know about the environment and the facilities in which my respondents' have to wait for collecting the money. BEAUTY gave me a rough idea which is similar to the other respondents:

During rainy days or even in the unbearable heat of summer we go to the school to collect the money, we use umbrella to protect us. After reaching to the school we sit and wait for the start of distribution of the money. There are some rooms in the school where it is possible we can sit but they do not open the rooms. We sit on the floor or on the open field on grass. Sometimes we sit, some time we remain standing. Yes, it is hard and very painstaking. Yes, there are some washrooms in the school, the school teachers use them. If we need to use washroom we do not use the school's washroom, we go to the nearby houses of the school. They do not let us use the school's washrooms. Even if we become thirsty we have to go the nearby houses for water. It is laborious and time consuming to collect the money.

NASIFA also described the conditions at the collection point:

It does not take the same amount of time to collect the stipend money in every occasion. Sometime it takes five to six hours, sometime time it takes less. I go to and from there on foot. Sometime I become hungry. There are some mobile vendors who sell snacks, potato crackers, chocolates, cookies. If we go with our children we buy

those and eat them and drink water. There is nowhere nearby to have a decent lunch or to drink water. I have never used the washroom there, although I saw washrooms inside. They [school office] always lock it. I did not find any such sitting arrangements; we usually sit on the field to wait. If it is a hot sunny day we sit underneath trees in the shade.

Molyneux (2008) mentioned that Mexican CCT beneficiary women found meeting program demands hard and that they created conflicts with their primary income-generating activities (p. 49). I tried to do an elementary level calculation and found that my respondents' minimum wage for two days is Tk.300 (as they mentioned). So, the amount they are receiving as a stipend, at the cost of their two days of work, is the same or sometime even less if we consider other expenses like food and transportation. It is evident that the opportunity cost for receiving the money affects the recipient mothers negatively by conflicting with their income-generation activities.

The Center for Policy Dialogue (CPD) of Bangladesh in their late 2014 report on "*Estimating Women's Contribution to the Economy*" mentioned that on average a female person in Bangladesh works three times more unpaid hours than a male person on a given day. Through a nationwide comprehensive survey, the study identified that a woman in Bangladesh is heavily burdened with household activities and spends 12.1 hours in a typical day in contrast to only 2.7 hours for men (CPD, 2014, p. 15). The maternal model of delivery adopted by CCTs' promotes a maternal model of child care that extends work hours for participating women. Ichou (2014) argues that "maternal responsibilities reinforce gender roles and stereotypes. Indeed, cash transfers rely on women's social identity as mothers" (para. 23).

I wanted to know what my respondents have to do in a typical day to support their family. Above all, I wanted to get an idea of how many hours they spend after work on

household tasks and other income generation. Almost all of my respondents are engaged in household work and some informal job. On an average day they spend twelve to fourteen hours working (three to four hours a day more than their male partners). I asked them to give details of their daily routines.

BEAUTY described (see Figure 5.3) how she is engaged in a typical day:

I wake up at six in the morning. I start with compulsory household chores such as sweeping the yard, cleaning, cooking and so forth. After completing all of that I then go to work for whoever will hire me. I have to take my son to school too. I feed him, dress him then go with him to school. Then I have to go school at closing to bring my son home. Yes, including all of that I work as an informal day laborer. I work eight hours as a day laborer. For my household responsibilities I have to spend at least five more hours. My husband is a street vendor that sells snacks and nuts. He spends eight to nine hours at work. After I come back from my work I also take care of my son's home education and any other tasks that he is given from school.



Figure 5.3: BEAUTY is showing her scars in hand that she suffered when working for separating leaves of sugarcane
Source: Rashid, 2013

When describing her daily activities HALIMA mentioned that she loses her daughter's help when she sends her to school. She said:

the day my daughter does not go to school she helps me around the house. Say, I went to the kitchen to cook food; my daughter helps me in cutting vegetables. Sometime she helps me by collecting firewood and leaves for cooking. She takes the cow outside for grazing and brings it back home. She also cuts grasses and brings them home for the cow. Do you not think the work she does is a big help for me?

From my respondents' interviews it became evident that the opportunity cost for sending their children to school not only reduces their chance of earning extra money from their children's labor but it also creates extra hours of work for them.

HALIMA also mentioned that only mothers of the beneficiary children are told to participate in school meetings regarding progress of education of their children as the mothers are the recipient of the stipend money. She also claimed that:

mothers are accused for the poor performance of their children. Sometimes mothers are denounced in front of all by the school teachers for their children's education.

It is evident that the CCT money enforces the sole responsibility of children's education care on the mothers only. Ichou (2014) argues that:

targeting women conditionally to their maternal responsibilities reinforces gender roles and stereotypes. Indeed, cash transfers rely on women's social identity as mothers. It thus reinforces gender divisions within households, expecting mothers to selflessly undertake reproductive chores (para. 24).

No mention is made in the design of these projects about the extra hours added to the mother's duties. Therefore, I became interested about whether their husbands help them in their household work. KOHINOOR replied that "No, he never will. No, he will do nothing. Even if our children are sick, he never helps me." TAHURA claimed that "throughout the day I always have something to do. Even if I suffer from fever, no one is there to help me. I have to cook food and perform household chores even if I am sick".

MARJINA tried to justify why husbands do not help with household work by mentioning that it is a socio-structural occurrence. It is unusual for a husband to perform or help with household work. She mentioned that:

I have to work more than my husband. He will only do one thing that he is supposed to do. I have more things to do and I have to do them. Will a man work lot? We have to do more. We have to work for other people to earn money and then we have to finish our own household work. It is the usual practice in our society that men do not perform household work.

BEAUTY, in her *testimonio*, explained why her husband refused to help with household work:

No, my husband does not help me. Do men ever help in household work? They come from their work then after getting refreshed they go to nearby markets and spend time there in the tea stalls. But I have to take care of cooking and of my son's home education after coming from work. No, he never helps in cooking or for fetching water for cooking. He rather tells me that I will do the cooking. It is your responsibility, he will say. Do I need to cook? Is it my responsibility?

I then asked her whether her husband ever inquires about or takes care of their son's schooling and education. She replied that

No, he never asks that how my son's education is going. He rather asks me what I do with my labor wage as well as what I do with the stipend money. He questions me about what I do with all of that money, and wants an account of each expense.

Molyneux (2008) criticizes CCT programs on their delivery mechanism by claiming that these programs are breeding the feminization of responsibility. Soares and Silva (2010) argue that CCT programs would have been an excellent opportunity for promoting transformative gender roles if it was incorporated explicitly in the core program design. Looking at the different CCT programs designs, Soares and Silva (2010) assert that:

Moreover, it is necessary to incorporate a gender dimension to CCT programs, to over-reach traditional household dynamics. It is not enough to discuss matters with beneficiary women only; men, mostly their spouse/partners, should also be involved, otherwise sustainable changes within the household and even at the community level may not be achieved (p.8).

