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Shampoo, saris and SIM cards: seeking entrepreneurial futures at the bottom of the pyramid

Catherine Dolan, Mary Johnstone-Louis and Linda Scott

In recent years bottom-of-the-pyramid (BoP) models have emerged as a popular strategy for offering poor women the opportunity to earn an income by distributing goods and services door-to-door. In this article, we explore one recent example of BoP entrepreneurship: the CARE Bangladesh Rural Sales Program (RSP). The RSP is a partnership between CARE and several multinational and domestic companies that seeks to provide poor women with an opportunity to participate in new forms of economic activity, offering them a prospect to earn an independent income and provide a better future for their family by selling a mix of multinational and locally produced consumer goods across rural Bangladesh. Our research found that the RSP has opened up new pathways of empowerment for some marginalised women in a context of considerable socioeconomic and cultural constraints, yet whether such schemes will have traction as a model for economic empowerment over the long term remains an open question.

Au cours des quelques dernières années les modèles dits «en bas de la pyramide» (bottom-of-the-pyramid – BoP) ont fait leur apparition comme une stratégie populaire pour offrir aux femmes pauvres l’occasion de gagner des revenus en distribuant des biens et des services de porte à porte. Dans cet article, nous étudions un exemple récent d’esprit d’entreprise BoP: le Bangladesh Rural Sales Program (RSP) de CARE. Le RSP est un partenariat entre CARE et plusieurs entreprises multinationales et nationales dont l’objectif est de conférer aux femmes pauvres l’occasion de participer à de nouvelles formes d’activités économiques ; elles ont ainsi la possibilité de gagner un revenu indépendant et d’assurer un avenir meilleur à leur famille en vendant une variété de biens de consommation produits au niveau multinational et local dans tout le Bangladesh rural. Nos recherches ont montré que le RSP a ouvert de nouvelles voies d’autonomisation pour certaines femmes marginalisées dans un contexte de contraintes socio-économiques et culturelles considérables, mais la question de savoir si les programmes de ce type susciteront un intérêt en tant que modèles d’autonomisation économique à long terme reste sans réponse.
En los últimos años se han creado “modelos de la base de la pirámide” (BP) que hoy se utilizan mucho para que las mujeres pobres generen ingresos vendiendo bienes y servicios de puerta a puerta. Este ensayo analiza una nueva empresa BP: el Programa de Ventas Rurales (PVR) de CARE en Bangladesh. El PVR se trata de una asociación entre CARE y varias empresas multinacionales y nacionales que buscan crear oportunidades para que las mujeres pobres participen en nuevas actividades económicas, tengan ingresos propios y garanticen un mejor futuro para sus familias vendiendo bienes de consumo nacionales e internacionales en zonas rurales de Bangladesh. La investigación revela que los PVR constituyen un camino novedoso para el empoderamiento de mujeres marginadas en un contexto de grandes limitaciones socioeconómicas y culturales. Sin embargo, sigue siendo una incógnita la viabilidad de estos programas como modelos de empoderamiento económico a largo plazo.

Key words: bottom-of-the-pyramid; empowerment; entrepreneurs; women; consumer goods; Bangladesh

I earn money, deal with money and roam around villages. I have happiness in my life. People behave very nicely with me . . . As I deal with money they respect me . . . Now I can afford clothing, manage meals three times in a day . . . Before starting this business . . . I could barely manage one . . . We could not afford soap for bathing. We were untidy. But now . . . with the money from my profits, I brought changes in my family . . . Till the end of my life I want to continue it. Is there anything more prestigious than business? (Aparajita Mala, CARE Bangladesh Rural Sales Program)

Introduction

In recent years, ‘market-based’ approaches to development have gained considerable ground in development circles, bringing significant private-sector resources to bear on global concerns of poverty, disease, hunger, and women’s empowerment. Within this context, the bottom-of-the-pyramid (BoP) approach championed by the late C.K. Prahalad has been heralded by some as a sea change in approaches to economic development, one that aspires to extend market opportunities to the four billion men and women who live on less than two dollars per day (Prahalad 2004).

