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"*People Don't Like the Ultra-Poor Like Me*": An Intersectional Approach to Gender, Participation and Urban Water, Sanitation and Hygiene (WASH) in Dhaka's *Bostis*

Abstract

In this paper we use an anti, intra and inter-categorical intersectional approach, and ethnographic enquiry in Dhaka, Bangladesh, to nuance debate over gender and participation in urban Water, Sanitation and Hygiene (WASH) projects in low-income settlements. We make three claims. First, that a mismatch exists between how 'women' are framed and targeted in WASH projects, and everyday experience characterised by the unequal distribution of benefits and burdens. Second, the likelihood of participation and leadership in WASH projects differs between women according, especially, to age, income, marital and occupancy status, social and political relationships. Third, the same interconnected leaders – including married 'power couples' – are involved in all development projects, with implications for the consolidation of power and authority. We call for urban development research, policy and practice to better engage with 'difference' and the conflicting roles certain women and men play in NGO management, local politics and broader claim-making.

Keywords: Intersectionality, Gender, Community Based Organisations (CBOs), Urban, Water, Sanitation and Hygiene (WASH), Bangladesh

Introduction

Sustainable Development Goal 6 calls for particular attention to the needs of women and girls in universal water and sanitation coverage (United Nations, 2020). Whilst these needs remain undefined, there is growing recognition within the Water, Sanitation and Hygiene (WASH) sector that women and girls – especially those living in low-income urban settlements and remote rural areas – are disproportionately affected by inadequate WASH, and most able to articulate their own, their family's and community's needs and priorities (Mehta, 2013). Based on this understanding, women are often targeted for participation and leadership in WASH projects and Community Based Organisations (CBOs) by Non-Governmental Organisations (NGOs), international donors and national governments.

The gendered and classed 'burdens' placed on women, and women's bodies, are well documented in relation to water supply (Truelove, 2011; 2019; Hackenbroch and Hossain, 2012; Alda-Vidal et al, 2018; Sultana, 2020) and CBO participation (Moser 1993; Das 2014; Das and Takahashi, 2014) in low-income settlements in the global South. Whilst highly valuable, we argue that existing studies overlook what is defined here as the 'bundling' of services and associated activities in urban WASH projects, which goes beyond water procurement and management, to cleaning toilets, collecting bills, administering budgets, negotiating with utilities, resolving conflicts and running hygiene awareness trainings. These activities, and their associated benefits and burdens, are often distributed *unequally* between CBO leaders, members and non-members, with implications for personal wellbeing, and the reinforcement of existing hierarchies within the settlement.

In this paper, we use an anti, intra and inter-categorical intersectional approach (McCall, 2005; Yuval-Davis, 2011) and ethnographic enquiry in two low-income settlements (*bostis*) in Dhaka, Bangladesh to capture and highlight these inequalities, and nuance debate on gender and participation in urban WASH projects. Interweaving the intersectional framework with detailed narratives, biographies and quotes from women and men involved in (and excluded from) WASH projects and CBOs, we examine: 1) how 'urban poor women' are framed and targeted in global WASH discourse and local praxis, and how this differs to the everyday experiences of CBO leaders and members, 2) 'which women' participate and why, exposing existing socio-economic and political divisions and 3) how these divisions intersect, reflect and reinforce existing in/formal governance arrangements, with implications for 'inclusive' urban development. In doing so, the paper also challenges normative and homogenising accounts of gender, participation and empowerment in global WASH discourse (World Bank, 2010; Frone and Frone, 2014; SIDA, 2019), and fills an empirical knowledge gap on the lived reality of participation in urban WASH projects in Dhaka, Bangladesh. The following section outlines the intersectional approach in greater detail. This is followed, in section three by an introduction to the field sites and methodology. Section four outlines key findings, while section five concludes with a discussion of overarching patterns and trends, and recommendations for research and practice.

An Intersectional Approach to Gender and Participation in Urban WASH

Intersectionality, first coined by Crenshaw (1989), is increasingly deployed in feminist human geography (Valentine, 2007; Nightingale, 2011), political ecology (Sultana, 2009; 2011; 2020; Truelove, 2011; 2019; Adams et al, 2018), and urban development literature (Castán Broto and Alves, 2018; Sawas et al, 2020). With its origins in anti-racist activism and scholarship, intersectionality remains a key concept and political project through which to examine

overlapping forms of oppression according to gender, class, race and other identity markers (Collins and Bilge, 2016; Collins, 2019), challenge 'attempts to universalise contingent experiences of exclusion' (Castán Broto and Alves, 2018: 368) and analyse 'the multidimensionality of marginalised subject's lived experiences' (Crenshaw, 1989: 139).

In this paper, we build on McCall's (2005) distinction between three interrelated components of intersectionality – anti, intra and inter-categorical complexities – to examine gender and participation in urban WASH projects. We use *anti-categorical* analysis to problematize broad categorisations (i.e. gender) that are 'too simplistic to capture the complexity of lived experience' (McCall 2005: 1776). We focus on how normative constructs of gender and participation in global WASH discourse differs to local praxis and grounded realities for female and male CBO leaders and members in Dhaka's *bostis*. We then use an *intra-categorical* analysis to look deeper into specific categories, such as gender and class, 'to reveal the complexity of lived experience within such groups' (McCall, 2005: 1774). We re-engage here with questions over 'which women are involved, what sort of participation is taking place, and who benefits' (Mayoux, 1995: 251) in NGO and donor-led WASH projects.