Rather than including fathers or male members, who make up the other half of the family, these projects remove them from taking responsibilities related to the household and children's regular and academic care. After learning the details about the delivery mechanisms of these CCT programs, I had to ask my respondents if they have any idea why the stipend money was not delivered to the father of their children. HALIMA reinforces the justification of delivering CCT money to the mothers by claiming that:

if the stipend money is given to the fathers of children they extravagantly misuse and waste the money. I am sure they will not make proper use of the money. Mothers usually spend money in a reasonable way.

MARJINA gave to the fathers of the beneficiary children a new identity by mentioning that:

My husband is an *ill-spender*. He spends the money purposelessly and he is wastefully too.

MAKSEDA views the reason for not delivering the CCT money to the male members of the household:

No, never! Fathers are not given the stipend money. The money is not given to the fathers because they waste the money by spending purposelessly. Mothers are more responsible and use money for their children's care. Mothers stay at home, they know better how and where to spend the money than the fathers of the household.

These projects gave the fathers of the beneficiary children a new identity and name; fathers are '*ill-spenders*', rather than embracing them within the circle of children's educational care and related responsibilities in a systematic manner. The irony is that context-specific knowledge has always been ignored by development experts (Escobar, 1995; Power, 2003; Lawson, 2007). It is common with CCT programs that the male member of a household is

marginalized from children care adhering to the idea that men are less careful about their children's education. However, It is not a universal reality that all fathers are careless about their children; undoubtedly, there are fathers who are careful about the raising of their children. TAHURA boldly defended her husband by stating his attitude and role in their children's schooling and education:

If my child ask for pen and paper by any means my husband will manage to provide it for their schooling. He never gives a hard time to our child for pen and paper. Some people wait until they receive stipend money to pay the private tutors but he pays it regularly from his pocket.

The findings of Molyneux (2006) though are echoed by the voices of many of my respondents. These projects not only demoralize those men who are self-interested in taking care of their children and household tasks, but also make them vulnerable to be disparaged as 'feminine'. Ichou (2014) argues that "whereas the international community has recognized the need to work with men and boys to achieve gender equality, the exclusion of men from CCT programs is notable. Antagonizing men and women overlooks the complexity and dynamics of gender relations" (para. 24).

After recording my respondents' *testimonios*, I strongly agree with Bey (2003) that in addition to their commitments to their household chores, "these women are converted into a new social category with more obligations for the simple reason that they receive a subsidy" (as cited in Molyneux, 2008, p. 52). As with other CCTs', an inherent problem with the design of these CCT programs is that "they not only depend on the conditions that make women vulnerable but they may actively reinforce them" (Molyneux, 2008, p. 58).

False Sense of Empowerment

Empowering women is a contested issue and it is difficult to simplify the act of empowerment by only emphasizing a specific condition or mechanism (Molyneux, 2008, p, 43). Adato, Roopnaraine and Becker (2011) identifies that almost all CCT programs incorporate only women as their beneficiaries. The mechanism of including women as beneficiaries is adhered to only on the hypothesis that women “tend to put funds to better use than will men” (World Bank, 2009, p.11). The underlying intention behind delivering the CCT money to women exclusively is that the cash will elevate their empowerment by extending financial autonomy. The irony is that, women are included in these programs based on their socially ascribed gender role, mothering and care work, not as individuals.

Holmes, Jones, Vargas and Veras (2010) claim that CCT projects extend the burden of responsibility on the beneficiary women (p. 5). One study confirms, by examining the Mexican CCT program that delivering the CCT money to mothers increased their autonomy to some degree, but did not necessarily enhance their empowerment. Since empowerment depends on multifarious issues rather than the control over a small amount of free money (Molyneux, 2006).

The Bangla word for empowerment is ‘*Khamatayan*’. It is an unfamiliar term to my respondents, even though it is a Bangla word; as a result, it was hard for them to apprehend. For every interview, I had to explain the term in order to make the word meaningful for them so that they can apprehend and define the term. When I wanted to know what NURUNNAHAR thought about empowerment. She gave me her definition of empowerment as:

By empowerment I understand that if I propose something to my husband regarding family issues and if my husband gives his consent I feel empowered. If my husband ignores my proposal I find myself valueless.

KOHINOOR justified empowerment in another way. She explained empowerment as:

My empowerment is vested to my husband that means it is according to “Hadith” [Islamic religious book], my husband is my power in life. I have to talk to him by lowering down my voice. Even I am not eligible to talk in a louder voice to him. No, I am not authorized to speak loudly with my husband.

In most cases, my respondents try to relate empowerment with their power and control over household decisions. Since I was interested in recording their experiences, I wanted to know who between husband and wife make more decisions. MAKSEDA explained that household decision making pattern depending on context and responsibility:

We both make decisions. I make household and child care related decisions because I have to take care of sending my child to school, to a private tutor and when my child will play. My husband has to go out in the early morning for work. So, I have to take care all those activities and I decide what to do. In other cases my husband makes the decisions. Overall my husband makes most decisions.

Historically in the socio-structural settings of Bangladesh patriarchy is the dominant cultural norm and the marital systems limit women’s autonomy in the household. Usually, when a household is female-headed it is a “male-absent household” (Joshi, 2004).

According to Friedemann-Sanchez (2006) the ownership of property is one of the most important assets in giving women the power to bargain within the household. Furthermore, it gives them the authority to protect themselves from domestic violence. After recording several *testimonios* of my respondents, I became inquisitive and wanted to know from WASARA (she was the only respondent I asked this question to because she is the only person who has family lands), that since they are designated to receive the stipend money, did she get consulted or designated for the recording of the ownership of their family lands during the last government land survey. She replied that:

No, my husband dealt with the surveyors who were recording the ownership of the land. We have small amount of land. The land we have was recorded in my father-in-law's name. Not even my mother-in-law's name was included in the land record. The ownership and control over property by women in Bangladesh is very low.

Although the legal system ensures equal rights for men and women with regards to property in Bangladesh, "in 1996, only 3.5 percent (0.62 million) out of 17.8 million agricultural holdings were female owned. Women's ownership of homesteads is only slightly higher than their ownership of agricultural land and women are more likely to own the homestead if it is not attached to cultivable land" (Rural Development Institute [RDI], 2009, p. 32). As with the case of marriage, inheritance of property is regulated by Muslim personal law²² or the law of the religion that the person follows.

Women in Bangladesh are usually involved in numerous household activities such cooking, cleaning, collecting the fire wood for cooking along with child care thus they ensure food and nutrition for their family members (Figure 5.4 is an example of women's multi-tasking) (RDI, 2009). Therefore, Ariffin (2004) emphasizes that as long as adequate and trustworthy child-care support systems are not created for women workers in their locality, the pressure of child care will retard women from involving themselves in income generating activities actively and they will remain the prey of ill-paid, informal labor. Definitely, the lack of proper child care affects the older daughters of working mother by forcing them stop their schooling in order to look after the younger children (p. 16).

²² The Muslim law of Inheritance is adopted from *Quranic* (the holy Islamic book) law that designates the share of each heir specifically including female members in the property of a deceased person. Although women heirs (wives, sisters, grandmothers or daughters) inherit, they are not entitled to an equal share as their male counterparts (RDI, 2009, p. 8). Although Muslim women have the right to inherit property, they usually forgo that right to their brothers in order to gain the right to visit their parent's home occasionally. In Bangladesh there is no uniform civil law to regulate family issues such as marriage, divorce and property inheritance. The Family and Property inheritance law in Bangladesh is directed by the personal laws adopted by each community – Muslim, Hindu, Christian, Buddhist, and tribal communities (RDI, 2009).