While BoP approaches embrace a diversity of actors, strategies, and institutions, women are often central to their vision – as both consumers for goods distributed through BoP systems, and as ‘micro-entrepreneurs’, who earn income by selling products door-to-door in communities beyond the reach of mainstream retail. Several factors underlie this ‘female factor’, from the realisation on the part of development researchers, policymakers and practitioners that investing in women and girls is the most efficient way to improve national welfare, to the increasing tendency for some of the world’s largest corporations to embrace women’s empowerment as their ‘cause’.
Today, Coca Cola, Unilever, Bic, and Danone have all turned to the BoP to bridge development ambitions of women’s empowerment with the pursuit of profit. From Unilever’s Shakti ammas distributing soap door-to-door in rural India, and Grameen’s much-vaunted ‘village phone ladies’ selling phone time in rural Bangladesh, to Women First distributing toiletries, light bulbs and batteries in Mozambique, these initiatives are now widely discussed as innovative models for women’s economic empowerment. Yet despite the accolades surrounding the BoP proposition, very little research has been done on the effects and sustainability of these systems, and in particular, on the question of whether they lead to a tangible improvement in women’s lives.

In this article, we explore what is arguably one of the most innovative examples of BoP entrepreneurship: the CARE Bangladesh Rural Sales Program (RSP). The RSP is a partnership between CARE and several multinational and domestic companies, including Unilever, Danone, Bic, BATA shoes, Square Toiletries, and Lalteer Seeds. The Programme distributes a range of consumer goods door-to-door across rural Bangladesh, through a network of female micro-entrepreneurs (the aparajitas – a term for ‘a woman who does not accept defeat’). Since its inception in 2005, the programme has expanded rapidly, growing from 49 women selling a single product in one region, to more than 2,400 women across 58 hubs selling an ever-changing basket of goods, including food, toiletries, apparel, agricultural inputs, and medicine.

The RSP seeks to provide poor women with an opportunity to participate in new forms of economic activity, offering them a prospect to earn an independent income and provide a better future for their family (Pyres 2010). Our research found that women in the programme used this opportunity to attain several empowering outcomes, from improving material conditions and building a sense of dignity, to enhancing participation in household decision-making, which enabled them to negotiate better terms for themselves and their children. However, while the RSP has opened up new pathways of empowerment for some marginalised women in a context of considerable socioeconomic and cultural constraints, it remains an open question whether such schemes provide a model for broad-based and sustainable socioeconomic development.

The study

The notion that the market can be a source of empowerment for poor women is, for sure, a contested one. Private-sector enthusiasts within development agencies and corporations tend to celebrate the emancipatory potential of the market, viewing it as a way to lift women out of poverty through enterprise and self-initiative. Critics, on the other hand, and feminist analyses in particular, tend towards a hostile view of the market, perceiving capitalism and in particular multinational corporations (MNCs) as a cause of rather than a solution to women’s impoverishment. Our aim is not to engage
in such – albeit important – debates. Rather, we want better to understand how and under what circumstances market participation may alleviate or deepen women’s vulnerability, and the specific conditions that can foster empowering work (or not). Indeed, in a country where only 4 per cent of women aged 20–55 earn a cash income (World Bank 2008, 55), the opportunities presented by BoP initiatives should be neither dismissed nor endorsed on ideological grounds alone.

As researchers located at the University of Oxford, we have spent time in recent years developing an understanding of the impact of BoP schemes on women. Since 2007 we have studied CARE’s RSP, seeking to determine whether the aparajitas have experienced improvements in their economic and social circumstances, for example through increased incomes and self-confidence, or greater participation in household decision-making and resource management.

The study took place in four regions of rural north-west Bangladesh: Taraganj, Badargani, Nilphamari, and Rangpur, and used a multi-method design that included over 125 in-depth qualitative interviews with micro-entrepreneurs and their customers, as well as observational research and videography of aparajitas as they travelled their sales routes. All interviews were conducted in Bangla, recorded, and transcribed into English. All quotations from women in this article come from these interviews. We also drew on demographic, income, and sales volume data collected by CARE.