Building on anti and intra-categorical complexities, an *inter-categorical* analysis then enables us to 'document [wider] relationships of inequality among social groups [women and men living in low-income settlements] and changing configurations of inequality' (McCall, 2005: 1773). This helps us identify the 'social boundaries that prioritise the participation of some groups of people over others' (Castán Broto and Alves, 2018: 373-4), and how benefits and burdens are distributed according to 'people's positioning's along socio-economic grids of power' (Yuval-Davis, 2011: 7). We contextualise this analysis within a broader understanding of in/formal governance arrangements in Dhaka's *bostis*. Unlike McCall (2005), who takes inter-categorical analysis as her starting point, we argue, similar to Yuval-Davis (2011), that the 'intra' and 'inter' components are not mutually exclusive but when taken together, constitute a valuable way in which to operationalise a concept – intersectionality – that remains ambiguous in its methodological and practical application (Nash, 2008). We also go beyond Yuval-Davis (2011) by including anti-categorical complexities. The combination of all three components with detailed empirical insights provides, we argue, a useful analytical framework to examine contemporary WASH and urban development practice. It allows us to examine, in particular, 'how women are framed and targeted', 'which women are involved and why', and 'why this is important and relevant' for inclusive urban development going forward.

In applying and adapting this framework, we do not seek to re-invent or simplify the diverse interpretations and underpinnings of intersectionality (see McCall, 2005; Collins and Bilge, 2018; Collins, 2019) but rather, respond to calls for further research into the diverse pathways of women's leadership, navigation of hierarchies and experiences in male-dominated water and sanitation governance schemes (Adams et al, 2018), and for further ethnographic enquiry into intersectionality in urban development (Castán Broto and Alves, 2018). The following sections outline each categorical complexity, and its value for examining gender and participation in urban WASH, in greater detail.

Anti-Categorical Complexities: 'How Women are Framed and Targeted'

Whilst there is greater awareness of socially-constructed gender relations between men and women, and those who identify as transgender, non-binary or queer in global WASH discourse (Boyce et al, 2018), 'gender' is still often equated with 'women's needs'. In rural and urban WASH interventions in the global South, women's targeted participation is often premised on

fixed understandings of women as primary caregivers responsible for water collection, family health and hygiene, more able to articulate the needs of the community at large, and less prone to corruption or nepotism (Sultana, 2009; Das, 2014) – claims mirrored in housing and urban governance interventions (Haritas, 2013; Williams et al, 2018). Women's participation in WASH CBOs[1] is often promoted to enhance the functionality, efficiency and sustainability of infrastructure and services (Fisher, 2006; O'Reilly, 2010; WaterAid, 2015). Beyond this, nurturing women's leadership via education, training, outreach and budget management is argued to empower women and lead to transformation in gender relations, with greater autonomy, access to information, resources and decision-making (Fisher et al, 2017).

While not wishing to downplay the suffering caused by inadequate water and sanitation for women and girls, or widespread benefits associated with improved access to safe, affordable and quality services[2], we argue that such framings, espoused in global WASH discourse (World Bank, 2010; Frone and Frone, 2014; SIDA, 2019) can construct women, and specifically 'urban poor women', as apolitical, passive victims of poverty and patriarchy, inherently benevolent or having shared needs and experiences. These depictions can reinforce problematic narratives around 'third world women' as 'gullible, uneducated and unaware', waiting to be empowered by Western experts and technological interventions (Mohanty, 1986; Escobar, 1995 in Chowdhury, 2010: 302; Hussein and Hossain, 2019). Questions also remain as to whether participation in NGO-led WASH projects can lead to 'transformative' forms of empowerment – the expression of choice to challenge patriarchal norms and deliver change in the interests of gender justice (Guijt and Shah, 1998; Kabeer, 2012; Moser, 2016; 2020).

Whilst the type and terms of participation varies from more substantive (process-oriented) to nominal (project-based) (Das, 2014), it is the latter that characterises many urban WASH projects due to short-term funding and the emphasis on public health, behaviour change and cost-recovery (Edwards 1989; Cooke and Kothari 2001; Jaglin, 2002). Such technical interventions can neglect religious, cultural norms and personal motivations associated with participation or non-participation (Agarwal, 2001; Cleaver and Hamada, 2010; Das and Takahashi, 2014), as well as the psychological, physical and 'infrastructural violence' (Rogers and O'Neill, 2012) that permeates everyday life for women and girls in low-income settlements (Chant and McIlwaine, 2016; Datta and Ahmed, 2020). An anti-categorical analysis ultimately enables us to unpack normative and homogenising framings of 'gender', and acknowledge the diversity of priorities, experiences and relationships between women and women, women and men, men and men in low-income settlements.

