



**Chronic Poverty**  
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## Patterns of socio-economic mobility in rural Bangladesh: lessons from life-history interviews

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### What is Chronic Poverty?

The distinguishing feature of chronic poverty is extended duration in absolute poverty.

Therefore, chronically poor people always, or usually, live below a poverty line, which is normally defined in terms of a money indicator (e.g. consumption, income, etc.), but could also be defined in terms of wider or subjective aspects of deprivation.

This is different from the transitorily poor, who move in and out of poverty, or only occasionally fall below the poverty line.

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## Abstract

Patterns of socio-economic mobility are examined using data from 293 life-history interviews conducted in eight districts of rural Bangladesh. Socio-economic mobility is examined as the product of interactions between endowments (assets, capabilities, liabilities and disabilities) and life events (upward opportunities and downward pressures). Important positive endowments (assets and capabilities) included land, livestock, business capital and business acumen. Important negative endowments (liabilities and disabilities) included chronic illness and impending dowry. Endowments determined how people were affected by events in the form of upward opportunities or downward pressures. The life-history interviews show how people with low levels of the key endowments were less able to cope with common downward pressures or to exploit key opportunities. People with poor endowments of assets or capabilities also often employed destructive coping strategies while people with higher initial levels of key endowments coped better with downward pressures, exploited opportunities, and were more likely to exit poverty.

**Keywords:** mobility, poverty dynamics, chronic poverty, Bangladesh

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## 1 Introduction

In 2007, the author led a team of researchers in conducting 293 life-history interviews in eight districts of rural Bangladesh. Findings from this research have already been published on a range of topics including: methodological lessons learned (Davis and Baulch, 2010), opportunities and challenges raised by mixing methods in poverty dynamics research (Davis and Baulch, 2011), the impact of development interventions (Davis, 2011a), exits from poverty (Davis, 2011b), intergenerational transmission of poverty (Davis, 2011c), social exclusion (Davis, 2011d), the significance of assets (Davis, 2011e), and how vulnerability is linked to poverty (Davis, 2011f). This paper presents key findings on socio-economic mobility, with a view to informing development policy aimed at reducing chronic poverty.

## 2 Methods

The author led a team of researchers from Data Analysis and Technical Assistance (DATA) Ltd. in conducting 293 life-history interviews in the eight districts in Table 1 (below) between April and October 2007.<sup>1</sup> The households were selected as a subsample of a CPRC-IFPRI-DATA longitudinal study of poverty dynamics in rural Bangladesh, which covered 2,152 households (1,907 original households) from 14 districts.<sup>2</sup>

For the subsample of households selected for life-history interviews (phase 3 of the 2006-2007 research) eight of the original 14 districts were selected in such a way that a range of geographic and agricultural conditions typical of rural Bangladesh were represented.<sup>3</sup> Sites were selected across a set of previous evaluation studies (Zeller *et al.*, 2001; Ahmed, 2005; Hallman *et al.*, 2007; Kumar and Quisumbing, 2009; Baulch, 2010; Davis, 2011a), and two villages per site<sup>4</sup> were selected in different unions. In each site, 20 households were selected from the original panel across two villages. Five households were then randomly selected from each of four poverty-transition categories<sup>5</sup>, which used per capita household expenditure calculated from the longitudinal quantitative survey (see Davis and Baulch, 2010) for a more detailed explanation of these selection methods). This selection resulted in the following (Table 1) combination of districts and original intervention types.

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<sup>1</sup> Data Analysis and Technical Assistance Ltd is a consultancy firm based in Dhaka with well-established expertise in conducting large-scale social surveys and other research activities.

<sup>2</sup> The dataset from this study is publicly available at: <http://www.ifpri.org/dataset/chronic-poverty-and-long-term-impact-study-bangladesh>. Davis and Baulch (2010) provide a more detailed description of the methods used in this study.

<sup>3</sup> The 2006-2007 study aimed to integrate and sequence quantitative and qualitative methods, in three phases: Phase I involved focus-group discussions with four groups (of poor and better-off women, plus poor and better-off men) in each village. The focus groups aimed to elicit perceptions of changes, group members' perceptions of the interventions under study, and the degree to which these interventions affected people's lives (compared to other events in the community). Phase II was a quantitative survey of the original households and new households that had split off from the original households but remained in the same district. The household survey took place from November 2006 to February 2007, the same agricultural season as the original surveys, with multi-topic questionnaires designed to be comparable across sites and with the original questionnaires from the evaluation studies. Phase III consisted of a qualitative study based on life histories of 293 men and women in 161 selected households in 8 of the districts in the original quantitative study. The aim of this phase was to understand the processes and contexts which influence individual and household livelihood trajectories. Fieldwork for this final phase of the study was undertaken between March and October 2007.

<sup>4</sup> 'Sites' refer to districts in all cases except in Mymensingh and Kishoreganj districts where the 'site' and the two selected villages spanned the district boundary.

<sup>5</sup> These categories are chronically not-poor, chronically poor, move up and move down with respect to the per capita expenditure national poverty line at the time of the baseline and 2006-2007 surveys.

**Table 1. Locations of the life history research villages**

Original Intervention Type	District	Number of Villages	Number of Life Histories Conducted
Microfinance (MF)	Manikganj	2	36
	Kurigram	2	39
Educational transfers (ET)	Nilphamari	2	38
	Tangail	2	39
	Cox's Bazar	2	32
Agricultural technology (AT): household-based fish farming	Mymensingh	1	19
	Kishoreganj	1	19
Agricultural technology (AT): group-based fish farming	Jessore	2	36
Agricultural technology (AT): improved vegetables	Manikganj	2	36
	Total	16	293

In the life-history interviews, one man and one woman were interviewed separately in each household. Research participants were often husband and wife, but in some cases, such as when a partner had died, only one parent and their son or daughter was interviewed. When an adult household member was not available – which was more often a man than a woman, especially during the main April-May rice harvest – or when there was only one adult household member, only one life history interview was conducted in the household. We conducted 293 life-history interviews overall in 161 households (133 men and 160 women) in 16 villages and eight districts. We found that interviewing two adult household members was ideal because it allowed immediate cross-checking, gave a gendered perspective, an alternative view of household dynamics, and allowed a mixed-sex team to work effectively, with men usually interviewing men and women interviewing women.

On the same day of each life-history interview, interviewers wrote up the interview in Bengali in a format which had been devised in an initial workshop and refined in field discussions including the author and the research team. In addition to the more formally-agreed write-up of the life-history interviews, interviewers wrote fieldwork diaries containing reflective impressions about the households and communities plus lessons-learned about methods. These diaries were translated and became a part of the qualitative data set. When the author was with the team, he participated in interviews with both women and men.

Interviews and focus-group discussions were recorded, with permission of the research participants, with small unobtrusive digital voice recorders. We did not attempt to write full transcripts, but digital recordings were used for checking interviews for the initial same-day

write-up of the life-history narrative in Bengali, for later analysis, and for the final anonymised write-up in English.<sup>6</sup>

The life history was written as a chronological account of events, identifying causal mechanisms and drawing from discussions which had encouraged counterfactual thinking. The aim was to produce, as accurately as possible, the participant's perspective on her or his life trajectory, the causes behind improvement or decline in wellbeing, and to explore how life could have been if events – both positive and negative – had not occurred.

During the initial days working in each village we also arranged a time for 'knowledgeable people' to attend a focus-group discussion to be held on our last day in the village. This was usually held in a school building or in a near village leader's house. We tried to have a *Union Parishad* (Union Council) member and a number of elderly people in attendance.<sup>7</sup>

We spent about two weeks in each of the eight sites during the life-history phase of the research and later revisited most of the households to check and discuss texts and diagrams with participants. As the principal analyst of the findings, I visited and discussed the research findings with participants in every household in the life-history study.