A female village-to-village distribution system may appear incompatible with the sociocultural context of Bangladesh, where a woman who travels unaccompanied outside her home is openly violating purdah restrictions. However, CARE Bangladesh specifically targets the ‘poorest of the poor’ – women who face chronic poverty or who have lost the material security of a husband or male guardian through abandonment, death, or illness (Pyres 2010). In Bangladesh, such destitute women are typically perceived as immune from purdah restrictions; they must work outside the home in order to survive (Siddiqi 1991). One aparajita, Mala, described how she was forced to break purdah norms when her husband was electrocuted, leaving her to care for their children alone. Describing how she had to beg to prevent her children from starving, she said:

For them [her children] I ignored embarrassment. I used to go to distant places for begging. Sometimes I went two, four miles, sometimes five miles away to beg, so that I didn’t need to come in contact with known people.

Most women in our study resembled Mala. They were desperate to find any means possible to supplement a meager household income, but had almost no earning options available to them. Aparajitas are not the young, single, unencumbered women found in other forms of globalised labour. They are, on average, 35 years old, and over three-quarters are married, many to husbands that are sick and/or disabled, and thus unable to earn an income. Almost a quarter of them are widows, and all have children
to support. Most married when under-age. Even if stable employment were available, *aparajitas* would lack the education and skills to obtain it: only one-third have completed primary school, and a tenth junior secondary school. While over half (56.7 per cent) can sign their name and count, they are otherwise illiterate. As a result, prior to joining the RSP most described themselves as ‘housewives’, and supplemented their household income through agricultural day labour (13 per cent), ‘hawking’, or informal sales (13 per cent), and home-based business such as sewing, washing clothes, or raising animals (21.7 per cent). In some cases, this income was used to purchase the initial stock of RSP goods although close to half of women (45.6 per cent) took a loan from family or community sources to make the initial investment.

Empowering women at the bottom of the pyramid

Like many other BoP distribution networks, the RSP operates through a gendered sphere of exchange. The goods *aparajitas* sell (such as hygiene, health, food, and cosmetic products) are purchased and typically used by women (Dolan and Scott 2009), and are easily incorporated into existing reciprocal exchange relationships through which women trade goods, favours, and services. The gendered nature of the business is especially amenable to Bangladesh where a strict segregation of space demarcates women’s and men’s activities. As one *aparajita*, Ranjana, put it, the RSP is:

> good for the females. [Unlike men], we can go inside the house easily and mingle with the ladies . . . Even when they are working . . . they have a chat with us and we can show them our goods.

Importantly, the *aparajita* provides women with access to goods which they would otherwise have to depend on their husband or a male relative to purchase. As Isha pointed out,

> housewives can’t go out from their houses and go to bazaars to buy things they want. So they can take those things from me.

The RSP differs from other BoP schemes in two main respects. First, the system does not restrict to MNC goods, and thus blends with women’s everyday forms of economic activity. For example, in addition to globally manufactured products, the RSP serves as a distribution channel for goods made by rural entrepreneurs: over two-thirds of *aparajitas* sell locally produced products such as saris and prepared foods. The RSP also enables women to sustain their routine practices of bartering, for example exchanging a sachet of soap for some eggs or rice, which they can often subsequently sell for a higher price than they would have earned through a cash sale of RSP goods.

Second, the RSP is closely managed by CARE, whose long history of working with Bangladesh’s most marginalised communities makes it attuned to the sociocultural
and economic constraints faced by women and girls. Because most *aparajitas* lack literacy and numeracy skills, CARE provides tailored training on a range of topics. CARE staff also mediate the relationship between *aparajitas* and the communities in which they sell, ensuring that they can work freely without censure or harassment. For example, *aparajitas* are issued with a CARE identification card, which appears to endow women with a sense of protection and respect as they travel from village to village. One *aparajita*, Sazia, explained that the instant she flashes her CARE identification card, communities say: ‘we can’t fight with these people. They’re people from CARE’. CARE managers also adapt to the ongoing challenges women confront. For example, CARE provides roller bags to ease the transport of heavy goods, and has introduced a network of bike distributors to ferry goods from faraway market hubs to the *aparajitas*.