Intra-Categorical Complexities: 'Which Women are Involved, and Why'

Feminist development scholars have long argued that hierarchies exist *between* women based on age, class, caste, race, marital status, ethnicity, kinship, religion, place of residence, income, education, disability and sexuality (Mohanty, 1986; Moser, 1993; Mayoux, 1995; Beard and Cartmill, 2007; Sultana, 2009; 2011). The continued failure to acknowledge and act on these differences (and their intersections) in development practice has led, and continues to lead to tokenistic participation, unintended outcomes (such as gender-based violence), and the

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[1] CBOs can be defined as 'arrangements and associations formed and located within the local space, or immediate residential surroundings of the actors [or residents]' (Akin 1990 cited in Shatkin, 2007: 4). In the WASH sector, CBOs are often formed in low-income settlements to oversee construction, operation and maintenance of facilities.
[2] Including improvements in physical, maternal health, personal safety and psychosocial wellbeing (Kulkarni et al, 2017), with knock-on effects for education and livelihoods (i.e. less time collecting water, queuing for toilets or missing school/work due to periods) (Jewitt and Ryley, 2014).

reinforcement of existing hierarchies within diverse communities (de Wit and Berner, 2009; Drummond and Van Le, 2020; Tantoh and Mckay, 2020).

An intra-categorical analysis helps us to highlight and examine how these differences *intersect* to mediate participation and outcomes in development projects. For example, in her study of rural water supply in Bangladesh, Sultana (2009: 357) notes that women's ability to influence and participate in water resources management is related to their age, marital status, education and class. She argues that more senior and wealthy women can have more influence than poor young men and thus, 'different women in different social locations' can have very different experiences in the access, use and control of infrastructure. In a recent paper on water infrastructure in Korail *bosti* in Dhaka, Sultana (2020: 3) notes how 'lived experiences of urban citizenship in relation to water access are complicated by connections between intersectional socio-spatial differences (gender, class, and migrant status) and materiality'. She argues, quite rightly, that 'wealthier women are always already viewed as citizens, whereas slum women are designated as subjects who must labour [including active participation in CBOs] to gain both urban citizenship status as well as life-sustaining water' (p11).

Whilst Sultana (2020) acknowledges power differentials between 'slum women' involved in water CBOs in terms of migrant status, we demonstrate – in accordance with Hackenbroch and Hossain (2012) how internal class differentials (for example, whether you are a tenant or house owner) – and range of other intersecting socio-economic and political divisions mediate CBO participation, access and use of infrastructure within, and beyond WASH projects for 'slum women'. We nuance these debates further by asking via detailed ethnographic enquiry *why* certain women are perhaps more able and willing to participate in external interventions in Dhaka's *bostis* than others, and what this means for inclusive urban development.

Inter-Categorical Complexities: 'Implications for Inclusive Urban Development'

In her discussion of inter-categorical complexities, Yuval-Davis (2011: 9) notes how 'recognition – of the social power axes, not [only] of social identities – is of vital political importance'. This final component of the framework enables us to understand how intersections between socio-economic and political divisions at the individual level relate to (and reproduce) broader structures of oppression at the household, settlement, citywide, national and even global scale. Within Dhaka's *bostis,* these intersections can be understood in relation to 'highly formalised informal' systems of governance (Hossain, 2013; Banks, 2015) whereby private landlords, local leaders, political patrons (ward councillors and members of parliament, MPs), NGOs and CBOs provide and mediate infrastructure and services.

In addition to NGO and donor-initiated CBOs created for WASH and other development projects in Dhaka [3], leader-initiated CBOs including informal social control or *bosti* committees, and formally-registered cooperatives, play an important role in mediating services at the settlement level (Authors, *in-preparation*). Unlike WASH CBOs that nurture women's participation and leadership, these groups are commonly formed and led by male political leaders, often in response to evictions or political regime changes, to access and mediate services, exert political control and resolve disputes (Banks, 2015). These in/formal governance structures and institutions not only 'mirror' political shifts, but also broader social norms in Bangladesh, a patriarchal and gerontocratic society (Ahmed, 2008) and Dhaka, a city

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[3] For a detailed overview of the NGO-CBO WASH project models in Dhaka, see Authors (*accepted*).

that is 'largely homogeneous[4] in terms of race or ethnicity (Bengalis) and religious composition (Muslim) due to the spatio-religious partitioning of South Asia during the British colonial rule and postcolonial nationalism' (Sultana, 2020: 15).

An inter-categorical analysis of gender, participation and urban WASH, embedded in a broader understanding of these in/formal governance structures and institutions, ultimately enables us to see how socio-economic and political divisions intersect in the lives of *bosti* residents to mediate participation and consolidate power and authority. Highlighting these complexities is central to understanding the conflicting roles certain women and men play in NGO management, local politics and broader claim-making, and meaningfully engaging those who are continuously side-lined in urban development processes.

Field Sites and Methodology

Within Dhaka, over 40% of the city's 19 million inhabitants live in *bostis* (United Nations, 2018) with limited access to basic services, and partial or non-existent land tenure and housing security. Despite progress in provision of legal water supply, water and sanitation deprivations remain, with damaged/broken pipes, overflowing and leaking septic tanks, intermittent water supply, poor quality water, high user fees, long queues and lack of privacy. As the main water collectors, women and girls unequally bear the burden of inadequate services and infrastructure, yet are often under-represented in community decision-making (Joshi et al, 2012; Sultana et al, 2013). This paper draws on nine-months of fieldwork in Dhaka in 2014-15, with follow-up visits in 2018. To capture the diversity of experiences among different female CBO leaders, members and non-members, two settlements – 'Nilpari' and 'Sakti'[5] – were selected with active NGO and donor WASH projects and CBOs (Table 1).