During the life-history interviews we used national and local historical markers, such as the 1971 war of independence or the 1988 floods, to pinpoint years of events described by the research participants. As an interview progressed, a chronological timeline of life events was built up. At the end of a life-history interview, the researcher who had facilitated the interview, in discussion with the interviewee, drew a line depicting ups and downs in wellbeing in a trajectory, using this timeline of events. Then the interviewer reviewed the main points of the life trajectory and asked the interviewee to identify and rank the three or four most important sources of opportunity that had made the most difference for his or her long-term wellbeing. Similarly the three or four most important sources of downward pressure were also identified and ranked. These choices were recorded and used to generate frequencies of upward opportunities and downward pressures, as shown in Tables 3 and 4. The other researcher wrote the narrative-based life history from notes taken during the interview and the recording of the interview. Only two interviews were conducted per day by each pair of researchers to allow time for the diagram to be finalised and the interview to be written up in Bengali on the same day.

Life-history diagrams were then traced, translated and anonymised by the author and made available with the final anonymised, translated and edited narrative life histories. The level of wellbeing (or 'life condition' – *obosta* in Bengali) at different points in the life trajectory was indicated on the diagrams using a scale of one to five, using the categories described in Table 2 below. The diagrams allowed the wellbeing level to be estimated at any point in the

<sup>6</sup> Examples of these life histories are provided at <http://www.sdri.org.uk/bangladesh.asp>.

<sup>7</sup> In this paper, focus-group discussions refer to these exercises rather than a separate set of 116 focus-group discussions conducted in 2006 with findings reported in Davis (2007).

trajectory. Levels were based on life-conditions described by research participants, and cross-checked in the focus groups.

We intended for the line between levels 2 and 3 (Table 2) to roughly correspond with the national poverty line used in our quantitative household assessments so that comparisons could be made with quantitative poverty assessments.<sup>8</sup> The five levels were defined by the qualitative research team in advance, and were applied consistently across villages. To minimise recall errors and other forms of misreporting, the wellbeing levels were verified by the focus-group discussion with local people who knew the households well, and then finalised in a round-table discussion of the qualitative research team at the end of fieldwork in each village. In these meetings all information about households and members was used, and levels of wellbeing were agreed by consensus after discussion. These discussions were also digitally recorded for later reference. The various forms of data generated in this research were then coded and analysed using NVivo 8 by the author.<sup>9</sup>

**Table 2. Qualitative wellbeing levels for individuals**

<i>Level</i>	<i>English</i>	<i>Bengali</i>	<i>Guideline</i>
1	Very poor or destitute	<i>khub gorib, na keye chole</i>	Suffering tangible harm to health because of poverty, generally due to insufficient food. Tend to be landless or near landless.
2	Poor	<i>gorib</i>	Very vulnerable but eating reasonably well. Could easily move into level 1 due to a common shock. If land is owned, it is equivalent to less than an acre for a medium-sized household.
3	Medium	<i>madhom</i>	A common shock would not result in tangible harm or going without food. Have household assets, or generate household income, equivalent to between one and two acres of land for a medium sized household.
4	Rich	<i>dhoni</i>	Hold household assets or generate household income equivalent to that generated by two to ten acres for a medium-sized household.
5	Very rich	<i>khub dhoni</i>	Hold household assets or generate household income equivalent to that generated by ten acres or more for a medium-sized household.

<sup>8</sup> For more on comparing the quantitative and qualitative assessments see Davis and Baulch (2011).

<sup>9</sup> NVivo is a qualitative data analysis software package developed by QSR International. See: <http://www.qsrinternational.com>



## 2 Conceptualising socio-economic mobility

We conceptualised a person's or a household's socio-economic status as a trajectory of wellbeing over time. In the interviews we explored a person's wellbeing most often expressed using the Bengali word *obosta*, which roughly translates as 'life condition' or 'situation' in English. We found this to be a useful way of referring in fairly general terms to how people describe improvements or declines in their wellbeing. People commonly use the word *obosta* to refer to a broad conception of wellbeing encompassing income and assets, health, social status or prestige, having good social relationships, and a sense of security.

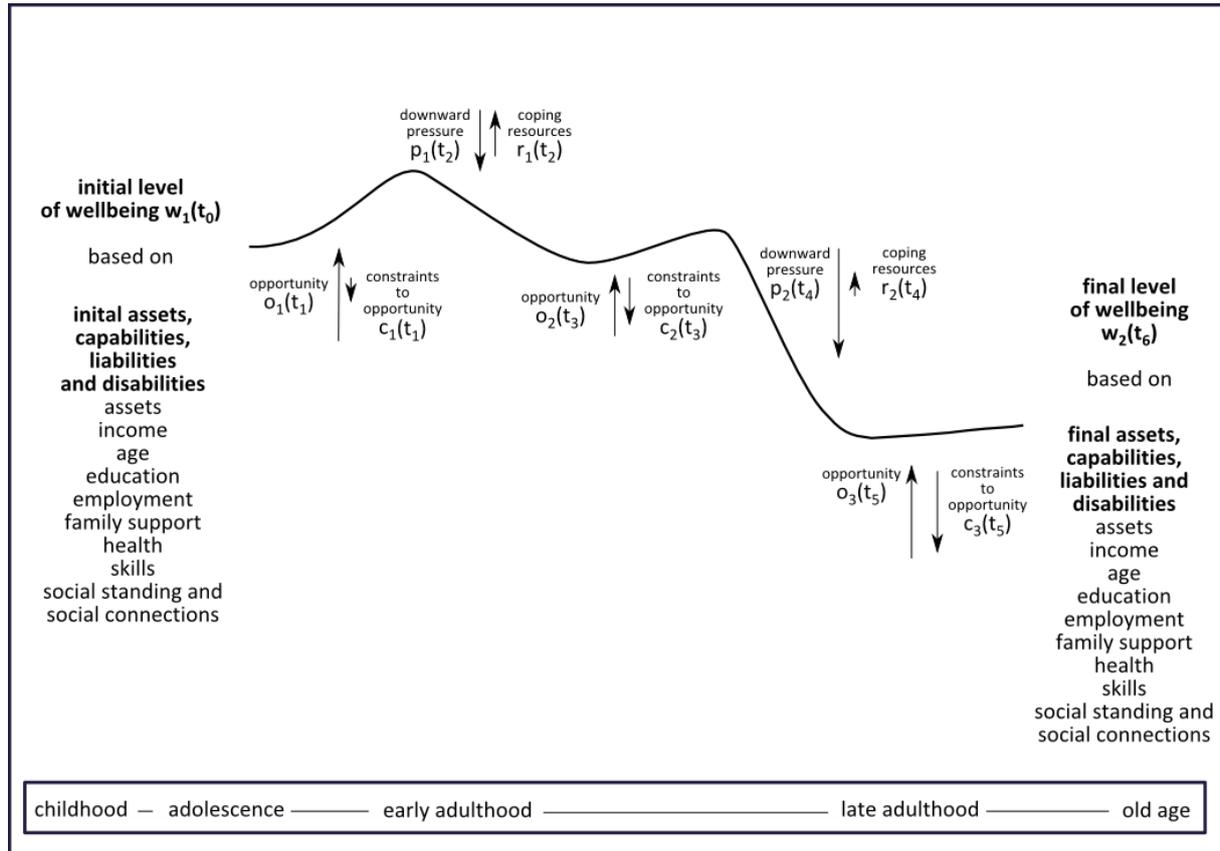
A person's *obosta* at one point in time can be seen as a set of endowments of tangible and intangible assets, plus other life-enhancing capabilities. These can be undermined by liabilities (negative assets) or disabilities (negative capabilities). Key assets, capabilities, liabilities and disabilities, both constitute current wellbeing and are instrumental in enhancing or undermining future levels of wellbeing. To explore wellbeing change over time, events – in the form of opportunities or downward pressures – impinge positively or negatively on people's endowments of assets, capabilities, liabilities and disabilities. The ability to benefit from opportunities, or cope with downward pressures, depends on a person's existing set of endowments.

It is important to include negative assets (liabilities) and capabilities (disabilities) in conceptions of a person's wellbeing status. This side of wellbeing-determining endowments tends to be neglected in 'asset-based approaches' to poverty research (see Davis, 2011e). Liabilities and disabilities were seen to exacerbate the impact of downward pressures and undermine the ability to exploit upward opportunities.

