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Passing on poverty: the intergenerational transmission of well-being and ill-being in rural Bangladesh

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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.



Abstract

The paper presents findings on the intergenerational transmission of poverty from life histories conducted in rural Bangladesh as part of a study of poverty dynamics and the impact of development interventions. The life histories provide evidence for a relatively high prevalence of intergenerational transmission of poverty (and of wellbeing). The means by which poverty is passed on from parents to children is explored, painting a picture of poor families being more exposed to, and more damaged by, a relatively small number of categories of shocks and downward pressures, such as those caused by illness, crop damage and floods, and with lasting effects often carried to the next generation. In addition, the reduced ability of many poor people to benefit from a similarly small set of opportunity types is also frequently passed on to the next generation. This is because the capacity to seize opportunities is linked to tangible assets such as land and livestock, and intangible assets, such as those that facilitate entry to salaried work. Poor endowments of these assets tend to continue to the next generation. Some who benefit from success in business or salaried work do manage to escape the poverty of their parents, but these people are the fortunate few. They are also more likely to live in areas closer to the metropolitan centres. Even while significant progress in reducing poverty has been made in rural Bangladesh in recent years, it seems likely that tomorrow's poor will continue to be the children of today's poor, unless more is done to ameliorate these socio-economic processes that allow poverty to be passed from one generation to the next.

Keywords: intergenerational transmission of poverty, rural Bangladesh, poverty dynamics, assets

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Contents

1 Introduction	5
2 Methods	6
3 Exploring the transmission of poverty and wellbeing	11
3.1 Exploring the extent of transmission of poverty or wellbeing across generations.....	11
3.2 Exploring means of transmission of poverty: how disadvantage is passed on	13
3.3 Exploring means of transmission of wellbeing: how opportunity is passed on.....	21
4 Discussion	27



1 Introduction

In this paper I draw from 293 life-history interviews conducted in rural Bangladesh in 2007 to explore the extent and manner of the transmission of poverty or wellbeing from one generation to the next. The life-history interviews were conducted as part of a unique mixed-methods research project investigating poverty dynamics and the impact of development interventions in rural Bangladesh (Davis and Baulch, 2010). This paper reports on the intergenerational transmission of poverty, and also of wellbeing, by exploring and comparing this life history information, in particular accounts of wellbeing in childhood compared with assessments in adulthood.

Knowledge about the extent of, and the means by which, poverty or wellbeing is passed from one generation to the next, is useful for shaping policies that can effectively reduce chronic poverty and remove poverty traps. If, as is suggested by this paper, poverty in childhood (which usually reflects parents' life conditions) frequently persists into adulthood in rural Bangladesh, then policies aimed at reducing long-term poverty and removing poverty traps should also attempt to interrupt this continuation of poverty from a parent to their children, and therefore the intergenerational transmission of poverty. Since the long-term conditions and processes that allow poverty to persist from childhood to adulthood tend also to be those that allow poverty to transfer from one generation to another, learning about how childhood poverty continues into adulthood also helps us understand how poverty is transferred from one generation to the next. This paper attempts to present what we learned in this study about the extent and means of the intergenerational transfer of poverty to help inform areas of policy making which aim to reduce persistent chronic poverty.



2 Methods

For this paper, the life histories were examined to explore the long-term effects of poverty or wellbeing in childhood and in some cases from reports of parents' life circumstances before the respondent was born. In order to quantify some of the mobility patterns observed, we were able to distinguish four groups of research participants: those poor in childhood but not-poor in 2007 (move up); those not-poor in childhood but poor in 2007 (move down); those poor both in childhood and in 2007 (chronically poor); and those not-poor both in childhood and in 2007 (chronically not-poor).

Childhood conditions were based on qualitative retrospective descriptions of life circumstances from the life history interviews; and conditions in 2006-2007 were based on two independent assessments for each individual: one derived from per capita monthly household expenditure from household survey data, compared with the national poverty line, and the other based on wellbeing levels assigned by researchers after the separate life history interview. This latter assessment was also crosschecked in focus group discussions among local people. Where these expenditure-based and wellbeing-level-based assessments differed, the cases were excluded from the analysis for this paper.¹ This left a sample of 160 life histories for this four-way classification, from a total of 293.