Field Site	WASH Project	CBO Members (n)	Activities
NILPARI	ARBAN[6]	15	Cost-sharing, cleaning and management of sanitation chambers and water points; bill collection; negotiation with DWASA and landowners; hygiene awareness; budget and account management; oversee construction, use, maintenance and repair.
	NGO Forum/WSUP	25	
SAKTI	DSK	10-15	
	World Vision/HFHB	42	As above *plus* management of washrooms, solid waste disposal and housing materials.
	NGO Forum	11	As above, including private as well as communal water reserves and sanitation chambers.
	UPPRP	12	Local area development, including coordination of savings, budgets and construction of toilets, drainage, roads and water points.

Table 1. WASH CBOs in Nilpari and Sakti (Based on IDIs and FGDs, 2015)

Whilst the number of members varied, all WASH CBOs had an executive committee of four to five leaders, consisting of a president, vice president, cashier, secretary and joint secretary. We spent two months in each site (with repeated follow-up visits) conducting the same

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[4] Similar to Sultana (2020), we acknowledge but do not explicitly focus on Hindu, Christian or other Muslim (i.e. Bihari) minorities, many of whom live in socially and spatially segregated settlements.
[5] All settlement names are anonymised via pseudonyms.
[6] Acronyms: Association for Realisation of Basic Needs (ARBAN), *Dushtha Shathya Kendra* (DSK), Habitat for Humanity Bangladesh (HFHB), Urban Partnerships for Poverty Reduction Project (UPPRP) and Water and Sanitation for the Urban Poor (WSUP).

sequence of qualitative methods and ethnographic enquiry, including, in total; semi-structured questionnaires (SSQs) (n=143, 118 with women and 25 with men), in-depth interviews (IDIs) (n=16, 11 with women and 5 with men), focus group discussions (FGDs) (n=5, 4 with women, and 1 with men in Sakti) and participant observation. The SSQs enabled us to identify active female and male CBO leaders and members for IDIs and FGDs, but also provided access to non-members, who had much to say (often critical) about the WASH projects and CBOs.

Settlement-level data was triangulated with analysis of NGO reports, government policies and citywide interviews (n=59) with NGO[7], donor and Dhaka Water and Sewerage Authority (DWASA) staff. Where appropriate, interview responses were recorded via Dictaphone, translated and transcribed for analysis. Questionnaire responses, including socio-economic data of participants, such as age, income, education and occupancy status (i.e. as tenant or house owner and length of stay), were analysed in excel, while all interviews were coded in MS Word to identify overlapping patterns and key quotes.

Everyday Experiences of Participation in Nilpari and Sakti

This section interweaves the intersectional framework with narratives, biographies and quotes from the two field sites. The first part outlines how 'women' were framed and targeted in local praxis by NGO staff, and how this related (or contrasted) to the accounts of CBO leaders, members and non-members (anti-categorical). The second highlights 'which women' were involved in WASH projects and CBOs, and why (intra-categorical), and the third examines how participation and leadership were bound with existing in/formal governance arrangements at the settlement and city-level (inter-categorical).

Anti-Categorical Complexities

Women's participation and leadership was actively promoted by NGO staff in all WASH CBOs in Nilpari and Sakti, and was 'mandated' in the UPPRP. The DSK project manager explained that 'we try to select women in big positions like president, treasurer or secretary, and also the disabled persons or ultra-poor'. Similarly, the NGO Forum community organiser shared that 'we ask for 50/50 gender equity in the CBO'. When exploring why women were targeted specifically in urban WASH projects and CBOs, NGO staff noted that women were often responsible for collecting, carrying, storing and distributing water in the household and so, 'water is actually for the women' (DSK community organiser). The DSK project manager also noted how, via provision of water points, they were enabling women to engage in other work 'without the harassment and time wasted accumulating water'. One senior manager at DSK highlighted how they 'do not enter new settlements at the hand of [the] slum power structure', but target women to organise informal backyard meetings (*uthan boithok*) to discuss WASH needs and, ultimately, achieve greater gender equality:

> When we enter into a slum, our strategy is to first approach the women, disadvantaged women, because they are poor, because of social, cultural, religious beliefs or practices, we don't allow them to do many things…We believe that eventually these people, who are nobody's now, if they got organised, if women get ideas and understandings…then that will open their eyes.

We asked female CBO leaders and members *why they* participated in NGO WASH projects. Reasons for participation ranged from to improve the living environment and help others, obtain cheaper and higher quality facilities and cleaning materials, access decision makers (e.g. MP, Mayor, DWASA officials), or simply because they were targeted by NGOs or donors.

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[7] We interviewed 23 senior and junior staff in 12 NGOs running WASH programmes in Dhaka.

Female leaders in both settlements argued that the NGO training increased their confidence and respect in the community, encouraged unity to address other priorities (such as eviction), meant they could learn new skills in leadership, budget and project management, and travel across Dhaka. The ARBAN CBO president in Nilpari, Josna[8], shared her experience:

> ARBAN made me courageous. ARBAN trained me up. ARBAN made me. I was an introverted character living at home. I couldn't talk much. I didn't realise I was intelligent enough for community leadership. I was very shy to talk in any kind of public forum. They nurtured my inherent qualities and made me a leader. ARBAN helped me to participate in different NGOs. If I wasn't promoted by ARBAN, I may have ended up as a garments worker. ARBAN give me a platform to prove myself and have a respected position in the community and society. I can now contribute to my family and community at the same time. I respect ARBAN sincerely.