Using this conceptual approach the dynamics of socio-economic mobility for an individual trajectory can be examined. Figure 1 below depicts this approach in a stylised way.



Figure 1: Conceptualising socio-economic mobility within an ideal-typical trajectory



This conceptualisation of the dynamics of wellbeing helps focus our enquiry on the interactions between endowments on one hand, and events creating either downward pressures or upward opportunities on the other.

In order to operationalise this type of conceptual approach in investigating the causes of change in people's lives, a mixed-methods research strategy is likely to yield the best understanding. Quantitative panel surveys are able to track important trends in people's lives, such as changes in endowment levels, and relationships between these variables can be analysed statistically. However qualitative case-based research can complement this data by identifying causal mechanisms within individual trajectories and by exploring participant perspectives in more depth. Life history interviews are ideal because they allow a chronological exploration of events and causal mechanisms including respondents' interpretations (see Davis and Baulch, 2010 for discussion on mixed methods and identifying of causation).

## 3 How endowments and events interact

### 3.1 Two illustrative examples

The conceptual approach described above provides a vocabulary for exploring how endowments and events interact to create mobility in particular cases. To illustrate, I examine two life histories from our study: Ali (a pseudonym), a 45-year-old man from Tangail District, who lives in a village about three hours' drive north of Dhaka, and Amena (a pseudonym), a 54-year-old woman from Nilphamari District in the north-west of Bangladesh.

#### 3.1.1 *Ali: Health-related crises leading to the intergenerational transmission of poverty*

Ali's trajectory diagram (Figure 3 below) shows how a series of health-related misfortunes (downward pressures) have long-term consequences – even crossing generations. The diagram shows how Ali's father's premature death undermined Ali's start in life, which in turn disadvantaged Ali's children. While Ali's trajectory improved slightly over his lifetime, the improvement was not enough for him to rise above the 'poor' level 2.<sup>10</sup> During this time opportunities to improve were not absent; but severe constraints (illness, poor education) throughout his family history undermined his ability to convert these opportunities into poverty-exiting life improvement.

Ali's father was an agricultural worker and earlier in his life had owned about 5 *bighas* of land.<sup>11</sup> He died from tuberculosis (TB) when Ali was a year old in 1963. Before he died, the family sold most of the land to pay for his treatment, leaving around 2 *bighas* remaining for the family to live on. Ali and his brothers were then forced from a young age to work as day labourers to keep the family going and all missed out on learning to read or write and other forms of elementary education.

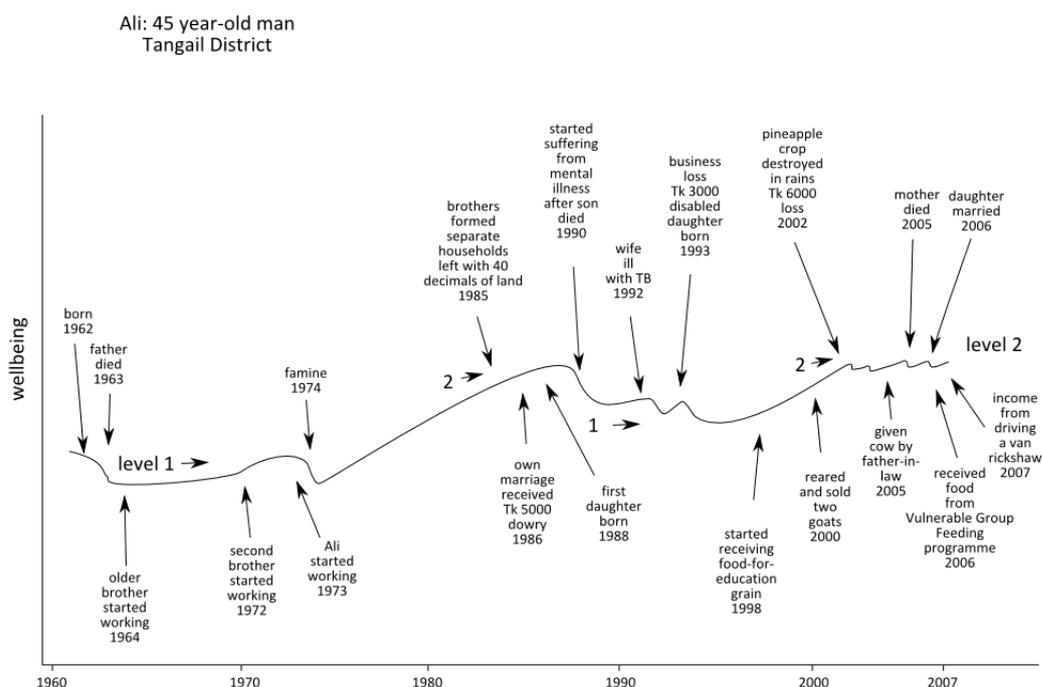
Ali started work in 1973, when he was about 11. He worked for four different neighbours who fed, clothed and housed him. He worked tending cows and earned about Tk 750 annually at first, but after seven years he was earning about Tk 4500 annually. In 1980, at the age of 18, Ali returned home and started work as a regular agricultural day labourer.

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<sup>10</sup> Ali's household per capita expenditure rose from about half the poverty line in 2000, to just over it in 2007, in our quantitative assessment. However with household instability and health-related expenses, including Ali's ongoing mental illness, it is unlikely that the observed rise in household expenditure accurately reflected a corresponding rise in wellbeing for the same period. See Davis and Baulch (2011) for a discussion of disagreements of quantitative- and qualitative-based poverty assessment.

<sup>11</sup> In this area there are 48 decimals per *bigha* or *pakhi* of land; there are 100 decimals in an acre of land. It is difficult to determine whether Ali's father would have been classified as poor or not poor earlier in his life before his illness from the life-history interview. Five *bighas* of land was less productive in 1962 than in 2007, and an asset-based classification would need to account for this. Certainly once Ali's father became ill and land was sold to pay for treatment he would have been classified as poor using our qualitative criteria.

Figure 2. Ali: 45 year-old man, Tangail District



Ali's brothers formed separate households from Ali and his mother in 1985, but remained in the same neighbourhood. His brothers believed their situation would improve if they were separated. Ali said that his wellbeing was not affected much when his brothers separated, as at the time he was working and earning sufficiently to provide for his mother and himself. When his brothers separated, their 120 decimals of paternal land was split three ways, and Ali received 40 decimals - out of this, 16 decimals was public land (*khas jomi*).

Ali was married in 1986, a daughter was born in 1988, but his first son died as an infant from typhoid in 1990. The baby was treated by the traditional healer (*kobiraj*), which cost TK 400-500, but he was later taken to the local government hospital where he died the same day. The death of their son affected Ali and Hasina profoundly, Ali became mentally ill and Hasina suffered from depression.

Due to Ali's mental illness he spent several years wandering and sleeping rough. Ali considered that he had been possessed by a supernatural being (*jin*). He wandered around the district being fed by others, and being treated as a madman (*pagol*) with associated social stigma. He came home only occasionally. After seven years Ali began to suffer from abdominal pain for which he received extensive hospital treatment costing a total of Tk 20,000. This money was raised through the sale of pineapples and with help from his father-in-law.

During this time his wife, Hasina, tried to survive without any income from Ali and as a result was forced to mortgage land and take loans in order to live. In 1992 Hasina contracted a fever and a cough and was later diagnosed by a doctor in a nearby town as having



tuberculosis. She was first taken to the local government hospital for treatment and then was transferred to a specialist TB clinic in a hospital near Tangail. The treatment cost Tk 1500, raised with help from Hasina's father. Hasina recovered after 6 months, but she had been pregnant with a daughter, born in 1993, who was born blind, partially deaf and with severe learning difficulties.

A second son was born in 1995, and another son in 2000. The older son now attends primary school and has received the Primary Education Stipend (cash-for-education) for the last three years. Their eldest daughter also receives a stipend for attending secondary school. Most of this money is used to pay for the children's education and clothing expenses. Ali said that if he didn't receive this money they would need to cut back on food and eat only twice a day.