Figure 5.4: A mother cooking and cuddling her child
Source: Rashid, 2013

The *Center for Policy Dialogue* of Bangladesh strongly advocates for child care support for women. They advise setting up day care centers within the reach of women in order to reduce their workload and time burdens. As a result, all women can engage in income generating activities and can formally contribute to the economy (CPD, 2014, p. 20). I did not find any initiatives to have been undertaken, for the provision of child care support for the beneficiary women, by these project implementing authorities. I agree with CPD that provision for child care, if included in these projects, might benefit the beneficiary mothers or girls by decreasing their time burdens.

The *testimonios* of my respondents and their experiences do not reflect a growing gender-equality or empowerment as claimed by the project description. I asked my respondents does the CCT money enhance their empowerment, WASARA replied by asking a question to me “how come? No. The stipend money does not enhance my empowerment”. NASIFA directly rejected the claim of empowerment by stating that:

No. The stipend money does not increase my power within the family. It just goes towards my children's education cost. Why it will raise my empowerment? How can Tk.300?

Reade and Nolin (2008) found, that certain community development projects in Guatemala were promoting women's empowerment by recognizing their self-worth and changing their husband's and children's attitudes towards them and to their responsibilities in the community. In contrast, these stipend programs, authored by international development organizations, raise questions similar to those asked by Molyneux (2008):

Is earning money in the market economy equivalent in self-esteem, status and bargaining power to receiving a stipend from the government because you are a mother and your household is poor? All the evidence on stigma suggests that this is unlikely. In other words, this issue cannot simply be reduced to the effects of controlling cash per se, but needs to take account of the social relations within which cash is earned or given, the meaning ascribed to it, and the purpose to which it is put" (p. 37).

I hope NURUNNAHAR's explanation might help policy makers rethink that context-specific knowledge from the margin should be prioritized before implementing any development projects. As she mentioned:

I don't think I need too much power over my husband within the household. The community people will take it negatively and will consider me ill-behaved if I try to over-exercise power within the household. Yes, it is habitual if I exercise power over my husband people will consider it unsocial.

In this chapter, I tried to document how the stipend money is adversely impacting the beneficiary mothers and girls through the *testimonios* of my respondents and with the help of available relevant literature. It is evident from the voices of my respondents that the stipend money is making them vulnerable to domestic violence and exposing school girls to eve-teasing and extending their time burden. Women empowerment, the widely accepted and well defined concept for women's development, was not used explicitly as a goal in these projects; rather, 'the subsidy trick' for empowerment used in these projects reveals that

women's empowerment is not magic, but that empowerment depends on quality education, creation of formal income generating activities and creating proper child care support for women.

Chapter Six: Conclusion

CCT's, Education, Empowerment of Women and 'Development'

After recording and analyzing the voices of my respondents, I was curious as an International Studies researcher about how the term development is conceived by these marginalized people who are the recipients of this type of development assistance. As I discussed in my theoretical chapter, mainstream development is comprehensively defined by Gasper (2012) as:

“development” – whether understood as fundamental transformations including industrialization, urbanization, globalization and more; as planned intervention; as improvement in human welfare; or as expansion of valued attainable opportunities” (p. 118).

In order to gather my respondents' views and definitions of development, I asked them how they understood this term. As with other terms, such as empowerment and education, their responses did not resemble the definitions used by international development organizations. In most cases, it was hard for my respondents to comprehend the word. The *Bangla* word used for development is ‘*Unnayan*’, but that word is hardly ever used by commoners to mean development; rather, my respondents used ‘*Unnati*’ another *Bangla* word. When I approached WASARA, she described her views on development as:

After I got married, I was living with my in laws. Now we live separate from my in laws. I had to bear domestic violence during life with my in laws. Now, I feel comfort because there is nobody in the household to beat me. To me it is ‘development’.

It is evident that WASARA's definition of ‘development’ was quite different from that used by contemporary development practitioners and IFIs. The conflicting definitions of development, by its recipients and providers, lead me to pose several questions: What is ‘development’? ‘Development’ for whom? “Who benefits, who loses? Who decides, who is consulted, who is not? Whose values count?” (Gasper, 2012, p. 118). Through this firsthand

experience of this primary research, I re-thought development and it enabled me to find possible answers. Now I agree with Vandana Shiva's (2001) statement on development which is a perspective 'from below':

Globalization²³ is a violent system, imposed and maintained through the use of violence. As trade is elevated above human needs, the insatiable appetite of global markets for resources is met by unleashing new wars over resources (1).

This thesis might be seen by someone as standing in the way of girls'/womens' education. I would like to clarify that I understand the importance of quality education in women's development and empowerment. I accept that the lack of education is the main obstacle preventing women from participating in public and private sectors and accessing resources in Bangladesh. Women's low-level education is also correlated with high percentage of child marriage, pregnancies in early age, high fertility rate, poor health condition, and low nutrition of mothers. Women who received any form of formal education had lower rates of mortality than those with no education (Hurt, Ronsmans & Saha, 2004). No other socio-economic indicator is as important as education for maternal and child survival (Cleland & Van Ginnekan, 1988). Educated mothers are inclined to send their daughters to school, delay marriage and initiate child bearing later (Bates, Maselko & Schuler, 2007). Jensen and Thornton (2003) claim that women who get married in their later age have more autonomy on reproductive issues and are less susceptible to maternal mortality (Schurmann, 2009).

My concern is that these education-based projects, rather than concentrating on providing quality education, are busy with achieving and fulfilling targets set by international development organizations; for example, the targets set by MDGs: school enrollment, gender parity in primary and secondary schools and so forth (Barrientos & Hulme, 2008;

²³ Globalization has become the dominant mechanism of development (Barlow & Clark, 2002).

Molyneux, 2008; Asad, 2009). MDGs, though, are highly criticized by feminists on the grounds that the targets set by MDGs are based on numbers and not on quality (Ariffin, 2004).

In Bangladesh, girl's education has not historically been prioritized. As a policy intervention, these CCT projects and their context-specific program design could provide a significant opportunity to benefit girls and women by enhancing their social and economic development. Whereas my respondents' *testimonios* depicted that these projects, rather than enhancing women's empowerment and development, are creating negative consequences. I found from the voices of my respondents that stipend money became guaranteed source of income for the shadow education system; education is made into a commodity rather than right. These programs created a new conflicting social stratification, recipients and non-recipients mothers, on the basis of receiving stipend money; teachers and school officials became prone to corruption. Mothers, as the only recipients of the stipend, found themselves solely responsible for their children's educational success. For receiving stipend money women are found suffering from domestic violence and girls are found exposed to eve-teasing. Recipient mothers succumbed to the extended burden of responsibilities just for receiving a small amount of free money. It is claimed in the relevant literature that women's empowerment can be achieved through providing quality education, formal employment and by entitling them to a respectful status in the society. But, these stipend monies, rather than creating self-respect, breeds dependency on free money.