The participation of CARE is thus critical, and helps to explain why the RSP has a relatively low turnover rate for a BoP system (under 30 per cent). The average RSP tenure for *aparajitas* in our sample was 3.7 years – significant, given that the programme launched in 2005. Yet, though CARE visibly tailors the RSP model to accommodate the realities of women in rural Bangladesh, to what extent does the system ‘empower’ women whose lives are highly circumscribed by sociocultural constraints? What constitutes empowerment in such circumstances: the ability to gain skills and earn an income, the capacity to participate in household economic decisions, and/or women’s ability to travel freely or challenge their subordinate status in society?

There is little consensus on how to determine whether or not entrepreneurial activity is empowering. Empowerment may denote enhanced levels of self-confidence and self-esteem (derived through, for example, new forms of income generation), empowerment in relation to others, including women’s enhanced ability to negotiate decisions within marriage and family, or collective empowerment, expressed through greater political participation and collective action (Rowlands 1995). While empowerment can be conceptualised in these different ways, at the core of gender empowerment processes is the notion of agency, that is the ability ‘to formulate strategic choices, and to control resources and decisions that affect important life outcomes’ (Malhotra 2003, 9), particularly in contexts where this ability has been previously denied (Kabeer 1999).

Considering agency shifts our attention from an instrumental notion of empowerment as something a woman does or does not have (Rai et al. 2007), and instead focuses on the processes by which women come to perceive themselves as able to act, and the conditions under which they do so within the contexts of particular social and cultural systems. Examining women’s agency is thus key to identifying which aspects of market engagement may be empowering, and why.

In the following section, we draw on our study of CARE Bangladesh’s *aparajitas* to examine whether participation in the RSP has enabled women to exercise greater agency in their lives across material (income), psychological (confidence and self-
esteem) and sociocultural (mobility and gender norms) dimensions, focusing on changes in personal and household spheres. We find that while participation in the RSP has enhanced women’s capacity to exercise agency in their personal and familial lives with positive outcomes, there is less immediate evidence that working as an *aparajita* has, as yet, led to collective empowerment or the capacity to effect broad-based social and political change.

**Empowering the individual**

*Confidence, respect, and self-esteem*

Most *aparajitas* in the study recounted a strikingly similar narrative, describing their transition from social and economic marginalisation to self-confidence (usually termed as ‘more courage’), respect (often explained as a woman’s ‘honour’ and linked to access to money), and freedom from shame (often referenced as ‘shyness’). Indeed, it was not unusual for women to claim they were ‘not like’ their former selves. One part of this transformation was attributed to the sense of autonomy their earnings engendered, earnings that had increased for *aparajitas* on average from 444 taka per month in 2005 to 1,324 in 2010. As Sati, whose husband’s job as an occasional day labourer provides little for herself or her children explained, ‘It gives me pleasure thinking that I won’t have to beg … I will earn my own livelihood myself’, a perception of independence that was often a source of great pride. Isha, married with six children, for instance, described how she had recently watched a female neighbour raise a cow, and was struck how she was unable to do it without the help of her husband and children. Isha contrasted this to her RSP business, claiming, ‘I do my business alone [and] better than she does hers. People say that they’ve never seen a woman like me’.