However their second daughter is unable to attend school because she is so disabled. Even though her condition is deteriorating, they have been unable to seek treatment for her because of the cost. They also worry for her future, as it is unlikely that they will be able to find a husband for her.

In recent years, Ali has had medication for his mental condition and has returned home and has been working as a day labourer, driving a van rickshaw and growing pineapples on their small plot of land. However without the various health problems and other pressures, which can be traced back to his vulnerability created by his father's illness and death, he and his family would be in a much stronger position today.

It is difficult to make linkages like this with absolute certainty; however the death of Ali's father caused the sale of assets and loss of income which increased Ali's vulnerability to downward pressures due to a resulting lack of assets or capabilities to cope – particularly after his son died. His 'bad luck' is better seen as long-term vulnerability caused by a lack of coping resources.

In exploring Ali's trajectory the assets and capabilities that have been important are tangible, in terms of land and other assets such as livestock and cycle rickshaws. They are also intangible such as the relationship networks with his immediate family and relatives – particularly with his father-in-law who provided essential support. However Ali has had to cope with liabilities and disabilities both tangible in terms of monetary debt but also from poor health, learning difficulties, mental ill-health, and social stigma. Thus his wellbeing can be understood in terms of initial endowments of assets and liabilities coming up against positive and negative events in a dynamic trajectory.

### 3.1.2 *Amena: Future insecurity due to an impending dowry and intermittent ill health*

Amena (Figure 5) is a 54 year-old woman who lives in a village near the district town of Nilphamari with her two younger children – a son, aged 11, and a daughter, aged 16. She has two other sons who are married and live separately, although her second son, Entehar and his wife, Shuli, live in the same homestead area (*bari*), but keep a separate household (*khana* or *ghor*). The eldest son and his family live in a different district.

Amena's husband, Mafuz, died in 2006 after small injury on his foot became infected. He was ill for several months before he died. Before he died he had worked driving a bullock cart, and more recently, a van rickshaw.

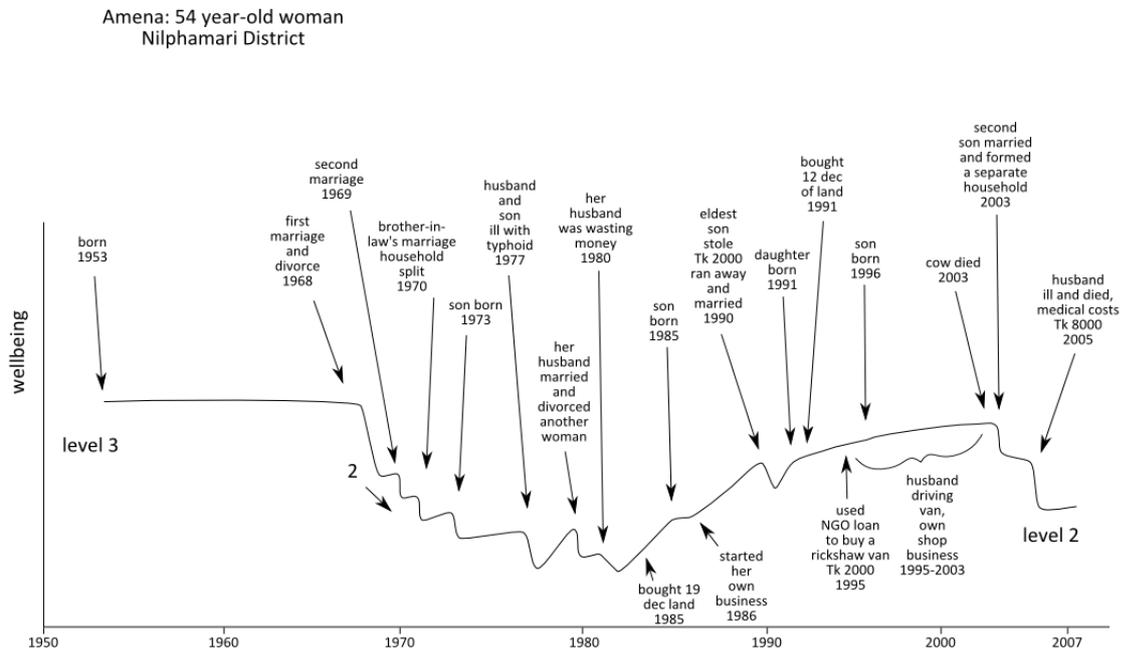
Amena now makes a living from a very small shop, selling everyday items such as soap and biscuits, beside her home. She also owns about an acre of land and a pond. Her second son, Entehar, works as a rickshaw driver in Dhaka some of each year, and the rest of the time does agricultural labouring work locally. He suffers from a bad back and so his trips to Dhaka, and income, are intermittent.

Amena has managed to slowly improve her situation through hard work and astutely running a small business, making use of loans from a range of different NGOs. However at the time of the interview she was worried about arranging for her 16-year-old daughter's marriage. She told us a dowry of Tk 25,000 would be required for a groom from a family with a similar status as hers, or Tk 35,000 for a higher status groom. This was her main worry at the time of the interview.

Amena is vulnerable because she heads her small household alone and they have limited assets. One son is nearby and would help her in a crisis but his small family is also vulnerable because he suffers from an intermittent back problem which sometimes prevents him from earning an income. Amena's future prospects will depend of the balance of opportunities, enjoyed from her small shop business and living next to her son's family, and the downward pressures they will inevitably face – probably associated with raising a dowry for her daughter and any health problems that arise.



Figure 3. Amena: 54 year-old woman, Nilphamari District





### 3.2 Overall patterns: endowments and events influencing improvement or decline

These illustrative cases show how two of the most frequent causes of crisis in our study (illness and dowry) can create severe downward pressure in life trajectories. They also show how assets such as livestock, land and small businesses (sometimes supported by NGO-provided loans) provide opportunities. In order to widen the view of the types of opportunities and downward pressures that face people in rural Bangladesh, the tables below show frequencies of those most commonly reported using data from the 293 life-history interviews conducted in this study.

**Table 3: Main causes of improvement in people's lives<sup>12</sup>**

<b>Cause</b>	<b>Number of life histories showing this as a main cause (of 293)</b>	<b>Percent of life histories showing this as a main cause</b>
business activities	135	46
accumulation or use of land assets	113	39
income from livestock	80	27
sons and daughters working	71	24
income from agriculture and fish farming	69	24
help from relatives or inheritance	65	22
income from day labour	53	18
benefits from micro-finance	52	18
benefits from all official programmes	49	17
unspecified loans (including from neighbours and relatives)	47	16
salaried work	42	14
dowry receipt or favourable marriage	34	12
household or property division	25	9
official educational transfers	22	8
domestic labour migration	21	7
building a house	12	4
benefits from irrigation	11	4
benefits from having a united family	10	3

**Table 4: Main causes of decline in people's lives**

<b>Cause</b>	<b>Number of life histories showing this as a main cause</b>	<b>Percent of life histories showing this as a main cause</b>
illness and injury	220	75
dowry and marriage	114	39
death of family member	97	33
household and property division	63	22
theft or cheating	59	20
litigation	56	19
floods, cyclones, or storms	49	17
crop damage	42	14
violence, conflict or physical insecurity	41	14
family or village disputes	29	10
death or illness of livestock	28	10

<sup>12</sup> Categories with fewer than ten cases have been omitted. Events from each life history were coded to a list of categories: three or four events representing opportunity were coded in each case, and any one event could be coded in several categories due to opportunities with multiple causes.

disability	27	9
unemployment or low income	26	9
business loss	25	9
sale or mortgage of land or house	25	9
debt	21	7
supernatural causes and superstition	20	7
divorce and abandonment	19	6
migration	19	6
extortion corruption and harassment	17	6
lack of food	12	4
education and other expenses on children	11	4
fire	10	3

The analysis of life trajectories helps examine how endowments (assets, capabilities, liabilities, disabilities) interact with life events (opportunities and downward pressures) to determine the direction of a life trajectory. This enables us to understand how some people exploit opportunities or cope with crises, and are able to exit poverty, while others either stay in poverty or decline into poverty. The patterns observed can then help inform social and development policies to reduce downward pressures and their negative impacts and increase opportunities and people's ability to exploit them for long-term life improvement.