Whilst many CBO leaders and members like Josna shared that they enjoyed participation, experiences varied considerably. Leaders and members – both female and male – mentioned that they suffered relentless verbal abuse from non-members or former members who believed they were benefiting from NGOs at the expense of others. These tensions were exacerbated by the provision of food, drinks or 'tips' by NGOs to boost attendance at CBO meetings and hygiene training events. One non-member in Sakti stated that 'people are only available to enjoy a free lunch'. The World Vision project officer also argued that 'people have a relief-oriented attitude'. CBO leaders and members spent a considerable amount of time and resources on local area development, and grew increasingly frustrated by the harassment and lack of financial support for their voluntary labour. The DSK cashier in Sakti, Nazia, shared her experience – 'sometimes I want to leave everything. I become angry and annoyed that there are no financial benefits for me, and I have to face bad behaviour and hear nasty talk from people who think I'm benefiting'. Reflecting on women's leadership and harassment in Nilpari, Fahima also noted that 'if any girl or woman tries to say something in her defence, she is considered shameless'. The distress caused was not mentioned by NGO or donor staff who, with the exception of community organisers, did not observe daily interactions.

Conversations with female CBO leaders and members also revealed the centrality of family support to initial and ongoing participation in WASH and other development projects. One lady in Nilpari noted how her husband and sons were initially supportive of her involvement in ARBAN, but persuaded her to leave after a short time so she could manage household chores. Another lady in Sakti shared how she was being physically and verbally abused by her husband as he did not like her involvement with World Vision or NGO Forum – an issue reiterated by respondents throughout fieldwork in relation to different NGO projects. Some female CBO leaders and members also mentioned that they felt stressed and tired juggling CBO, domestic (cooking, cleaning, water collection, child care) and work duties. The DSK cashier, Nazia remarked how 'I am involved with six CBOs…There are days when NGOs show up and I don't even have time to eat, I can't even do any housework. They also scold sometimes'.

While some women were prevented from participating by their husbands or children, others would participate anyway, drawing on their friends and neighbours for support – 'our husbands were mad at us, people hated that we were involved, but we didn't give up as we wanted to improve the area' (Hasna, Sakti). In turn, many women reported participating with encouragement from their husbands, or because their husband was already a leader or member (elaborated in inter-categorical complexities). There were also numerous cases, however, where local male political leaders would try to interfere in the work of female CBO leaders, even in the 'female-only' UPPRP. Many women reported being dropped or side-lined by

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[8] All participant names are anonymised via pseudonyms.

certain male leaders after CBO election or selection. For example, during a CBO reformation meeting led by NGO Forum and WSUP in Nilpari, it became apparent that the rapidly reformed committee would consist of male political leaders from the area, undermining calls for 50/50 'gender equity'. The only woman present on the panel was the ARBAN CBO president Josna who – despite her enhanced confidence – did not speak, and was not invited to. After the meeting, a frustrated Fahima shared her concerns – 'now men are getting involved as donor funds and infrastructure is coming. Women are being side-lined'. Similar issues were reported with NGO Forum in Sakti. As the cashier, Moriam, explained:

> I, [Rafeza, Hasna and Nazia] were in the committee but were dropped after less than a week. The whole committee dissolved and then reformed. We found that those leaders [referring to three male political leaders] were present, and pretended they don't know us!

Throughout fieldwork, tensions also emerged over the division of activities (Table 1) within the WASH CBOs. Many female CBO leaders and members argued that they always had to clean the water points and toilets, unlike their male counterparts. Whilst women were frequently elected into cashier positions, few were in the position of president, vice president or secretary. These positions were largely taken by male leaders who took charge of construction, purchasing and allocating resources, and attending meetings with DWASA officials, outside of the settlement. NGO staff were aware of these challenges. Referring to Nilpari, the WSUP project manager remarked that 'in the existing CBO men are there, but we encourage women in our CBOs. If someone has capacity, she can talk, make decisions independently or spare time, then she is most welcome'. One can see how easily someone 'without capacity' can be excluded. NGO staff were also aware that without permission from certain individuals within and outside the settlements, they could not implement the project – 'there is a power structure there, you cannot avoid or bypass them' (WSUP project manager).

A further challenge cited by NGO staff was donor funding pressure and short project time-frame from one (e.g. HFHB), two (e.g. ARBAN, WSUP) to five (e.g. DSK) years. This meant that compromises had to be made to 'get the job done'. As the DSK project manager remarked – 'NGOs always depend on project-based activity. If they had commitment and the same vision to mobilise the community…involve women and collectively raise their voice towards the government, we could achieve a lot'. In reality, a mismatch was observed between how women were framed and targeted in WASH projects, the 'inclusive' agenda promoted by NGOs, and everyday experiences of participation among female CBO leaders and members.

Intra-Categorical Complexities

Throughout fieldwork, it became clear that certain women were more likely to participate in WASH CBOs than others. Analysis of SSQs conducted with CBO leaders and members in both settlements, revealed that those *more likely* to participate were: above the age of 30; solvent households with multiple earners in the family; house owners and managers (living rent-free) or long-term tenants; married with family support; involved in political activism for the ruling party; with prior NGO and CBO experience/known to NGO staff and time to participate (at home during the day); able bodied, physically well; and/or with strong relationships to local guardians (elders) and political patrons.