MARIUM explained how her daughter could benefit by getting an education:

As I saw one of my nieces, my husband's brother's daughter, went into the garments industry for work, my daughter could get that kind of job. My niece is earning money and supporting her family. My niece completed grade-VII which I heard facilitated her in getting the garments job.

MARIUM's observation is supported by Schurmaan (2009), who claims that girls with secondary education get better opportunities for employment within the garments sector. The irony is that the garment sector of Bangladesh is considered 'sweatshop' labour (War on Want, 2015). This sector is also criticized as a feeder to neoliberal capitalism (Ratio Juris, 2013). The low quality education, provided by these IFIs-funded projects, has created reliable source of labor for these neoliberal capitalist industries.

I realized that another question might be raised by reading this thesis: If the stipend money is affecting the recipient women adversely, why are they still receiving it? An individual living in 'development' has little or no alternative choices than to accept anything professed by development providers (Lawson, 2007). This is because challenges to development are regarded as challenges to authority (Power, 2003). Rather, it is easy for them to accept development and conform to it. It is rightly said by Lawson (2007) that everyday life in the Global South is shaped by economic and political visions dispensed by the development agencies and by their experts. She goes further by claiming that

development discourse, then, leads to Foucauldian self-governance, wherein global South states, communities and individuals come to understand themselves and their goals in terms of 'development'. This dominant discourse is all the more powerful because it is understood as obvious knowledge about the 'natural' state of the world (p. 43).

Contributions

In this thesis, I shared the perspectives and lived experiences of 13 beneficiary mothers of Conditional Cash Transfer (CCT) based IFIs-funded development projects. With the help of critical development studies literature, I analyzed the *testimonios* of my respondents and discussed my findings in order to answer my research questions. I was able to document the voices of those who do not have life choices, but have to live; even they

have to dream within the 'development' presented to them. This task enabled me to unlearn the dark side of CCTs as well as development projects. I attempt to shine a light on the fact that development projects scripted and programmed by the IFIs are not in the best interest of their beneficiaries in Bangladesh. Rather, these projects are found poorly programmed and they are accused by my respondents of causing violence against their recipients.

I attempted to contribute to the International Studies as well as Rethinking/Critical development literature through my primary research. I hope this thesis will motivate other critical development studies as well as social science students doing research by adopting fieldwork abroad. My contribution to the methodologies is that my account of qualitative and feminist approaches might encourage others to use these methods in their research. I do not hesitate to accept that my thesis did not capture the global picture of the CCT projects operated in Bangladesh. To the best of my knowledge, no one before me has looked at these projects in the way I have investigated. I strongly believe that I opened a new arena of critical development discourse for young academics and researchers.

A common practice of a thesis is that of making recommendations, but I will not do so. I believe that I learned enough from my respondents' voices and I am not an expert on this matter. As a result, I would like to disavow the contemporary rules of an expert who sit somewhere else and provides prescription for others without having context-specific knowledge. Rather, I would strongly suggest that development projects must be programmed by considering and providing high importance to the testimonies and lived experiences of the marginalized people who are the intended recipients of development initiatives (Nederveen Pieterse, 2000). I would argue that central objective of development should uphold the vision "*with* people rather than *for* them" by incorporating a self-determined way of life as voiced

by the people who were ignored and governed by mainstream development (Power, 2003, p. 67).

My straightforward intention behind this research was to contribute to the existing literature on women's development and empowerment practices. I would like to reflect here on an interaction I had during my proposal defence. One UNBC professor of present at the defence asked me how I had calculated the incidence of domestic violence in order to claim that women suffer more for participating in CCT projects; did I ask my respondents how many times they were beaten before and after participating in CCT projects? I became a little bit concerned whether or not I was going to be able to create a rigorous document through my thesis work. I am highly grateful to Eduardo Galeano (1991) for providing me agency through his powerful statement that "in our countries, numbers live better than people" (p.81). After doing introspection, it seemed to me completely unethical and inhumane to ask an individual to make a comparison between the amounts of physical violence she endured before and after receiving stipend money. Rather, I believe I scripted a rigorous document by illuminating my respondent's views through their contextualized *testimonios*. Nolin Hanlon and Shankar (2000) claim that:

academic engagement with people 'on the margins' comes, one hopes, from an ethical and moral commitment to work for social change, to change public consciousness about an issue, or influence public policy (p. 67).

I understand the importance of public policy for positive social change and now, I am confident enough that one day my thesis research could help the policy makers and development agencies for redesigning the CCT programs that are already in operation or new programs coming up in the future.

Barry-Shaw and Oja Jay (2012) claim that “hundreds of thousands-perhaps even millions-of Canadians” (p. 2) donate money that is paved with the good intention of “humane internationalism” and to support development. However, I believe that it is not the case only with Canadians but any single individual from the any corner of the world who considers donating money for the same. In that context, I believe this thesis might also be able to provide them clues to reveal how their ‘good intentions’ may play out negatively on the ground for recipients’ in the global South.

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UNIVERSITY OF NORTHERN BRITISH COLUMBIA

RESEARCH ETHICS BOARD

MEMORANDUM

To: Abdur Rashid
CC: Catherine Nolin

From: Greg Halseth, Acting Chair
Research Ethics Board

Date: January 20, 2014

Re: E2013.1211.122.00
**A Study of the Impacts of Conditional Cash Transfers on Women's
Development and Empowerment, Thakurgaon, Bangladesh**

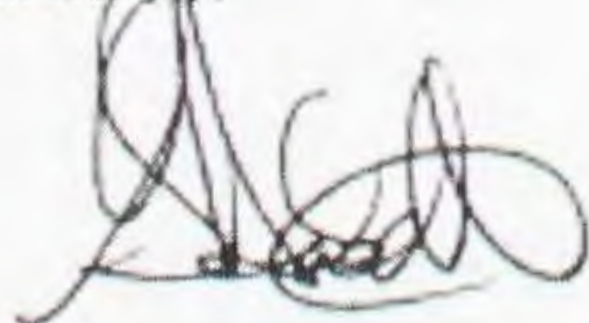
Thank you for submitting revisions to the Research Ethics Board (REB) regarding the above-noted proposal. Your revisions have been approved.

We are pleased to issue approval for the above named study for a period of 12 months from the date of this letter. Continuation beyond that date will require further review and renewal of REB approval. Any changes or amendments to the protocol or consent form must be approved by the REB.

If you have any questions on the above or require further clarification please feel free to contact Rheanna Robinson in the Office of Research (reb@unbc.ca or 250-960-6735).

Good luck with your research.

Sincerely,



Dr. Greg Halseth
Acting Chair, Research Ethics Board

Appendix B: The 'Letter of Support' from ESDO

We seek an equitable society free from all discrimination.