### 3.3 Positive endowments and opportunity

In order to explore patterns of improvement and decline, life histories showing improvement over the long-term were separated from those declining. This was done by examining life history narratives, and our assessments of them, on a case-by-case basis. 79 life histories clearly showed an overall pattern of long-term improvement, and 71, clear long-term decline. Trajectories that could not be clearly classified either way, if a long-term (ten years or more) improving or declining trend was not clearly apparent from the life history interview, were placed in a 'level' group, which contained 143 cases.

The life histories show that particular causes of improvement and decline occurred with differing frequency across the entire set of research participants (Tables 3 and 4). For example the categories: business activities – which usually involve accumulation of assets (such as shops, buildings, vehicles, machines, land and livestock) – land, livestock, sons or daughters working, agriculture and fish farming, and help from relatives and inheritance, were most frequently cited as causes of improvement across the whole set of life histories.

We can reasonably conclude that these most frequently cited sources of opportunity are likely to be the most important for lifting people out of poverty. Other studies also support similar patterns of causes of improvement and decline in rural Bangladesh (see Sen and Hulme, 2006; Quisumbing and Baulch, 2009; Davis, 2005, 2009).

**Table 5. Frequency of causes of improvement or opportunity<sup>13</sup>  
(ranked according to difference in percentage)**

cause of improvement or opportunity	all life histories	percent	improving trajectory	percent	declining trajectory	percent	percent difference
accumulation of land	113	38.6	35	44.3	14	19.7	24.6
business activities	135	46.1	42	53.2	23	32.4	20.8
agriculture or fish farming	69	23.5	21	26.6	7	9.9	16.7
loans	47	16.0	19	24.1	7	9.9	14.2
income from salaried work	42	14.3	14	17.7	3	4.2	13.5
all livestock production	80	27.3	21	26.6	12	16.9	9.7
household or property division	25	8.5	9	11.4	2	2.8	8.6
irrigation	11	3.8	6	7.6	2	2.8	4.8
help from relatives or inheritance	65	22.2	18	22.8	14	19.7	3.1
domestic labour migration	21	7.2	9	11.4	6	8.5	2.9
house building or improvement	12	4.1	4	5.1	2	2.8	2.2
sons and daughters working	71	24.2	19	24.1	16	22.5	1.5
dowry receipt or favourable marriage	34	11.6	10	12.7	8	11.3	1.4
day labour	53	18.1	14	17.7	12	16.9	0.8
the benefits of a united family	10	3.4	0	0.0	5	7.0	-7.0
benefits from official programmes	49	16.7	11	13.9	18	25.4	-11.4

When frequencies of citation of these causes discussed above are examined across the declining and improving trajectory groups (as in Table 5) the important causes of opportunity cited overall tend also to be those cited by people on improving trajectories: business (53.2 percent), the accumulation of land (44.3 percent), agriculture (26.6 percent), livestock (26.6 percent) and loans (24.1 percent), inheritance and help from relatives (22.8 percent), and salaried work (17.7 percent). Thus asset-based sources of opportunity (such as land, business, agriculture and fish, livestock, and loans) and key capabilities (such as having salaried work) tend to be cited more frequently by those on long-term improving trajectories.

The pattern is slightly different for those on declining trajectories. While business is also the most commonly cited source of opportunity for this group (32.4 percent), the number of opportunities reported overall is lower, and the ranking of the other opportunities is different: with benefits from official programmes (25.4 percent), sons or daughters working (22.5 percent), the accumulation of land (19.7 percent), and help from relatives or inheritance (19.7 percent), day labour (16.9 percent), and livestock (16.9 percent) appearing in that order.

Thus it seems that those on improving trajectories enjoy the key opportunities more frequently overall. This suggests that those declining may have less capacity to exploit key opportunities. They do benefit from some assets and capabilities, but these people tend to be less effective in exploiting the key areas of opportunity overall, and the opportunity categories

<sup>13</sup> Causes of opportunity cited in fewer than 10 life histories have been omitted.

they do enjoy are skewed towards less effective forms of improvement. These include the targeted official programmes (such as the Vulnerable Groups Development programme, the Primary Education Stipend programme, the The Old Age Allowance Scheme and the Allowance Scheme for Widowed and Distressed Women) and opportunities involving less-tangible assets linked to social capital of relatives (sons and daughters working, inheritance and family help) and/or less effective human capital (mainly day labour). This does not mean that these sources of opportunity are less effective in protecting people from further decline, but it seems that they are not the most important causes of long-term improvement.

### 3.3.1 *Small businesses*

46 percent of the 293 life histories, cited involvement in small businesses as a significant source of opportunity, as did 53 percent of the 79 improving trajectories. Of the 44 poverty exits identified, 26 life histories, or 59 percent, also cited involvement in small businesses as one of the three or four most significant sources of opportunity in their lives. People with improving trajectories cited business involvement as a source of opportunity more often than people on declining trajectories, which suggests that that business involvement effectively supports poverty reduction, but mainly for those with the assets and capabilities which allow them to benefit from business activities.

Overall the forms of business that appeared in the life histories reflect the wide range of activities found in the rural economy of Bangladesh. The activities include references to other categories in the analysis, such as microfinance and livestock – when these were linked to businesses. Dealing in various agricultural commodities such as unprocessed rice, jute, other agricultural crops, and fruit and vegetables was common; as was dealing in building materials such as sand, timber or bamboo. Livestock dealing (cows, goats, horses and poultry) was also common, and was sometimes linked to livestock rearing or income from cow's milk sales. Some livestock also provided income from cultivation (e.g. bullocks or buffalo) or transport (such as horse-drawn carts). Other forms of transport provision included the very common use of cycle rickshaws, flat decked cycle van *garis*, or the person-powered *thela garis*. A number of motorised forms of people and goods transport also formed the basis of transport-based businesses. Some of these vehicles are manufactured in local engineering workshops using modified agricultural engines.

A number of businesses were also linked to crop cultivation and processing: selling irrigation water from shallow tube wells (diesel or electric), power tillers, rice husking machines, or running grain mill businesses. Various kinds of shops, market stalls and door-to-door selling of produce were also common. Groceries, food snacks, dried fish, milk, and jewellery were typical items sold from a range of rural shops and stalls. Other services also formed the basis of small businesses such as hair cutting, money lending, medical services (some involving traditional medical practices by traditional healers or *kobiraj*). A number of new types of business were also evident, such as hiring out mobile phones services or small businesses associated with servicing or trading in by-products of the mainly urban-based garments industry.



Some of the main features of small business activities are as follows: 1) Many households had complex portfolios of income generating activities, for example combining rural businesses with agriculture, livestock, salaried work and day labour; 2) if more than one household member was able to contribute to household income through business activities then improvements became more likely; 3) some businesses failed, causing decline and indebtedness; 4) business activities which involved the accumulation of both protective and productive assets were particularly effective in supporting improvement and eventual exit from poverty.

### 3.3.2 *The accumulation of land assets*

Of the 293 life histories, 113 or 39 percent cited the accumulation of land as a significant source of life improvement. This category overlaps to some extent with other categories such as agriculture and fish farming (see 5.5 below) which often also reflects the benefits (protective and productive) of owning land. Also when land was inherited the event was also categorised as ‘help from relatives or inheritance’ in my analysis.<sup>14</sup> Table 5 shows that many more people on improving trajectories cited the accumulation of land as a source of opportunity than those on declining trajectories.

### 3.3.3 *Livestock*

In the total of 293 life histories, livestock appeared as a significant source of opportunity in 80 life histories (27 percent). The majority of these were opportunities from cattle (67 life histories) followed by goats (19 life histories). Horses (five life histories) and poultry (four life histories) did not feature so strongly as significant sources of opportunity.