In the life histories, reports of childhood poverty nearly always reflected parents' poor life circumstances and in only two out of 58 cases did these intergenerationally poor people report life circumstances that reflected a temporary escape from poverty at some time between a poor childhood and below poverty-line circumstances in 2007.

This paper is one of many reporting from this overall study.² For the life-history component of the study the author led a team of researchers from DATA Bangladesh³ in conducting the 293 life-history interviews in the eight districts in Table 1 (below) between April and October 2007. The households were selected as a subsample of a CPRC-IFPRI-DATA longitudinal

¹ For an analysis of the reasons for differences between the expenditure-based and wellbeing-level-based assessments see Davis and Baulch (2009). When all 293 life histories are analysed the findings presented in this paper are not substantially different. See page 6 for more discussion of the effects of excluding 133 life histories from this analysis.

² See also Davis and Baulch (2009, 2010); Baulch (2010); Kumar and Quisumbing (2009); Ahmed (2005); Hallman *et al.* (2007) and Zeller *et al.* (2001, 2010); Baulch (2010); Kumar and Quisumbing (2009); Ahmed (2005); Hallman *et al.* (2007); Zeller *et al.* (2001).

³ Data Analysis and Technical Assistance Ltd. (DATA) is a research consultancy firm based in Dhaka with well-established expertise in conducting large-scale social surveys and other research activities.



study of poverty dynamics in rural Bangladesh, which covered a total of 2,152 households (1,907 original households) from 14 districts.⁴

Also as part of the overall study, three intervention types – microfinance, educational transfers and agricultural technologies – corresponded with initial evaluation studies in the quantitative survey, which were initially conducted separately, with baselines in 1994 for a microfinance study, 1996 for an agricultural technology study, and 2000 for an educational transfers study. These interventions are described in Zeller *et al.* (2001), Hallman *et al.* (2007), Ahmed (2005), Kumar and Quisumbing (2009), Baulch (2010) and Davis and Baulch (2009, 2010).

Households from the three initial evaluation studies were combined in 2006-2007 for three-phases of sequenced qualitative-quantitative-qualitative research, to allow analysis of an entire panel of 2,152 households, as if they had been part of the same longitudinal study. This was possible because the initial studies had used similar survey methods, all administered by DATA Bangladesh, who also conducted the 2006-2007 fieldwork.⁵

For the subsample of 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. Sites were selected across the initial evaluation studies, and two villages per site⁶ were selected in different unions.⁷ In each site, 20 households were selected from the original panel, across these two villages. Five

⁴ The dataset from this study is available publicly at: <http://www.ifpri.org/dataset/chronic-poverty-and-long-term-impact-study-bangladesh>

⁵ 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.

⁶ '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.

⁷ In rural Bangladesh a union is the administrative area overseen by the lowest level of local government, the Union Parishad (Council), and usually includes several villages.

households were randomly selected from each of the four poverty-transition categories⁸ based on per capita household expenditure calculated from the quantitative survey comparing data from the baselines (1994,1996, 2000) and the 2007 data (see Davis and Baulch (2010) for a more detailed explanation of these selection methods).

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
	Total	16	293
Agricultural technology (AT): household-based fish farming	Mymensingh	1	18
	Kishoreganj	1	19
Agricultural technology (AT): group-based fish farming	Jessore	2	36
Agricultural technology (AT): improved vegetables	Manikganj	2	36

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, we interviewed one parent and their son or daughter. When a household member wasn't 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, we conducted one life history interview in the household. In the end we conducted 293 life history interviews in 161 households (133 men and 160 women) in 16 villages and eight districts. Interviewing two adult household members 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 we had prepared in an initial training workshop and refined in field discussions. Interviewers also wrote fieldwork diaries containing reflective impressions and lessons-learned about methods, in addition to the more formally-agreed write-up of the life

⁸ 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.



history. These diaries were translated and became a part of the qualitative data set. When with the team, the author participated in interviews with men or women.