**Eco-Social Development
Organization(ESDO)**

ইকো-সোশ্যাল ডেভলপমেন্ট
অর্গানাইজেশন (ইএসডিও)

Memo No: ESDO/ / /2013-2014

Date: 13.01.2014

To
Research Ethics Board
University of Northern British Columbia
3333 University Way
Prince George, British Columbia
V2N 4Z9 Canada

Dear Sir/ Madam,

I am writing to confirm that the Eco-Social Development Organization (ESDO) will assist Md. Abdur Rashid by providing logistical support for his fieldwork in Thakurgaon, Bangladesh, which is an integral part of his Master's thesis research: "A Study of the Impacts of Conditional Cash Transfers on Women's Development and Empowerment, Thakurgaon, Bangladesh". We will work with Mr. Rashid upon his arrival in Thakurgaon to arrange interviews and accompany him during his fieldwork interviews. After Mr. Rashid's return to Canada, our organization can serve as a location to return interview transcripts (via email or mail) which we will then return in-person to the interview participants to the location of her choice.

I believe this research project is focusing on an important issue and is a feasible project given the time frame presented in the proposal. I am hopeful that Mr. Rashid's research will be a success.

Should you have any questions, please feel free to contact me.

Submitted respectfully,

(Md. Shahid Uz Zaman, PhD)
Executive Director
Eco-Social Development Organization (ESDO)
E-mail: zamanesdo@gmail.com
esdobangladesh@hotmail.com
Cell: +8801713149333
Phone: +88056152149
Fax: +88056161599
www.esdo-bangladesh.org

Procedure: You are being asked to participate in interviews with the research assistant of the Project. The interviews will be conversational in style with some predetermined questions; however, the interviews will be flexible and will allow you to expand on any topics that relates to the FSSAP/ PESP program if you feel it is important and relevant. The interviews are not a set length of time but they will depend on your availability of time and participation and will be conducted at a convenient time for you and the interviewer. I anticipate the interviews will be 1(one) hour long. If required, several interviews may be conducted to allow for you and the interviewer, to get to know one another and ensure you are comfortable sharing with her.

Overall, questions will be asked about your experience related to participation in the FSSAP/PESP Program. The interviewer will ask for your permission to video/audio record the conversation to ensure the interview is well documented and your responses will be accurately obtained. The interviewer will provide you with transcripts of your interviews for your observation and approval before any of your words will be included in the research.

Compensation: Your time is greatly appreciated. Local transportation to and from the interview location will be compensated. If you choose to participate in the research and interviews, at completion you will receive a copy of the summary of the thesis, and any subsequent publications. You will be delivered these documents by the research assistant from the NGO to the location of your choice.

Confidentiality: It is your choice to remain identified or anonymous within the research project. If you choose to be anonymous, you will select your personal pseudonym and no identifying information will be recorded. If any identifying information is recorded it will be deleted immediately. All efforts will be made to secure anonymity but it cannot be guaranteed. You may request a digital copy of your interview conversations. All digital records, transcripts, names, and information will be kept confidential and locked for 5 years at the University of Northern British Columbia, in my office and in the office of my graduate supervisor upon the completion of my degree. After the 5 years the data will be destroyed by shredding the paper materials and deleting the digital records.

Risks and Responsibilities: It is your choice to participate within this research project and interview; participation is voluntary. You have the right to stop the interview at any point; the right to remove yourself from the interview and research project; the right to be listened to; the right to remain anonymous; the right to request a digital and/or hard copy of transcripts; and the right to stop the video and/or audio recorder at any point in the interview. If you choose to withdraw from participating in the research project contact Md Abdur Rashid or the research assistant from the NGO to indicate your desire to withdraw, Md Abdur Rashid will withdraw and destroy all information that has been provided.

Social risks (privacy, reputation etc.) associated with participating in this research project will be minimized by having you choose the location of the interview and material will be

Appendix C: Participant Information and Consent Form



3333 University Way, Prince George, B.C., Canada V2N 4Z9

*Md Abdur Rashid ,
MA International Studies Student*

*Tel: (250) 960-5875
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Participant Information and Consent Form

“A Study of the Impacts of Conditional Cash Transfers on Women’s Empowerment and Development, Thakurgaon, Bangladesh”

Researcher: Md Abdur Rashid, graduate student in the International Studies program, University of Northern British Columbia.

Objective: The objective of Md Abdur Rashid’s Master’s research is to critically examine the impacts of the Primary Education Stipend Project (PESP) and the Female Secondary School Assistant Project (FSSAP) on the life of the beneficiary mother’s in Thakurgaon, Bangladesh.

The research will examine following questions:

1. In the context of existing gender relations in Bangladesh, do Conditional Cash Transfer programs contribute to women’s empowerment?
2. Do Conditional Cash Transfer programs exacerbate structural violence against women?
3. What do ‘development’ and ‘empowerment’ mean to the beneficiary women of these projects?
4. Is the Conditional Cash Transfer yet another ‘development truth’ in the “development industry”?

You have been invited to participate in this study because you are involved in the FSSAP/PESP Project as a beneficiary mother.

Procedure: You are being asked to participate in interviews with the research assistant of the Project. The interviews will be conversational in style with some predetermined questions; however, the interviews will be flexible and will allow you to expand on any topics that relates to the FSSAP/ PESP program if you feel it is important and relevant. The interviews are not a set length of time but they will depend on your availability of time and participation and will be conducted at a convenient time for you and the interviewer. I anticipate the interviews will be 1(one) hour long. If required, several interviews may be conducted to allow for you and the interviewer, to get to know one another and ensure you are comfortable sharing with her.

Overall, questions will be asked about your experience related to participation in the FSSAP/PESP Program. The interviewer will ask for your permission to video/audio record the conversation to ensure the interview is well documented and your responses will be accurately obtained. The interviewer will provide you with transcripts of your interviews for your observation and approval before any of your words will be included in the research.

Compensation: Your time is greatly appreciated. Local transportation to and from the interview location will be compensated. If you choose to participate in the research and interviews, at completion you will receive a copy of the summary of the thesis, and any subsequent publications. You will be delivered these documents by the research assistant from the NGO to the location of your choice.

Confidentiality: It is your choice to remain identified or anonymous within the research project. If you choose to be anonymous, you will select your personal pseudonym and no identifying information will be recorded. If any identifying information is recorded it will be deleted immediately. All efforts will be made to secure anonymity but it cannot be guaranteed. You may request a digital copy of your interview conversations. All digital records, transcripts, names, and information will be kept confidential and locked for 5 years at the University of Northern British Columbia, in my office and in the office of my graduate supervisor upon the completion of my degree. After the 5 years the data will be destroyed by shredding the paper materials and deleting the digital records.

Risks and Responsibilities: It is your choice to participate within this research project and interview; participation is voluntary. You have the right to stop the interview at any point; the right to remove yourself from the interview and research project; the right to be listened to; the right to remain anonymous; the right to request a digital and/or hard copy of transcripts; and the right to stop the video and/or audio recorder at any point in the interview. If you choose to withdraw from participating in the research project contact Md Abdur Rashid or the research assistant from the NGO to indicate your desire to withdraw, Md Abdur Rashid will withdraw and destroy all information that has been provided.

Social risks (privacy, reputation etc.) associated with participating in this research project will be minimized by having you choose the location of the interview and material will be

returned only to the location of your choice. To mitigate emotional risks (such as feeling uncomfortable or embarrassed or distressed), Md Abdur Rashid will work with a female research assistant from the NGO and facilitate debriefings with the local NGO – ESDO that you may request after his departure from Bangladesh.