Livestock, and particularly cattle, are significant assets and cattle ownership was a very common step in paths of improvement involving the accumulation of even more valuable assets, such as land. Many stories of improvement show a pattern of small investment in livestock – starting with poultry or goats for example – which then allowed a larger investment – often in cattle – followed by the purchase of land. Cattle and land appeared as key resources: both assets are productive and feature strongly in stories of emergence from poverty. They are also important protective assets: they were often sold, and in the case of land there were a number of ways money was raised through mortgage arrangements – often with neighbours providing money in exchange for the use of the land for as long as the funds are not returned – or leasing land.

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<sup>14</sup> See footnote 11 for a breakdown of types of land accumulation or use associated with this category.

### 3.3.4 *Sons' or daughters' income*

Of the 293 life histories, 71 (or 24 percent) reported life-improving opportunities associated with children working and supporting the parent's household – either as part of the household or in the form of remittances sent from another place. These opportunities were almost exclusively from sons working. Only two life histories – a husband and wife from the same household – reported that their two daughters, who were working in a garments factory, provided them with one of three major life opportunities. There were numerous life histories where daughters were working (also commonly in the garments industry) but the contribution this made rarely translated into significant life improvements for their parents. The main reasons for this were that income-earning opportunities for young women in rural Bangladesh are still limited, with relatively low levels of remuneration, and rural women are commonly married quite young – especially if they have left school – and because marriage patterns are patrilocal their income rarely contributes to their parents' households.

The contribution that sons' were making to parents' households was much more significant across the life histories. The jobs done ranged from day labour (e.g. agricultural, livestock, brick works, road works) to small businesses (e.g. rickshaw or van owner-driving, dealing in food or agricultural raw materials, running various kinds of shops, irrigation businesses, furniture making, tailoring) to salaried work in both private and public sectors (government departments, army, mills, presses and factories). A small number of sons were also employed overseas – mostly in the Middle East – sending remittances home.

### 3.3.5 *Agriculture*

Of the 293 life histories, 69 (23 percent) had life-improving opportunities linked to agricultural enterprises. In addition in 113 life histories 'land' was cited as a source of opportunity, which reflects land's investment and productive value.

Agriculture is a difficult category to delineate in rural Bangladesh as there are a wide variety of agricultural activities from arable crops (such as rice, jute, wheat and maize) a range of vegetables, fruit trees, pineapples, bamboo, spices, tree and flower nurseries. Livestock and fishponds are also often linked into this production system. Machinery associated with agriculture, such as threshing machines, power tillers and irrigation pumps, can also provide an independent income in addition to their use on people's own land. There are also a wide variety of use and ownership arrangements of land from outright ownership, mortgage arrangements, leasing of land, and sharecropping of land, ponds and livestock.

The relatively high frequency of agriculture as a source of opportunity demonstrates the continuing importance of these varied forms of income sources for rural households. Additionally these sources of income are also often accompanied by the accumulation of assets such as land, livestock or machinery. As a result the stories of exit from poverty supported by agricultural enterprises tend also to be stories of gradual accumulation of assets. These stories generally show that hard work over the long term provides rewards, but the rewards are greater for those with initial resources to build on.

### 3.3.6 Salaried work

Of the 293 life histories, 42 (or 14 percent) attributed significant life-improving opportunities to a household member or close family member gaining salaried work. Having salaried work in rural Bangladesh is usually referred to as having a *chakri*, sometimes literally translated as being 'in service'. The usual local distinctions are between having a relatively secure *chakri* on a monthly salary, less secure day labour (*din mojur*) paid at a daily rate, and being in business (*baebsha*).

The advantages of having salaried work are mainly in the regularity and security of income, but also other advantages such as having access to credit and savings in the form of salary advances or provident funds and pensions. Employers also act as patrons for their employees in asymmetric relationships which provide security in various forms for the employee in exchange for expected loyalty. The life history interviews show a wide range of salaried work and, when gained, it was commonly a source of long term benefit for the employee and his or her family.

These jobs included work in public services, such as the army, police, and electricity department; public owned mills and factories; work in private companies ranging from small printing presses to petrol pumps, brick factories to larger sugar mills; packaging companies to steel mills; and a range of other private factories making: garments, cigarettes, cosmetics, and biscuits. Research participants also had salaried jobs teaching in schools and madrassas, or working as guards and drivers. A small number also had salaried jobs working in Non Governmental Organisations (NGOs).

## 3.4 Negative endowments and vulnerability to downward pressures

The most frequently cited causes of downward pressure across the whole set of life histories in order of frequency were: illness and injury (75 percent); dowry and wedding expenses (39 percent); death of family members (33 percent); division of household or property (22 percent); theft or cheating (20 percent); litigation (19 percent); and weather-related events such as floods, cyclones and storms (17 percent). Such findings highlight the need for better quality, reasonably priced health provision as a poverty reduction measure in Bangladesh. They also draw attention to the serious impact – including the depletion of assets – dowry has on families with girls. Other life-cycle related events such as the death of parents and household and property division seem to mark particularly risky times of life. Also adverse weather events causing damage to property and crops are significant causes of decline, as would be expected in Bangladesh.

Patterns of shocks and downward pressures between people on improving and declining trajectories were also seen to differ. When we compare frequencies of citation of the common downward pressures across the declining trajectory versus improving trajectory groups, we observe the most damaging sources of downward pressure overall being more frequently experienced by those in decline. Sale or mortgage of land, for example, were more often cited by the declining group. Also some events, such as household or property

division, are more often sources of opportunity for those on improving trajectories, but more frequently a source of downward pressure for those declining. Also illness or injury – the most common and most serious sources of downward pressure overall – were more frequently experienced by those on declining trajectories.

**Table 6. Frequencies of causes of decline, comparing improving and declining trajectories (ranked according to difference in percentage)**

cause of improvement	all life histories	percent	improving trajectory	percent	declining trajectory	percent	percent difference
crop damage	42	14.3	20	25.3	9	12.7	12.6
floods cyclones storms	49	16.7	17	21.5	11	15.5	6.0
death or illness of livestock	28	9.6	8	10.1	3	4.2	5.9
family and village disputes	29	9.9	12	15.2	7	9.9	5.3
extortion corruption and harassment	17	5.8	9	11.4	5	7.0	4.4
business loss	25	8.5	4	5.1	3	4.2	0.8
divorce and abandonment	19	6.5	6	7.6	5	7.0	0.6
theft or cheating	59	20.1	12	15.2	11	15.5	-0.3
supernatural causes and superstition	20	6.8	7	8.9	7	9.9	-1.0
fire	10	3.4	1	1.3	2	2.8	-1.6
lack of food	12	4.1	3	3.8	4	5.6	-1.8
debt	21	7.2	6	7.6	7	9.9	-2.3
litigation	56	19.1	18	22.8	18	25.4	-2.6
dowry and marriage	114	38.9	34	43.0	33	46.5	-3.4
unemployment low income	26	8.9	7	8.9	9	12.7	-3.8
education and other expense on children	11	3.8	3	3.8	6	8.5	-4.7
death of family member	97	33.1	23	29.1	24	33.8	-4.7
disability	27	9.2	3	3.8	8	11.3	-7.5
illness or injury	220	75.1	55	69.6	56	78.9	-9.3
migration	19	6.5	2	2.5	9	12.7	-10.1
sale or mortgage of land or house	25	8.5	6	7.6	13	18.3	-10.7
violence, conflict or physical insecurity	41	14.0	4	5.1	15	21.1	-16.1
household and property division	63	21.5	13	16.5	25	35.2	-18.8

Thus those on improving trajectories were more likely to report the key forms of wellbeing-enhancing opportunity, while those in declining trajectories seem to experience the more serious causes of decline. The combination of these explains much socio-economic mobility. They also draw attention to the need for social programmes that, on one hand protect and strengthen the endowment base (assets and capabilities) of vulnerable people, so that they can exploit opportunities, and, on the other, help them cope with downward pressures, without undermining their existing assets or capabilities.