Within this spectrum, female CBO leaders were more likely to be political mobilisers with links to male and female patrons, including ward councillors, the MP, Mayor and Mayor's wife (at the time of fieldwork), house owners living in the area and/or involved with NGOs for a long time (i.e. 10 years or more). Whilst some leaders were 'elected' by vote, many were

'selected' by NGO staff, fuelling accusations of nepotism and favouritism. One leader, Shanoaz, involved with ARBAN in Nilpari noted how 'there is no voting or election; NGO authorities selectively assign the responsibilities to active members'. Box 1 outlines the biographies of two active female CBO leaders – Fahima in Nilpari and Rafeza in Sakti.

Box 1: Biographies: Active CBO Leaders

Fahima (Nilpari): Fahima is 45 years old and has lived in Nilpari for 29 years. She bought the plot of land informally and owns her *pucca* (cement) house and 7 other rooms, which she rents out at Tk. 1500 per month[9]. Fahima lives with her husband (a businessman) and three children. She is educated to Standard 9 and earns approximately Tk. 15-20,000 per month from rent and NGO work. Fahima has been actively involved with NGOs since 1992. She was the former ARBAN central CBO president (2007-8), and has an ARBAN sanitation chamber and water point in her compound. Fahima is also an active member of a citywide urban poor federation (NBUS), where she is cashier in the Executive Committee. Although it is time consuming, she enjoys participating in CBOs as she likes to learn and help others. Her daughter and son have also benefited from her NGO contacts (she recently arranged a job for her daughter with DSK). She has become very confident through working with NGOs. She tries to involve her tenants in NGO projects, as they are in a vulnerable condition.

Rafeza (Sakti): Rafeza is 35 years old and has lived in Sakti for 16 years in her own house. She lives alone with her two sons. Her husband is currently in jail, which is very distressing but she has many friends, male guardians and political contacts in the area who look after her. She is not afraid to speak her mind. She is actively involved in various NGO and donor projects relating to WASH, savings and education. Rafeza is the leader of the hygiene cluster in the World Vision CBO. She worked as a community facilitator, and has become familiar with the World Vision staff. Her husband was also a good friend of a previous World Vision engineer, that's why they got some household materials/repairs. Rafeza is also a political activist for the ruling party.

(Based on SSQs and IDIs 2015)

Whilst there were numerous incentives for participation in WASH CBOs and other development projects, there were also numerous barriers, and reasons for self-exclusion, including; no perceived benefit, mistrust of local leaders and NGOs, lack of family support, limited time and finances or debt, lack of information or invitation and ideological differences (i.e. government or house owners should directly provide, not NGOs). Mistrust of local leaders and NGOs emerged as a major factor in self-exclusion or withdrawal from WASH and other CBOs, for female and male participants. One respondent in Sakti remarked, 'I have no interest to join NGO groups now due to complex social conflict. Favouritism and nepotism among local leaders causes conflict and affects the culture of the NGO groups'.

Analysis of SSQs conducted with non-members in the two settlements revealed that those *least likely* to participate were: short term tenants; those living 'hand to mouth' in daily financial insecurity, often with debt; single mothers with multiple dependents; people with disabilities, suffering from poor mental or physical health (often staying or kept inside their shacks); widowers living alone; those with limited time to participate in meetings/activities as working away or in intensive jobs (e.g. garments – the case for many adolescent girls); those living in 'hidden' or inaccessible parts of the settlement, by ponds, away from main roads, paths and meeting hubs, people labelled as political rivals (supporting the opposition party or ruling party factions), and having ongoing disputes with local leaders, often over the outcomes of social arbitrations relating to land grabbing, fraud, debt and harassment.

Short-term tenants, single mothers, those living in severe financial insecurity and with limited support or connection to NGOs, local guardians and political patrons, were particularly unlikely, unable or unwilling to participate. As one tenant in Nilpari remarked – 'poor people

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[9] In April 2015 (at time of fieldwork) approx. 1 USD = Tk. 77 and 1 GBP = Tk. 115.

living in rent have no peace in life as they have to maintain rent'. Short-term tenants were also deemed unviable for WASH CBOs by NGO staff due to their perceived mobility. As the DSK project manager shared, 'you can't just directly mobilise the tenants, you need to mobilise the owner, otherwise you will not be able to work in the community, because after some time, they [the tenants] will change houses'. When tenants were included, this was often for maintenance of specific water points or sanitation chambers, rather than in decision-making roles[10]. Box 2 outlines the biographies of two female non-members – Safia in Nilpari and Bilkis in Sakti.

Box 2: Biographies: Non-Members

Safia (Nilpari): Safia is 40 years old and has lived in Nilpari for 15 years. She lives with her elderly mother, two sons and disabled daughter in two small rooms, which she rents for Tk. 1500 per month. The house is in very poor condition, dark and narrow with a leaking roof. Safia suffers from chronic ill-health. She cannot afford her medicine, or that of her mothers. Safia works as a domestic helper in two houses, one of which is the landlord's. She only earns Tk. 2000 per month as the landlord is withholding pay because she owes three months' rent. Safia's husband abandoned her but comes to the house randomly to demand money. He often beats her during these visits as he dislikes her involvement with any NGOs or cooperatives. Safia was involved in an ARBAN CBO but is no longer invited to join meetings. She was also a member of the World Vision sponsored child programme, which was beneficial for her daughter, but was dropped by the community facilitator because she did not attend political rallies. She has lost interest to participate in NGO activities, as there is no benefit and certain people are making money from the NGOs.