Contact Information: Md Abdur Rashid can be contacted confidentially, at any time, by emailing at rashidm@unbc.ca or calling to +88-01713163356.

If you have any questions about the project please feel free to contact either Md Abdur Rashid by emailing him at rashidm@unbc.ca or by mobile +88-01713163356 or Md Abdur Rashid's research Supervisor Dr. Catherine Nolin from UNBC Geography by emailing her at Catherine.Nolin@unbc.ca or by telephone at 001-250-960-5875 and for any concerns and complaints, the University of Northern British Columbia Research Ethics Board by email at reb@unbc.ca or by telephone at 001-250-960-6735.

If there is any material in this information and consent form that is unclear, please feel free to seek clarification with Md Abdur Rashid at this time or when you are comfortable. He is willing to further explain any questions or comments that you may have after being read this information and consent form so that you fully understand the objective, procedure, confidentiality, risks, and responsibilities of the research and your participation.

Statement of Consent

Name of Interviewee: _____

Place of Interview: _____ Date: _____

I agree to participate in the research conducted by Md Abdur Rashid for the purpose of his Masters research at the University of Northern British Columbia on the impacts of Conditional Cash Transfers in Thakurgaon, Bangladesh.

I understand the purpose and procedure of the research. I have been informed of and understand my rights as a research participant. I understand that my participation is voluntary and I can remove myself from the research project at any point. I have the right to choose to be anonymous in the records from the research, as well as the presentation and subsequent publications from our conversations.

I do want my name to be used in the research records, presentation, and subsequent publication.

YES [☐] NO [☐]

I agree to allow Md Abdur Rashid to audio record our conversation.

YES [☐] NO [☐]

If yes, I agree to allow Md Abdur Rashid to use direct quotes from our recorded conversation in the research presentation and subsequent publications which will be translated in English.

YES [☐] NO [☐]

If I have any questions about the project I can contact either Md Abdur Rashid by emailing him at rashidm@unbc.ca or by mobile +88-01713163356 or Md Abdur Rashid's research Supervisor Dr. Catherine Nolin from UNBC Geography by emailing her at Catherine.Nolin@unbc.ca or by telephone at 001-250-960-5875 and for any concerns and complains, please contact the University of Northern British Columbia Research Ethics Board by email at reb@unbc.ca or by telephone at 001-250-960-6735.

Consent: As the Interviewer, I have reviewed this statement of consent with the interview participant.

Interviewee's

Signature: _____ Date: _____

(If participant cannot read, this document will be read aloud and consent will be verbal)

Interviewer's Signature: _____ Date: _____

Appendix D: Participant Information and Consent Form (Bangla Version)



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অংশগ্রহণকারীর জন্য তথ্য ও সম্মতিপত্র

“গবেষণা শীর্ষক ভূমিকা উপবৃত্তির উন্নয়নে ও ক্ষমতায়ন নারীদের বাংলাদেশে, ঠাকুরগাও”

গবেষকঃ মোহাম্মদ আবদুর রশিদএম ,অধ্যয়নরত ,.এ. ,(বিভাগ বিষয়াবলি আন্তর্জাতিক) নর্দান ব্রিটিশ কলম্বিয়া বিশ্ববিদ্যালয়কানাডা। ,

গবেষণার উদ্দেশ্যঃ মোহাম্মদ আবদুর রশিদ এর গবেষণার উদ্দেশ্য হল বাংলাদেশের ঠাকুরগাও জেলায় প্রাথমিক শিক্ষা উন্নয়ন উপবৃত্তি ও মেয়েদের সেকেভারি স্কুল উপবৃত্তির সুবিধাভোগী সন্তানদের মায়েদের জীবনের উপর এই উপবৃত্তির প্রভাব নিরূপন করা।

গবেষণাটি নিম্নে উল্লেখিত প্রশ্নগুলো নিরিক্ষা করবেঃ

১. বাংলাদেশে লিঙ্গ ভিত্তিক সম্পর্কের প্রেক্ষিতে উপবৃত্তি কি নারীর ক্ষমতায়ন করছে ?
২. উপবৃত্তি কি নারীর উপরে কাঠামোগত নির্যাতন বাড়াচ্ছে?
৩. এই সুবিধাভোগী নারীরা ?বোঝে কি বলতে ‘ক্ষমতায়ন’ বা ‘উন্নয়ন’
৪. উপবৃত্তি কি -‘শিল্পে উন্নয়ন’আরেকটি ?‘সত্য উন্নয়ন’

আপনাকে এ গবেষণা প্রকল্পে সাক্ষাতকার প্রদানকারী হিসেবে অংশ গ্রহন করার জন্য আমন্ত্রন জানানো যাচ্ছে কারন আপনি এফ এস এস এ পি / পি ই এস পি প্রজেক্টে একজন সুবিধাভোগী মা।

গবেষণা পদ্ধতিঃ এই প্রকল্পে আপনাকে আমি এবং আমার গবেষণা সহকারীর উপস্থিতিতে সাক্ষাতকার প্রদানের জন্য আমন্ত্রন জানাচ্ছি। সাক্ষাতকারটি কিছু পূর্ব নির্ধারিত প্রশ্নের ভিত্তিতে , আপনি এবং হবে নমনীয় সাক্ষাতকারটি তবে ;হবে সম্পন্ন মাধ্যমে আলোচনার দ্বিপাক্ষিক এফ এস এস এ পি / পি ই এস পি তথ্য যেকোনো গুরুত্বপূর্ণ দৃষ্টিতে আপনার সংক্রান্ত গবেষণা , নেই উল্লেখ সময়ের কোন নির্দিষ্ট জন্য করার সম্পন্ন সাক্ষাতকারটি যদিও পারবেন। করতে প্রদান সাক্ষাতকারগ্রহনকারীর ও আপনার সম্পূর্ণরূপে এটি তথাপি সুবিধাজনক সময়ের উপর নির্ভর করবে। পারস্পরিক বোঝাপড়া ও সাক্ষাতকার গ্রহনকারীর সাথে আপনার সহজ হওয়া নিশ্চিত করার জন্য একাধিকবার আপনার সাক্ষাতকার নেয়া হতে পারে।

সর্বপোরি আপনাকে প্রাইমারী হিসেবে সুবিধাভোগী একজন প্রকল্পে উপবৃত্তি সেকেন্ডারী/ হবে করা প্রশ্নগুলো সম্পর্কে অভিজ্ঞতা অংশগ্রহনের। সাক্ষাতকারটিকে সুষ্ঠুভাবে নথিবদ্ধ ও আপনার প্রদানকৃত উত্তরগুলো সঠিকভাবে সংরক্ষণের নিমিত্তে আপনার অনুমতির ভিত্তিতে অডিও অথবা ভিডিও রেকর্ডিং করার সাক্ষাতকার গ্রহনকারীর আপনার অনুমতি প্রার্থনা করবে। সাক্ষাতগ্রহণকারী সাক্ষাতকার গ্রহণ শেষে অন্তর্ভুক্তির গবেষণায় এটি ও পর্যবেক্ষণ আপনার , ক্ষেত্রে আপনার সম্মতির জন্য সাক্ষাতকারটির একটি অনুলিপি আপনাকে দেবে।