### 3.5 Patterns of coping in crises

#### 3.5.1 *Constructive and destructive coping*

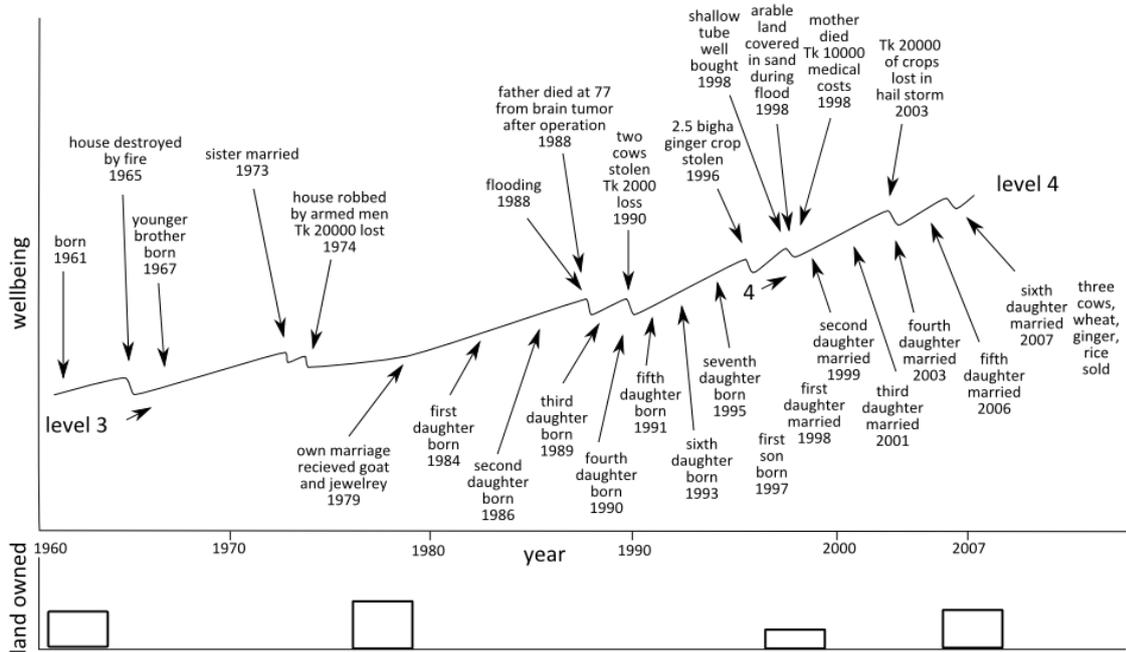
Different forms of coping in crises also influence long-term chances of moving out of poverty. The life histories illustrate how destructive coping strategies – that is, strategies which undermine a family’s endowments of productive assets or key capabilities – contribute to poor people being trapped in poverty. A comparison of the life histories of Monir and Zeehan (see Figures 4 and 5 below) illustrates the difference between the coping strategies of a person in long-term decline and someone on an improving trajectory.

Monir is a 46 year-old man who has been not-poor for most of his life and Zehaan is a 52 year-old woman who has declined from moderate poverty into extreme poverty in recent years. Both are from the same village in Nilphamari District in the North-West of Bangladesh and both have struggled with arranging marriages for an unusually large number of daughters. Monir married off his six daughters and paid hefty dowries to manage this, and Zehaan paid dowries for the marriages of seven daughters – with one more daughter yet to be married.

However the trajectory diagram illustrates how Monir and his wife were able to cope with these downward pressures and to continue to accumulate land assets despite the downward pressure of dowry expenses while Zeehan and her husband (Figure 4) were forced to sell land in order to arrange marriages. This difference is mainly because of Monir’s (Figure 5) relatively larger holdings of land and other productive assets in the form of livestock and agricultural machinery and his reluctance to sell these assets to fund dowries. When Monir married, his father owned 20 *bighas* (6.6 acres) of land and they lived in an extended household with his parents and brothers. From the time of his marriage, he and his wife Bimola started to accumulate. The pattern of accumulation was from smaller livestock (goats and poultry) to larger livestock (cattle) and then to land. In the year following the death of Monir’s father, the family’s then 15 *bigha* homestead was divided and Monir received 8 *bighas*. Since then Monir and Bimola increased the amount of land they own to 16 *bighas* in 2007. Over the years, Monir raised large dowries to arrange for suitable marriages for his six daughters, but each time he raised the money through the sale of crops or livestock, without selling any land.



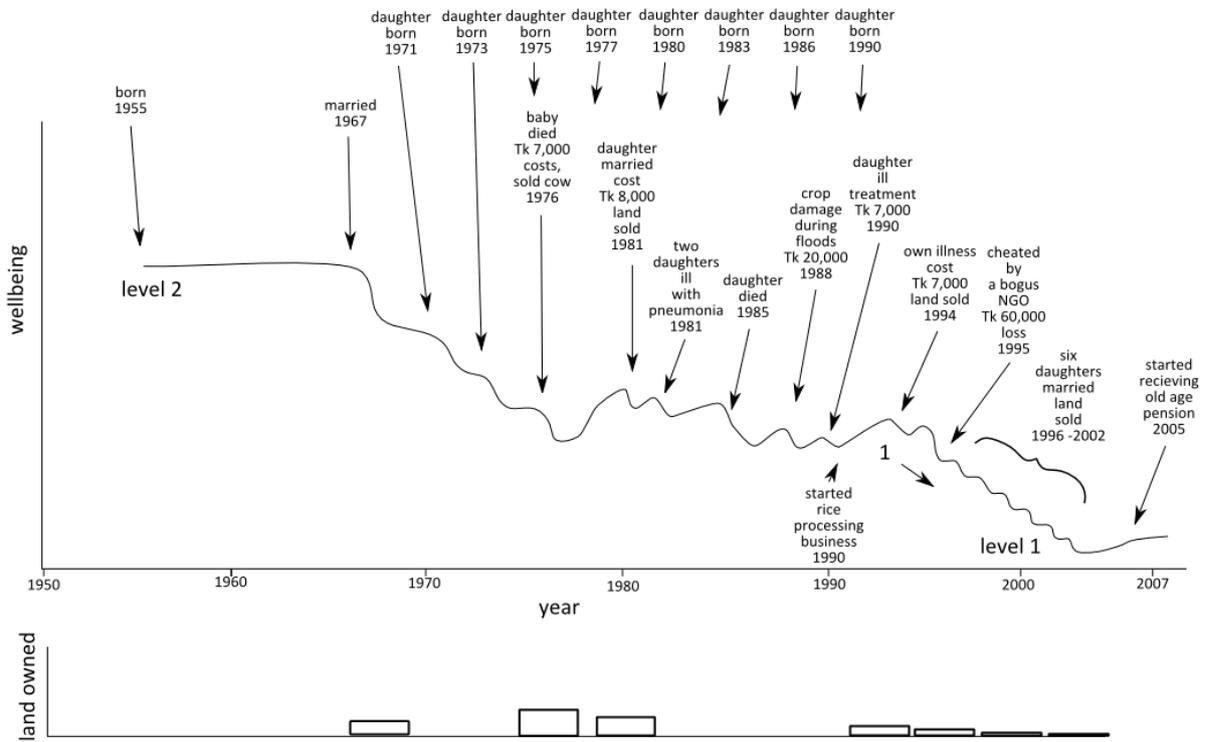
Figure 4. Monir: 46 year-old man, Nilphamari District



Zehaan (Figure 5), on the other hand, started out with a smaller area of land, and then sold more each time one of her daughters was married. When Zehaan was married they owned and cultivated only 4 *bighas* (1.3 acres) of land. When their first daughter was married in 1981 they sold 16 decimals (0.16 acres) of this in order to raise the Tk 6,000 dowry. Then from 1996-2002 six other daughters were married and each time between 8 and 24 decimals of land was sold to raise the dowries of between Tk.6,000 and Tk. 18,000 for each marriage. In addition in 1989 Zehaan lost Tk. 60,000 which she had deposited with a bogus NGO – money which she got from some land her father had left her when he died. In the end Zehaan and her husband were left with only the small plot land their house is built on.