Bilkis (Sakti): Bilkis is 27 years old. She moved to Sakti four months ago and lives in a small rented room, paying Tk. 1000 per month plus bills. Her husband passed away one year ago leaving her with four young children. She is living in a very vulnerable condition and begs for money and food. A few days ago, the house owner scolded her for failing to pay rent. If she does not pay, she will be kicked out. She has no family and receives no help from her neighbours. Bilkis doesn't participate in NGO activities because she has no time and is not invited. She shared that *'local people don't like the ultra-poor like me'*.

(Based on SSQs 2015)

The strength of social and political connections to family, neighbours and friends, NGO staff, local guardians and political patrons played a particularly central role in determining the type and terms of participation. This is notable in the comparison between the biographies of Rafeza (Box 1) and Bilkis (Box 2). These women were both young single mothers living in the same settlement, but had very different lived experiences. Rafeza is a house owner and political activist with support from local guardians, NGO staff and fellow CBO leaders, whereas Bilkis is a tenant living 'hand to mouth' with multiple dependents, and little support from neighbours and elders. Whilst Bilkis may benefit from the WASH infrastructure and services brought into Sakti, and may not have the time or interest to participate in CBO activities, the decision-making structures put in place may mean that the priorities of certain individuals, like Bilkis, are not addressed or indeed shared by others, with implications for the distribution of benefits, and reinforcement of hierarchies at the settlement level.

Inter-Categorical Complexities

During fieldwork it became clear that certain women, like Rafeza, Hasna, Nazia, Fahima and Josna were leaders or members of multiple CBOs at once relating to WASH, savings and microfinance, healthcare, housing and education. During one FGD in Sakti, Hasna stated that 'without us, it is not possible for them [NGOs] to work here. We know people and the settlement. People of our area respect us and listen to us'. Repeated conversations with these

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[10] Whilst many tenants perceived house owners as responsible for services, others did want to participate more actively – especially those who had lived in certain areas for a long-time.

leaders indicated that they took great pride in being involved in different NGO activities despite the stresses it brought. Though projects would come and go, certain NGO and donor interventions, especially those involving leadership training, skill-development and networking (as with DSK and UPPRP) seemingly left a legacy beyond the project, meaning active leaders could re-engage when new project phases or initiatives arrived.

These vocal, well-connected women would also challenge male leaders who tried to interfere in their work – 'I don't belittle myself in front of any men in the slum' (Momtaz, Sakti). Many openly aired their disregard for male-dominated groups like the *bosti* committees and cooperatives – 'in my honest opinion women leaders in our area are more committed than male leaders. Male leaders are deceptive and selfish. They do not mobilise people for their rights' (Hasna, Sakti). Interestingly, however, some of the male political leaders[11] were also the wives or close relations of the female leaders in Nilpari and Sakti. Some of the female leaders were also involved in the 'male-dominated' *bosti* committees and cooperatives, and ran parallel social arbitrations on issues of domestic abuse, sexual harassment, marriage, funerals and political activism for the ruling party. As Rafeza remarked during one FGD in Sakti, 'we fifteen women, with support from our neighbourly brothers and elders, try to solve problems of the area'. In a later private discussion, she shared that 'I have had courage since childhood. I have acceptability among the area people. Elders listen to me'. Nazia, a good friend of Rafeza, also shared during the FGD that 'we [women leaders] are bold and brave in character…We do not fear anyone. Men realised that women like us are very much required'.

A core group of female leaders also ran arbitrations and political campaigns in Nilpari. Fahima, an active organiser, wanted to set-up a female-only cooperative based on a successful cooperative[12] ran by her close friend in a nearby settlement. She and other leaders from Sakti (Hasna, Nazia and Rafeza) were also proud members of a citywide urban poor federation – *Nagar Bostibashi Unnayan Sangstha* (NBUS) [Urban Slum Development Agency]. These women played a central role in the distribution of resources and information in their respective settlements. They often worked extremely hard for seemingly little gain – 'the main benefit I have is that people verbally abuse me!' (Rafeza, Sakti). However, the overlap between political activism (for some but not all), heavy involvement with NGOs, and strong relationships to local guardians meant that many residents saw them as 'intermediaries' who could not be bypassed. In Sakti, one frustrated resident remarked that 'when an NGO enters the area, local leaders [female and male] receive them and escort them in the community survey and inspection. They prescribe to NGOs how they will work and who they will communicate with'. In Nilpari, one female political leader involved with World Vision, Deenal (whom Fahima also greatly despised) was notorious for corruption and bullying, getting a reputation as 'a creature in the water with mouths all around'. Other non-members argued that resources, including hand wash, mosquito nets and information about child sponsorship or birth registration were often distributed unevenly by certain leaders, who had multiple members of their own families in the CBOs. These accusations, though difficult to verify, exacerbated mistrust and distress caused to leaders, but clearly had implications for the consolidation of power and authority at the settlement level, whereby certain individuals and groups were more able to participate in, and benefit from external interventions, than others.

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[11] See Authors (*in-preparation*) for detailed narratives from male political leaders involved in land claims and local area development in Dhaka's *bostis*.