ভাতা প্রদানঃ সময় দেয়ার জন্য আপনাকে আন্তরিক ধন্যবাদ। সাক্ষাতকারে আসা ও যাওয়ার জন্য আপনার যে খরচ হল গবেষণায় ও সাক্ষাতকার এই যদি আপনি হবে। দেয়া আপনাকে তা , গবেষণা পর সম্পন্নের তা তাহলে করেন অংশগ্রহণা প্রবন্ধ ও পরবর্তী যেকোন প্রকাশনা

আপনাকে দেয়া হবে। আপনার পছন্দ অনুযায়ী স্থানীয় যেকোন এনজিও এগুলো সংগ্রহ করতে পারবেন।

গোপনীয়তাঃ এই গবেষণায় সাক্ষাতকারী প্রদানকারী হিসেবে আপনি আপনার পরিচয় গোপন কিংবা প্রকাশ করতে পারেন। যদি আপনি নিজের পরিচয় গোপন রাখতে চান তা, হলে আপনি নিজে একটি ছদ্মনাম পছন্দ করে বলতে পারেন। যেকোন প্রকারের পরিচয়বহনকারী তথ্য সাক্ষাতকার গ্রহনকালে সংগ্রহ করা হবে না। যদি কোন প্রকারে আপনার কোন তথ্য সংগৃহীত হয় কপি ডিজিটাল একটি সাক্ষাতকারটির আপনার আপনি হবে। ফেলা মুছে সাথে সাথে তা তবে, সম্পন্ন পারেন। চাইতেই সংগৃহীত তথ্য সংরক্ষণে সর্বোচ্চ গোপনীয়তা বজায় রাখার জন্য চেষ্টা করা হবে। সংগৃহীত তথ্যগুলি কানাডার ইউনিভার্সিটি অব নর্দান ব্রিটিশ কলম্বিয়াতে ও আমার, সংরক্ষিত বছর পাঁচ আগামী অফিসে সুপারভাইজারের গ্র্যাজুয়েট আমার থাকবে এবং পাঁচ বছর পরে পুড়িয়ে নিঃশ্চিন্ত করা হবে।

ঝুঁকি এবং দ্ব্যয়িত্বঃ আপনি এই প্রকল্পে অংশগ্রহণে বাধ্য নন করতে অংশগ্রহণ চাইলে আপনি ; পারেন নাও আবার পারেন। সাক্ষাতকার গ্রহন চলাকালে প্রদান না সাক্ষাতকার মুহূর্তে যেকোন, সাক্ষাতকারগ, মতামত যেকোন আপনার রাখেন। ক্ষমতা করার গ্রহনকারী শুনতে বাধ্য। আপনার নাম গোপন রাখা (কপি হার্ড বা কপি সফট) অনুলিপি এর রেকর্ডিং ভিডিও ও অডিও, চাইলে আপনি অধিকার। আপনার করা বন্ধ সময় যেকোন রেকর্ডিং ভিডিও/অডিও এবং, চাওয়া অংশগ্রহণ আপনার করে যোগাযোগ সাথে সহকারীর গবেষণা তাঁর অথবা রশিদ আব্দুর মোঃ প্রত্যাহার করে নিতে পারেন এবং মোঃ আব্দুর রশিদ আপনার দেয়া সকল তথ্য সাথে সাথে মুছে ফেলবেন।

এই প্রকল্পে অংশগ্রহণের সামাজিক ঝুঁকি সাক্ষাতকার লক্ষ্যে কমানোর (সুনাম, গোপনীয়তা) করতে পছন্দ ঠিকানা সংগ্রহের কপি প্রতিবেদনের চূড়ান্ত প্রকল্পের গবেষণা এবং স্থান প্রদানের

পারেন। এই গবেষণার আবেগীয় ঝুঁকিগুলো (ইত্যাদি বিরজিবোধ, বোধ অপমানিত, বোধ অস্বস্তি) করবেন কাজ সাথে কর্মীর মহিলা একজন এর এনজিও স্থানীয় রশিদ আব্দুর মোঃ জন্য কমানোর কর্মীর মহিলা এই মাধ্যমে এর ইএসডিও -এনজিও স্থানীয় ঐ পর ত্যাগের বাংলাদেশ তাঁর এবং করতে যোগাযোগ আপনি সাথে পারবেন।

যোগাযোগের ঠিকানাঃ মোহাম্মদ আব্দুর রশিদের সাথে যেকোন সময় তার প্রয়জনে যেকোন, ঠিকানা ইমেইল অথবা ০১৭১৩১৬৩৩৫৬-৮৮+ নম্বর ফোন rashidm@unbc.ca এ গোপনীয়তা রক্ষা করে যোগাযোগ করতে পারেন।

আপনার যদি এই প্রজেক্ট সম্পর্কে কোন প্রশ্ন থাকে তাহলে তার ফোন নম্বর -৮৮+

ইমেইল অথবা ০১৭১৩১৬৩৩৫৬ rashidm@unbc.ca এর মাধ্যমে যোগাযোগ করতে পারেন।

আপনার যেকোন সমস্যা রশিদের আব্দুর মোহাম্মদ আপনি জন্য প্রদানের মতামত অথবা প্রশ্ন, ভূ, ইউএনবিসি, সুপারভাইজারগোল বিভাগের সহযোগী অধ্যাপক ডঃ ক্যাথেরিন নলিন সাথে র' /পারেন করতে যোগাযোগ নম্বরে ০০১২৫০৯৬০৫৮৭৫ কানাডার ইউনিভার্সিটি অব নর্দান

ব্রিটিশ কলম্বিয়া এর গবেষণা নীতি বিভাগে ইমেইল ঠিকানা reb@unbc.ca বা ফোন নম্বর ০০১-২৫০-৯৬০-৬৭৩৫ এ যোগাযোগ করতে পারেন।

এই তথ্য ফর্মটি পড়ার বা শোনার পরে আপনার কোন প্রশ্ন বা মতামত থাকলে এখন অথবা

যেকোন সুবিধাজনক সময়ে আপনি মোহাম্মদ আব্দুর রশিদকে তা জানাতে পারেন। এই তথ্য ও

সম্মতিপত্র পড়ার পরে আপনার যেকোন প্রশ্ন বা মন্তব্যকে ব্যখ্যা করার জন্য মোঃ আব্দুর রশিদ

সব সময় আন্তরিক যাতে আপনি এর উদ্দেশ্য আপনার এবং দায়িত্ব ও ঝুঁকি, গোপনীয়তা, পদ্ধতি,