Figure 5. Zeehan: 52 year-old woman, Niphamari District



These differences lie behind the higher frequency of destructive coping observed among those on declining trajectories, as in Table 7. Our examination of individual cases suggests that destructive coping strategies commonly accompany long term trajectories of decline. When a calamity befalls an individual or household with few coping assets available and/ or liabilities present, then decline and destructive coping is often unavoidable creating a destructive downward spiral.



In order to explore patterns of coping, accounts of the four most frequently cited causes of downward pressure, or shock, were examined. Where the ways that the respondent coped was described in the life-history narrative, the relevant sections were coded using the categories in Table 7. It was sometimes difficult to separate coping strategies from harmful impacts – as being harmed in various ways is sometimes the only form of coping able to be deployed by very poor people.

The four most frequently cited causes of downward pressure in the life histories were: illness, dowry, household or property division, and the death of relatives. Table 7 shows that loans of various kinds (e.g. NGO loans, informal interest-free loans from relatives and neighbours, and loans from moneylenders) were a very common form of coping with these crises. In many cases these were also subsequently paid off through the mortgage or sale of land and other assets. Many crises caused a loss of income – for example when business capital was used to cope, or illness led to a reduced capacity to work. We have already seen that those on declining trajectories cited the sale or mortgage of land as a cause of decline more frequently than those on improving trajectories. Here we also see the sale of land and livestock as a frequent means of coping. Help from relatives and neighbours – also often through loans – was also common, as was the sale of other assets such as crops, various stored commodities and food stuffs, trees, bamboo, building materials, rickshaws and bicycles.

**Table 7. Forms of coping: comparing improving and declining trajectories (ranked according to difference in percentage)**

form of coping	all life histories	percent	improving trajectory	percent	declining trajectory	percent	difference in percentage
loss of savings	23	7.8	10	12.7	3	4.2	8.4
non-NGO loan	49	16.7	15	19.0	9	12.7	6.3
other asset or crop sales	40	13.7	12	15.2	7	9.9	5.3
psychological distress	46	15.7	15	19.0	10	14.1	4.9
litigation	6	2.0	3	3.8	0	0.0	3.8
loss of income	97	33.1	24	30.4	20	28.2	2.2
all loans	101	34.5	26	32.9	22	31.0	1.9
NGO loan	21	7.2	6	7.6	6	8.5	-0.9
premature death	20	6.8	6	7.6	6	8.5	-0.9
no treatment of illness due to poverty	8	2.7	0	0.0	1	1.4	-1.4
loss of education	11	3.8	2	2.5	3	4.2	-1.7
money from business	14	4.8	4	5.1	5	7.0	-2.0
non-specified loans	39	13.3	7	8.9	8	11.3	-2.4
problems with property division or inheritance	8	2.7	1	1.3	3	4.2	-3.0
going without food	16	5.5	2	2.5	4	5.6	-3.1
women's extra labour	14	4.8	1	1.3	4	5.6	-4.4
disability or chronic illness	28	9.6	3	3.8	6	8.5	-4.7
family disputes	15	5.1	2	2.5	9	12.7	-10.1
help from relatives or neighbours	58	19.8	12	15.2	19	26.8	-11.6
sale of livestock	68	23.2	13	16.5	21	29.6	-13.1
sale or mortgage of land	86	29.4	15	19.0	34	47.9	-28.9

Some difference in patterns of coping can be seen between improving- and declining-trajectory groups from this initial exploration (Table 7). For those declining, more destructive means of coping tend to be deployed more frequently. These involve the sale or mortgage of land, the sale of livestock, women's extra labour, and going without food. This also leads more often to illness and disability, and disputes. The only positive difference for those on declining trajectories was that they seemed to be helped more often by relatives or neighbours. This probably reflects moral economy (Scott, 1976) norms of informal helping, and also their lack of other, more significant, forms of coping.



Tangible assets such as those linked to small businesses, land, livestock and agricultural machinery – are of key importance. The important intangible assets are in the form of family-based social capital which allows resources to be transferred across generations as inheritance, or as children supporting their parents via remittances, or in the form of general helping in crises. Human capital in the form of skills is also important while difficult to directly measure. However the importance of salaried jobs, which invariably require special skills of educational qualifications, suggests that these kinds of human capital assets are important for socio-economic improvement.

The differences observed between people on improving trajectories compared with those on declining trajectories suggest that endowments of assets *and* liabilities are important for understanding socio-economic mobility and the generation of inequality in rural Bangladesh. The assets providing opportunities for those on declining trajectories tended to be more protective – in terms of official social protection programmes, various forms of social capital, and day labour. However these assets were less likely to lift poor people permanently out of poverty than the key tangible assets such as business assets, land and livestock – more enjoyed by those on improving trajectories.

It seems also that those on declining trajectories disproportionately suffer crises which can become liabilities in the form of monetary debt, but also as ill health, poorer educated children, physical insecurity, lower social status and other problems which offset the benefits of assets. Thus the poorest are likely to be held back in an asset *and* liability trap – rather than just one of low levels of asset endowments.

**Table 8. Forms of coping and impacts of dealing with illness, dowry, household or property division, and the death of relatives, when cited as one of the three or four most serious negative events**

form of coping or impact	life histories citing this form of coping	percent of life histories citing this form of coping
all loans	101	34.5
loss of income	97	33.1
sale or mortgage of land	86	29.4
sale of livestock	68	23.2
help from relatives or neighbours	58	19.8
non-NGO loans	49	16.7
psychological distress	46	15.7
other asset or crop sales	40	13.7
non-specified loans	39	13.3
disability or chronic illness	28	9.6
loss of savings	23	7.8
NGO loans	21	7.2
premature death	20	6.8
going without food	16	5.5
family disputes	15	5.1
capital from business	14	4.8
women's extra labour	14	4.8
loss of education	11	3.8
problems with division or inheritance	8	2.7
no medical treatment due to poverty	8	2.7
litigation	6	2.0

Table 8 ranks the types of coping deployed, and some of the impacts experienced, as reported in accounts of the four most frequently cited causes of downward pressure in the life histories: illness, dowry, household or property division, and the death of relatives. Loans of various kinds (e.g. NGO loans, informal interest-free loans from relatives and neighbours, and loans from moneylenders) are extremely common forms of coping in crises. Often these are paid off through the sale of assets. Also crises cause a loss of income – for example when business capital is used to cope, or illness leads to the inability to work. After these means of coping, the sale of land and livestock are most frequent. Help from relatives and neighbours – often through loans – is common, as is the sale of other assets such as crops, and various stored commodities, trees, bamboo, building materials, rickshaws and bicycles.



## 5 Concluding remarks: Learning about poverty dynamics from life histories

The patterns of socio-economic mobility identified in this study draw attention to a number of areas in which social programmes could help reduce chronic poverty. In particular the research shows how important health, dowry and other kinds of pressures are in causing decline, and therefore how important social programmes aimed at reducing their impact may be. Affordable quality health services are important for poverty reduction, as are measures to reduce or eliminate dowry as a source of pressure on families with girls. Anti-dowry public policy needs to be seen as an anti-poverty imperative, in addition to a means of reducing oppression of women, and should be included in national poverty reduction strategies.

Social protection programmes which help poor people retain assets, or transfer assets to them are also likely to avert destructive coping. Livestock assets are important in stories of coping and improvement, as are a range of other business activities. However while loans can be beneficially used by those with the ability to succeed in business, the destructive capacity of loans should also not be ignored.

Overall the research shows how programmes are needed that reduce the common downward pressures and their negative impacts for the most vulnerable (including preventing destructive coping) and also that increase the types of opportunity identified and people's ability to exploit opportunity for long-term life improvement.

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## **Chronic Poverty Research Centre**

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### **The Chronic Poverty Research Centre**

(CPRC) is an international partnership of universities, research institutes and NGOs, with the central aim of creating knowledge that contributes to both the speed and quality of poverty reduction, and a focus on assisting those who are trapped in poverty, particularly in sub-Saharan Africa and South Asia.

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