Women’s self-perception and ability to communicate also appeared to improve through their involvement with the RSP. One *aparajita* described herself as having previously been ‘foolish’ and she had become ‘clever’, which for her meant she was able to communicate with others ‘confidently’. ‘People respect me’, she said, ‘they give me value’. Another woman described that prior to joining the RSP, she did not ‘mingle’, but she now found she was able to associate with a wide range of people and feel at ease in previously unfamiliar situations. She said, ‘Maybe I’m illiterate, but I am able to walk and talk like an educated person. This is my greatest joy; I feel really good’. As Naila Kabeer’s (2011) recent analysis of collective empowerment in Bangladesh indicates, women’s ability to exercise ‘voice’ – ‘literally … being able to speak in situations they had once feared or had simply never encountered’, is a determining ingredient in processes of empowerment.

*Aparajitas’* confidence was not only expressed through ‘voice’, but also from the perceived ‘honour’ that they were awarded by others, especially those who had previously derided them as ‘idle’ or ‘beggars’. As 40-year-old Mala, who had turned to begging to survive upon her husband’s illness reported, ‘everyone praises me since I
am supporting my family including a mentally ill husband … They talk about me’. Another woman said her ‘honour had increased’ by becoming an aparajita because her community was watching her move from poverty to solvency, observing her ‘slowly becoming rich’. Even those who were employed before joining the RSP described working in the RSP as more prestigious. Bushra, who had formerly worked as a daily domestic worker, wandering from house to house in search of work, described how she was shunned and living on other people’s mercy’, but now was given respect. Such increases in ‘honour’ had a practical impact on aparajitas’ everyday lives. For the first time, they said, they were invited to weddings and other village celebrations, asked to eat with rather than after their families, and approached by adult children and community members for support and advice. This sense of inclusion and respect, particularly given the marginal social standing of many women upon entering the RSP, is a measure of empowerment in and of itself. As Naila Kabeer (2011, 523) suggests, each time a woman is consulted, listened to, and ‘sought out … for their opinion and knowledge’, their own confidence and self-esteem is enhanced.

However, it is also worth noting that in most cases women’s sense of honour, respect, and confidence was directly attributed to their engagement in the venerated sphere of the cash economy. As 47-year-old Bushra emphasised, ‘This business provided me self-esteem. I can raise my voice for the right. No money means abandoned’. Others repeated similar sentiments: ‘As I deal with money, [people] respect me’, or ‘here, if you have money then you have everything and everyone. Without money, you are nothing to your relatives and to other people’. Participating in the revered market economy had a powerful impact on women’s reputation and self-perception, as Isha, an aparajita whose relationship with her children improved once she began earning income through the RSP, illustrated when she stated, ‘If you don’t have money, can you have [a] good relationship with your kids? It’s all good if you have money’.

However, such comments indicate how precarious women’s newfound respect and honour might possibly be. Indeed, though women often link money and respect, the relationship is not always straightforward. We are reminded of this by one aparajita, Afroja, a mother of two school-aged children who explained that while the RSP had provided her with enough income to send her children to school, she would not necessarily do so. She reasoned, ‘If they study well it will be good for me, but if they perform badly it will harm my honour. People will say I couldn’t make my children a good person’. The desire to maintain honour in the eyes of others through proper motherhood was thus, in this case, calculated against the risk of educating children. Accruing respect is thus complex, not merely a financial matter.

**Mobility and association**
As we have discussed, inter-related constraints on female behaviour mean that women’s access to money is strictly limited, as is their ability to move outside their
home unaccompanied or form relationships beyond their immediate family (Kabeer 2011). *Aparajitas* often contrasted their lives before and after involvement in the RSP in terms of changes in mobility, describing how they had previously never gone out alone, but now made frequent trips outside home unaccompanied. The ability to travel more freely led to increased opportunities for association, increased comfort in approaching others, as well as freedom from ‘shyness’ or shame. As 48-year-old Rani described:

[Before] I did not go out. I could not speak with people. Now I go to the local bazaar and even Rangpur, Dhaka and other places. I talk to everybody. I feel joyful. I don’t fear talking to anybody. I do not fear to move around. (Interview)