পারেন। পেতে ধারণা পরিষ্কার সম্পর্কে আংশগ্রহণ

সম্মতির বিবৃতি

সাক্ষাতকারপ্রদানকারীর নামঃ

স্থানঃ গ্রহনের সাক্ষাতকার

আমি মোঃ আব্দুর রশিদ পরিচালিত গবেষণা প্রকল্পে অংশগ্রহণে সম্মত আছি। গবেষণাটিতে অংশগ্রহণকারী হিসেবে আমার অধিকার সম্পর্কে অবহিত করা হয়েছে। আমি জানি যে গবেষণা প্রকল্পটিতে অংশ গ্রহন ঐচ্ছিক এবং আমি যেকোন সময় সাক্ষাতকার গ্রহণ স্থগিত করতে পারি। আমার যেকোন ধরনের তথ্য গোপন রাখার ক্ষমতা আমি রাখি এবং এই গবেষণা এই সাক্ষাকারের অনুলিপি ও পরিবর্তীতে যেকোন প্রকাশনা পাওরা অধিকার রাখি। গবেষণার রেকর্ড ব্যবহার নাম আমার আমি প্রকাশনায় ও প্রেজেন্টেশন যেকোন সংক্রান্ত এ , চাইঃ করতে

না হ্যাঁ

মোঃ আব্দুর রশিদকে আমার সাক্ষাতকারটি ভিডিও অথবা অডিও রেকর্ডিং করতে আমি সম্মত আছিঃ

না হ্যাঁ

যদি হ্যাঁ হয় যা আছি সম্মত ব্যবহারে উক্তি সরাসরি আমার প্রকাশনায় প্রকারের যেকোন তাহলে , হবে। করা অনুবাদ ইংরেজিতে পরবর্তীতে

না হ্যাঁ

সম্মতিঃ আমি সাক্ষাতকার গ্রহণকারী হিসেবে তথ্যপত্রটি সাক্ষাতকার গ্রহণকারীর সাথে বিস্তারিতভাবে আলোচনা করেছি।

সাক্ষাতকার গ্রহণকারীর সাক্ষরঃ

সাক্ষাতকার প্রদানকারীর সাক্ষরঃ

তারিখঃ

শোনাতে পড়ে জোড়ে জোড়ে তাকে এটি তাহলে ,পারেন না পড়তে যদি প্রদানকারী সাক্ষাতকার)

হ সম্মতিটি এবং হবেবে মৌখিক(

সাক্ষাতকার গ্রহণকারীর সাক্ষরঃ

তারিখঃ

Appendix E: Guiding Interview Questions

Interview Questions

The questions below offer a guide to initiate a discussion between myself and the research participants:

1. What does the term education mean to you? Why do you send your children/daughter to school?
2. How were you selected for the stipend?
3. How do you receive the money? Where do you go to receive the money?
4. What do you do with that money? Does the stipendiary authority provide any guidelines for spending the money?
5. Who controls household spending in your family?
6. Do you find this money helpful?
7. Do you work?
8. Before the project was implemented, were you or your community consulted about its design?
9. What sort of reactions does your daughter experience as a result of attending school?
10. How would you define domestic violence? Have you ever faced domestic violence?
Has the stipend money influenced your experience of domestic violence?
11. Does anyone help you in your household work? Who takes care of your children's/daughter's home education after school?
12. What is your understanding of the term 'development'?
13. What is your understanding of the term 'empowerment'?

Appendix F: Guiding Interview Questions (Bangla Version)

সাক্ষাতকার পরিচালনার জন্য প্রশ্নমালা

আমার এবং সাক্ষাতকার প্রদানকারীর মধ্যে আলোচনাকে পরিচালনা করার জন্য নীচের প্রশ্নগুলো করা হয়।

- ১। শিক্ষা বলতে আপনি কি বোঝেন? আপনি আপনার সম্ভান/মেয়েকে স্কুলে পাঠাচ্ছেন?
- ২। আপনি কীভাবে উপবৃত্তির জন্য নির্বাচিত হলেন?
- ৩। আপনি কীভাবে টাকাটা পান? এই টাকা নেয়ার জন্য আপনাকে কোথায় যেতে হয়?
- ৪। এই টাকা দিয়ে আপনি কি করেন? উপবৃত্তি প্রদানকারী কর্তৃপক্ষ কি এই টাকা খরচ করার ব্যাপারে কোন দিক-নির্দেশনা প্রদান করেন?
- ৫। আপনার সাংসারিক খরচ কে বহন করেন?
- ৬। এই টাকাটা কি আপনার কাছে সহায়ক মনে হয়?
- ৭। আপনি কি কাজ করেন?
- ৮। এই প্রজেক্ট বাস্তবায়ন করার আগে কি আপনার সাথে বা আপনার এলাকার মানুষের সাথে এই প্রজেক্টের বিষয়ে কোন আলোচনা করা হয়েছিল কি?
- ৯। স্কুলে ভর্তি হওয়ার পর আপনার মেয়ের প্রতিক্রিয়া কি?
- ১০। আপনার মতে পারিবারিক নির্যাতন কি? আপনি কি কখনও পারিবারিক নির্যাতনে শিকার হয়েছেন? এই উপবৃত্তির টাকা কি আপনার পরিবারে পারিবারিক নির্যাতন বাড়িয়েছে?
- ১১। আপনার সাংসারিক কাজে কি কেউ আপনাকে সাহায্য করে? আপনার বাচ্চাদের/মেয়েদের স্কুলের পরে বাসায় লেখাপড়ার বিষয়টি কে দেখাশোনা করেন?
- ১২। 'উন্নয়ন' বলতে আপনি কি বোঝেন?
- ১৩। 'ক্ষমতায়ন' বলতে আপনি বোঝেন?

Appendix G: Research Assistant Confidentiality Agreement Form



Research Assistant Confidentiality Agreement

This study, “A Study of the Impacts of Conditional Cash Transfers on Women’s Development and Empowerment, Thakurgaon, Bangladesh”, is being undertaken by **Md Abdur Rashid**, MA student International Studies at the University of Northern British Columbia.

The study has four objectives:

1. To better understand contemporary development, its applications, and impacts
2. To conduct primary research via interviews
3. To contribute to development studies
4. To contribute to the policy planners of Bangladesh and the international funding agencies to re-design the CCT programs in operation as well as for dynamic designing of any such program in the future.

Data from this study will be used to examine the impacts of the FSSAP/ PESP Program on the beneficiary women of Thakurgaon, Bangladesh.

I, (.....), agree to:

1. Keep all the research information shared with me confidential by not discussing or sharing the research information in any form or format (e.g. disks, tapes, transcripts) with anyone other than the Principal Investigator;
2. Keep all research information in any form or format secure while it is in my possession;
3. Return all research information in any form or format to the Principal Investigator when I have completed the research tasks;
4. After consulting with the Principal Investigator, erase or destroy all research information in any form or format regarding this research project that is not returnable to the Principal Investigator (e.g. information stored on computer hard drive).

Research Assistant:

(print name) (signature) (date)

Principal Investigator:

(print name) (signature) (date)

If you have any questions or concerns about this study, please contact:

Dr. Catherine Nolin

Associate Professor of Geography

Phone: +1-250-961-5875(Cell); +1-250-960-5875(Office)

E-mail: Catherine.Nolin@unbc.ca

This study has been reviewed by the Research Ethics Board at the University of Northern British Columbia. For questions regarding participants rights and ethical conduct of research, contact the Office of Research by email at reb@unbc.ca or telephone at (250) 960-6735.