Interviews and focus-group discussions were recorded, with permission of the research participants, with small unobtrusive digital voice recorders. The research team did not attempt to write full transcripts, but digital recordings were used for checking back on 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.⁹

Each life history was written as a chronological account of life 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 his or her life trajectory, the causes behind improvement or decline in wellbeing, and how life could have been if the events that emerged – both positive and negative – had not occurred.

The research team 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, the author visited and discussed the research with participants in every household in the life history study. We also arranged a time for 'knowledgeable people' to attend a focus-group discussion on the last day of our research in the village. This meeting 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.¹⁰

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. After this 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 5 and 6. The other researcher present at the interview wrote the narrative-based life history from notes taken

⁹ Examples of these life histories are provided at <http://www.sdri.org.uk/bangladesh.asp>.

¹⁰ 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).



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.

The author then traced, translated and anonymised the life history diagrams and made these 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, based on life-conditions described by the research participant in the interview, and cross-checked in the focus groups.

Table 2. Qualitative wellbeing levels for individuals

Level	English	Bengali	Guideline
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 an unexceptional 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.



3 Exploring the transmission of poverty and wellbeing

3.1 Exploring the extent of transmission of poverty or wellbeing across generations

A relatively high level of transmission of poverty and wellbeing across generations appears from the analysis of life histories when compared to wellbeing status in childhood and adulthood. 63 percent of those poor in childhood remained poor in adulthood, and 74 percent of those not-poor in childhood were also not-poor in adulthood. This suggests that both advantage and disadvantage are passed on to a relatively high extent in rural Bangladesh, but also reflects the overall trend of poverty reduction observed by others (Sen and Hulme, 2006).

These findings do need some qualification. First, 133 cases were excluded where the qualitative and quantitative assessment for 2006-2007 differed. One of the main reasons for this difference in assessment is the bluntness of both techniques in assigning wellbeing status when people are close to the poverty line. But this may lead to an underestimation of upward mobility overall, as a number of respondents who may have just crossed the poverty line during their lives may have been excluded. In addition we are aware that our qualitative assessments of wellbeing may underestimate upward mobility while the quantitative assessments probably overestimate this (see Davis and Baulch (2009) for a discussion of these differences).

Table 3. Transition matrix for childhood to adult socioeconomic mobility

	poor in 2007 (percent)	not poor in 2007 (percent)
poor in childhood (percent)	37	22
not poor in childhood (percent)	11	30

The life history information also suggests that the intergenerational transfer of poverty increases with depth of poverty in childhood. Children who were so poor in childhood that they regularly went without food (level one in our qualitative scale) were much more likely to be in poverty in adulthood, with about 87 percent of this group of very poor children remaining poor in adulthood.

There also seems to be some evidence from our study for persistence in intergenerational transmission of poverty for the poorest in the post-1971 years, even though overall poverty rates have clearly declined. For people born before 1971, 57 percent of those poor in childhood remained poor in 2007. For those born after 1971, 79 percent of those poor in childhood remained poor in 2007. We need to keep in mind that at the time of independence



in Bangladesh, headcount poverty rate was much higher. Also because the final year of assessment was the same for both cohorts, older respondents had much more time to move out of poverty in a context of long-term reduction in headcount poverty rates. Nevertheless, it is worrying that for the smaller proportion of the overall population that were poor in childhood in more recent times, prospects for socioeconomic mobility still seem to remain restricted in rural areas. This could lead to an excluded group of poor people at the bottom of the socio-economic distribution who may have declining prospects of escaping poverty in the future. Again this observation will need confirmation with research using larger, more representative samples. Nevertheless, this study raises concerns for the long term prospects of the poorest – and their children – in rural Bangladesh.