Several women also described how people regarded them differently, as they confronted established norms around women’s independent movement and engagement in commerce. Describing her work with the RSP, one woman assessed the forms of freedom that she had newly acquired, noting that:

no one reacts like before. [It used to be that] if I went to the market to buy goods, someone would ask me, ‘What are you doing here?’ But now nobody asks or says anything. (Interview)

In this way, the RSP may help to make unaccompanied women engaged in economic activity in public spaces look more ‘normal’, potentially expanding boundaries of acceptable female behaviour in rural Bangladesh. Yet as Sarah Salway et al. (2005) have warned, though unaccompanied movement is a widely employed measure of women’s position in South Asia, interpreting the significance of such movement is not straightforward. Increases of mobility are often borne out of economic necessity, as was the case for the women in our study. However, increased ability to move outside the home conducting a defined task for which women feel well prepared may, as our study indicates, improve women’s access to information, as well as ‘the development of interpersonal skills and networks, and opportunities to take independent action’ (Salway et al. 2005, 321).

**Enhanced standard of living**

Drawing on Sarah White’s (1992) work, Sarah Salway et al. (2005, 345) note that women in Bangladesh often use their income-generating activities not to become individually autonomous, but rather to become more ‘central’ members of their households and communities. This was also the case in our study, where *aparajitas* primarily used their earnings to improve the education, health, security, and future prospects of their families. For example, prior to the RSP, it was not unusual for women to measure their days in terms of the number of ‘full stomach’ meals they could manage to produce for their household, with many barely managing one daily. Without their RSP income,
women described meals that consisted primarily of rice, with protein representing a scarce luxury. Participating in the RSP appeared to provide the aparajita with greater choice and control over the family diet, as one woman expressed when she marvelled that ‘suppose I wish to have some meat for the meal: I work hard and buy a half kilo of meat myself’. In addition to meat, eggs, green vegetables, and salt were cited as foods that aparajitas ‘could not even think of before’ the RSP. At the same time, the ability to provide food security for their families enhanced women’s confidence about their standing in the community. As aparajita Sadia, a widow forced to support herself and her children expressed, prior to the RSP she was ‘tense and ashamed’ if a guest came to visit, because of her empty cupboard. Now, she observed, ‘it’s not a big deal hosting them’.

Women in the study also used their RSP earnings to improve the comfort of their family, for example, by electrifying or adding a room to their homes, or purchasing a fan to combat heat on sweltering nights, expenditures described by Bani, a former day labourer, that marked a transition from being ‘very poor’ to ‘making a home’. Significantly, many described how they were previously unable to provide for their children, but were now contributing to their health care and hoping to ‘get them educated’. As Nur, mother of four young children expressed it: ‘I am illiterate, but that doesn’t mean I will make my children illiterate too’. While some women prioritised their sons’ education over their daughters’, others aimed to educate, or were educating, both male and female children.

Although women were apt to describe consumption in terms of household or family, they also specified items and meals they consumed for themselves. Most commonly, women mentioned purchasing hair oil, clothing, and soap, describing how this made them feel they were no longer ‘dirty’ or ‘untidy’, while others purchased a bed or locks for their few valuables. Many women bought an extra sari with their income, as prior to the RSP they typically wore the same one or two saris all year. One woman described how her ‘torn’ clothes had caused her to avoid her relatives out of embarrassment, and that previously, if caught in the rain, she was forced to wear her wet sari until it dried. Additionally, women cited using RSP income to pay off debts, open a personal savings account, buy inventory to establish a home-based shop, build a house or buy a cow, and even loan money at interest, all investments that can serve to enhance their security in case of illness, shocks, or marital breakdown (Salway et al. 2005).

**Empowerment within the household**

The above discussion suggests that participation in the RSP provided some scope for women to exercise personal agency in a context where they are customarily denied a direct expression of their will. Women described experiences of handling cash for the first time, retaining the money they earned, independently making purchasing, savings, and investment decisions, as well as of husbands and children no longer
'ignoring’ but consulting them. We now turn to a discussion of the degree to which the RSP appears to have altered women’s subordinate status in the household.