[12] Members of this cooperative had applied for legal gas, electricity and water lines, and resisted five evictions.

Discussion and Conclusion

This paper has used an anti, intra and inter-categorical intersectional approach (McCall, 2005; Yuval-Davis, 2011) and ethnographic enquiry in two settlements (*bostis*) in Dhaka, to nuance debate over gender and participation in urban WASH projects. We make three key claims. First, an anti-categorical analysis exposes a mismatch between the way in which 'gender' is framed in global WASH discourse (World Bank, 2010; Frone and Frone, 2014; SIDA, 2019), applied in local praxis, and experienced by female CBO leaders, members and non-members. The term 'gender' was very rarely mentioned by NGO staff in Dhaka, representing an immediate disconnect to global discourse. Rather, women and women's needs were often discussed in relation to other 'vulnerable' groups, including people with disabilities or ultra-poor. Despite the clear need to meaningfully engage women, this diverse group was depicted as apolitical (not being part of 'slum power', which we see is not the case), having the same needs and priorities (which varied within and between settlements), and 'waiting' to be empowered or enlightened (when many 'feared no one' or 'had confidence since childhood').

Ethnographic enquiry shows that, whilst participation in WASH projects and CBOs brings numerous benefits, including enhanced confidence, wellbeing and mobility, it also brings various burdens, including stress, domestic violence and 'nasty talk'. Whilst many studies focus on urban water supply (Truelove, 2011; 2019; Hackenbroch and Hossain, 2012; Das, 2014; Sultana, 2020), we argue that the *bundling* of services and responsibilities in WASH projects and CBOs – from cleaning toilets to collecting bills – requires critical reflection. Improvements in WASH are sorely needed, yet in Dhaka's *bostis,* and settlements across the global South, women (especially) and men must manage infrastructure and services via their voluntary labour, while government agencies take a 'back seat'. Within this context, the short-term funding and technical design of WASH projects oriented towards public health, behaviour change and cost-recovery – not necessarily gender equality – means that NGOs are often under pressure to 'get the job done'. This can result in tokenistic participation of women – a 'tyranny' of the project cycle noted by other scholars (Edwards 1989; Cooke and Kothari, 2001; Jaglin, 2002). However, we also note differences between NGOs and donors in their approach. Whilst the majority promote project-based interventions, others were more process-oriented (Das, 2014) focusing on leadership, skill-development and networking to address priorities around land, housing and livelihoods (like DSK). Whether these processes can lead to 'empowerment' in a more radical and collective sense (Guijt and Shah, 1998; Kabeer, 2012; Moser, 2016; 2020) remains to be seen.

Second, an intra-categorical analysis allows us to look deeper at 'which women' are involved, and why. Fieldwork indicates that the likelihood of self-imposed for forced exclusion, participation and leadership in WASH and other development projects differed greatly between women in Dhaka's *bostis*. Certain female leaders – often middle-aged, married house owners who are political activists for the ruling party and/or with strong relations to NGO staff, local guardians (elders) and political patrons – are most able to participate in, and benefit from external interventions than others, most notably short-term tenants, single mothers and widowers living in severe financial hardship with weak social and political ties. These findings support and nuance earlier observations (Sultana, 2009; 2011; 2020; Hackenbroch and Hossain, 2012; Banks, 2015) by highlighting a range of intersecting characteristics that mediate participation within communities and CBOs. We also show how small groups of vocal female leaders are most able to switch between old and new NGO projects, challenge dominant male political leaders (some of whom are their husbands or close relations), and form their own social arbitration committees to resolve disputes and address priorities. These observations

again challenge depictions of 'urban poor women' as passive victims of poverty and patriarchy, or having shared needs, priorities and experiences.

Third, building on the above, an inter-categorical analysis enables us to see how certain socio-economic and political divisions (especially house ownership, length of stay, social and political connections) *intersect* in the lives of different women and men in Dhaka's *bostis* to consolidate authority. It is often the same well-connected and interconnected local leaders – women and men, including married 'power couples' – who are involved in *all* development projects and CBOs relating to WASH, housing, savings and microfinance, education and healthcare. Whilst these leaders often work extremely hard for local area development with seemingly little (financial) reward, their close relations to NGO staff, local guardians and patrons, and involvement in social arbitrations, fuels mistrust, and has implications for the distribution of resources, infrastructure, information, and reinforcement of existing hierarchies.

Building on the above, we conclude with two recommendations for research and practice. We argue that a shift is needed in the WASH and urban development sector away from short-term technical fixes, and onto the diverse priorities and capabilities of different women and girls, men and boys (and others who do not fit into binary categories). Training and networking at a local, city and national level seemingly plays an important role in building confidence, enhancing mobility and benefits for certain women. Supporting female-led initiatives including cooperatives and citywide federations to lobby government agencies, and address priorities relating to WASH, land, housing, livelihoods and violence, are tentative steps towards more transformative forms of gender equality and urban citizenship. However, given the diverse experiences outlined here, such initiatives may still not reach those who self-exclude (due to lack of time, money or interest) or are forcibly excluded in low-income settlements. We argue finally, then, for further application of the anti, intra and inter-categorical intersectional framework in research, policy and practice, to better understand and engage with 'difference', and critically examine 'how certain individuals and groups are framed and targeted', 'who is involved and why', and 'what this means' for gender justice and inclusive urban development.

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