Our study did find that some women assumed greater authority and power within their households. Aparjita Isha, for instance, described how she demanded that her married sons take care of her ill husband so that she could work. She stated:

_I told them that now it’s their time to take care of him. I have other headaches to think about. I want my daughter to continue her studies._ (Interview)

Although aparajitas continued to make collective decisions with their husbands, the ability to make a financial choice – everything from a sundry purchase to the opening of a savings account – _without_ consulting a father, husband, or son – was striking. Several aparajitas also described increased autonomy within marriages, particularly in contrast to other women in their community. As Rani noted, other women:

_They are dependent on their husbands. They are following their husbands’ orders. I am on my own. I earn on my own. If I want to spend taka 500 I can do it. For this I am not liable to anybody. I will spend according to my earning. My husband will not be able to do anything. I am different from others._ (Interview)

Not having to ‘wait’ for their husband to provide for their needs was a common refrain. As Zinat claimed:

_I never wait for my husband to give me something. I say to myself that since I have not cooked today, I will go and buy from the bazaar by myself._ (Interview)

Given the fact that women often decide to allocate their income to the health, education and well-being of their children, their ability to exercise greater decision-making authority is likely an important determinant in improving household welfare.

However, income is only one avenue to enhanced bargaining power. Economic autonomy, of course, does not automatically engender social independence (Salway _et al._ 2005). In the context of Bangladesh, compliance with patriarchal gender ideologies provides women with social recognition, economic security, and physical protection. While women clearly valued the material gains, respect, and enhanced mobility conferred through their work in the RSP, marriage and family often remained their primarily locus of security. When describing how she started with the RSP, for example, aparajita Afroja said,

_I thought by doing this work ... I can give some money to my husband. If I can do so the profit will be mine because it’s my family._ (Interview)
She went on to say that she was happy to continue in the RSP as long as her husband supported her, but that, ‘He is watching me; if he likes it, I will do it, and if he doesn’t like it, what can I say!’

Similarly, when asked whether she or her husband now earned more money, aparajita Bushra replied, ‘I am not supposed to undermine my husband in any way. No matter what I earn myself, he brings his own’. Hence, while participation in the RSP allowed some women to exercise greater control and authority within their households, for others, as Sarah Salway et al. (2005, 343) concluded in their own research, earning an income did ‘not alter the fact that a woman’s primary source of security is the family and her marital entitlements’. Additional research is required to determine whether the apparent empowerment of women participating in the RSP simply reflects the collapse of norms in the face of economic necessity, rather than a substantive transformation in household relations.

Concluding thoughts: is the BoP a viable model for gender empowerment?

Participation in the RSP appears to improve the circumstances of individual women and their families. However, it is unclear whether such schemes are a viable model for sustainable development. Though BoP models have been enthusiastically endorsed by policymakers and corporates alike, they have also been subject to vociferous criticism. Critiques range from the informality and insecurity of the work of ‘micro-entrepreneurs’, to potential negative environmental implications, to the ethics of pursuing development through boosting consumption of manufactured goods. We thus close this article by considering three specific issues that require further consideration by those seeking to promote BoP approaches as an avenue for women’s empowerment.

First, BoP schemes are rooted in the assumption that the ‘poor’ are natural-born entrepreneurs; inventive self-starters who will flourish if provided with the right opportunities and/or resources (Ha-Joon Chang 2010). However, not all women, even those who have the resources to do so, will be able to make a sustainable income from door-to-door sales. Many women will not risk transgressing the boundaries of cultural conventions by travelling unaccompanied in rural areas. Others will be unable to spend significant amounts of time away from their families. Women lacking literacy and numeracy skills face a steep learning curve to managing these sorts of businesses, and though CARE attempts to fill this gap with in-depth and ongoing training, training for BoP ‘micro-entrepreneurs’ is costly, difficult to deliver effectively, and by no means the norm in such systems globally. Further, although women earn a relatively stable income, there may be a ceiling effect on how much they will be able to make. In the RSP, CARE currently carefully delineates the parameters of each aparajita’s market; however, there are obvious limits on the number of aparajitas one region can support.
Markets can become saturated as the popularity of BoP projects increases, eroding margins and earnings.

Second, BoP systems may lead to a number of displacement effects, both for women and for the communities in which they live. For example, in developing countries, where there are limited opportunities for women to move beyond selling or petty trade into higher-value activities, women are vulnerable to being supplanted by men, as BoP systems mature. Grameen phone ladies, for instance, became obsolete with the development of IT centres, and Unilever’s famous Shakti ammas\(^1\) are losing out to male bicycle distributors in rural India. As BoP businesses expand and incorporate a broader range of products into a distribution channel, they may either crowd out or stimulate local retailers, and in particular have at least a mid-term effect on the market for local goods as compared to multinational fast-moving consumer goods (FMCG).

Lastly, tensions exist which are inherent to the distribution system itself. For example, while the RSP carries a number of arguably ‘social’ products, from high-nutrition yogurt to condoms and agricultural seeds, one popular product is Unilever’s Fair & Lovely, a skin-lightening cream.\(^2\) The vision of beauty conveyed by Fair & Lovely rattles many within and beyond the development community, and indeed, purveying skin lighteners to poor women in the name of development will subject even those schemes deemed most ‘empowering’ to criticism. A product like Fair & Lovely captures tensions inherent in any BoP or market-based system. While development practitioners may welcome the opportunity to distribute goods like high-nutrition foods or insurance, they may find the sale of cosmetics to those living under US$2 per day less palatable. Similarly, while the capacity of distribution to channels like the RSP to incorporate locally sourced products may bring more women into economic activity, there is no reason why such an open system will not also be used to circulate cigarettes, illegal substances or even weapons. Such issues are neither straightforward nor easily resolved, but nonetheless have a bearing on how and whether market-based poverty alleviation systems can be sustainable for women and the societies in which they live over the long term.

Nonetheless, as the narratives of the aparajitas illustrate, BoP models such as the RSP can open up new pathways for women’s empowerment. While the incomes women earn may be relatively modest, food security and material rewards are only part of the story; the aparajitas have gained new skills and self-respect, fostered social bonds beyond the home, and in some cases improved their bargaining position within their households. The system represents a possible market for goods made by rural micro-entrepreneurs, and allows women freedom to purchase items they require. It is not, of course, a panacea: profound structural constraints persist. Participating in the RSP may or may not lead to the sort of collective empowerment that confronts political structures or transforms power structures. However, the evidence from our research suggests that involvement in the RSP and similar initiatives may, as Sarah

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Shampoo, saris and SIM cards

Downloaded by [Catherine Dolan] at 11:08 25 March 2012
Salway et al. (2005, 345) suggest, ‘present a limited challenge to gender identities’ in contexts where ‘elements of feminine identity, particularly those related to mobility and visibility, control of material resources, and the protection of individual self interest are in a state of flux’. Thus, potentially, such schemes can foreshadow better terms for women.

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Notes

1 Project Shakti was launched by Hindustan Unilever (HLL) in 2001 to extend the company’s market penetration in India by using under-privileged rural women (Shakti ammas) to distribute a range of Unilever’s consumer goods in ‘untapped’, hard-to-reach areas. Shakti ammas serve as micro-entrepreneurs, purchasing small stocks of goods from HLL and distributing them door-to-door in rural villages. The programme, which has been widely lauded in the business press, currently incorporates 45,000 women in 15 Indian states (Unilever, personal communication, 26 July 2011).

2 Fair & Lovely, which is marketed by Unilever in many countries in Asia and Africa, is the largest-selling skin-whitening cream in the world. While it does not contain the harmful ingredients – hydroquinone, steroids, and mercury salts – found in other skin-bleaching agents, it has been widely criticised for marketing ‘whiteness’ to poor women through advertisements that equate white skin with opportunities for employment, marriage, and happier lives (Karnani 2007).

References