When we compare respondents living close to Dhaka (in the four Manikganj villages) with those remote from a metropolitan centre, we find that a larger proportion of respondents (59 percent) have moved out of their childhood poverty in the sites close to Dhaka, even though on average the proportion of chronically not-poor respondents was lower in these villages (8.9 percent). This indicates a much more socio-economically mobile population in these areas. In contrast, more remote areas had a higher proportion of the chronically non-poor but were also home to 69 percent of the move-down category in our sample. The increased upward mobility in the villages in Manikganj District, close to Dhaka, is probably associated with greater opportunities for business and salaried work. It may also be linked to more rapidly increasing land values, and better access to health services, NGO programmes, schools and markets.

Table 4. Differences between remote and non remote sites

	not remote percent	remote percent
intergenerational move down	31.3	68.8
intergenerational move up	59.3	40.7
intergenerational not poor	8.9	91.1
intergenerational poor	25.5	74.5

Our findings also suggest that the intergenerational transmission of poverty may be more severe for women than for men. For men in our study, 58 percent of those poor in childhood remained poor in 2007, whereas for women, 66 percent of those poor in childhood were poor in 2007. However this finding also needs to be qualified by the fact that female respondents were on average eight years younger than male respondents, so a cohort effect may be complicating this observation.



3.2 Exploring means of transmission of poverty: how disadvantage is passed on

While case-based qualitative research suffers from the disadvantage of having small numbers of cases, it benefits from the thick descriptions of each case that are possible, allowing a unique perspective on the processes that lie behind the frequencies presented above.

In order to understand the processes which allow poverty to be passed on from one generation to the next, we need to examine both the transmission of disadvantage as well as that of advantage. Poor children fail to escape poverty in adulthood due to a surplus of constraints and downward pressures, and also due to a dearth of upward opportunities or lack of capacity to gain from opportunities. In this section I first explore patterns of downward pressures that affected those people who remained poor from childhood into adulthood and compare these with those who, in adulthood, had managed to escape their childhood poverty. In the following section I then explore what we learned about the distribution of various forms of upward opportunity. The combination of both helps to explain the persistence of poverty across generations, as is illustrated by the selected cases presented below.

Table 5 provides a comparison between the rankings of the most frequently reported causes of downward pressure from the life history interviews as cited in the entire set of 293 life histories, and then across the intergenerational move down, move up, chronically poor and chronic not-poor groups (which total 160 respondents due to the exclusion, in this analysis, of cases where the qualitative and quantitative assessments of wellbeing in 2007 disagreed). People in the move-down and move-up categories are those that declined into, or escaped, poverty between childhood and 2007.

Table 5. Types of downward pressure

	percent of all life histories	move down percent (of 17)	move up percent (of 35)	chronically poor percent (of 59)	not poor percent (of 49)
illness or injury	75.1	76.5	68.6	76.3	75.5
dowry or marriage	38.9	17.6	45.7	32.2	38.8
death of family member	33.1	35.3	17.1	28.8	36.7
household or property division	21.5	17.6	22.9	27.1	24.5
theft or cheating	20.1	11.8	17.1	18.6	38.8
litigation	19.1	47.1	34.3	5.1	34.7
floods, cyclones or storms	17.1	29.4	11.4	20.3	16.3
crop damage	14.3	23.5	14.3	5.1	24.5
violence, conflict, or physical insecurity	14.3	11.8	8.6	16.9	18.4
family or village disputes	9.9	17.6	20.0	6.8	10.2
illness or death of livestock	9.6	0.0	11.4	10.2	4.1
disability	9.2	5.9	2.9	11.9	10.2
unemployment or low income	8.9	11.8	8.6	11.9	6.1
business loss	8.5	11.8	14.3	5.1	14.3
sale or mortgage of land or house	8.5	17.6	5.7	8.5	6.1
debt	7.2	0.0	11.4	10.2	4.1
supernatural causes or superstition	6.8	5.9	0.0	10.2	4.1
divorce or abandonment	6.5	0.0	2.9	5.1	6.1
migration	6.5	5.9	2.9	5.1	16.3
extortion, corruption, or harassment	5.8	11.8	14.3	0.0	10.2
lack of food	4.1	0.0	2.9	10.2	0.0
education or other children's expenses	3.8	5.9	8.6	1.7	6.1
fire	3.4	0.0	0.0	5.1	8.2

3.2.1 *Illness*

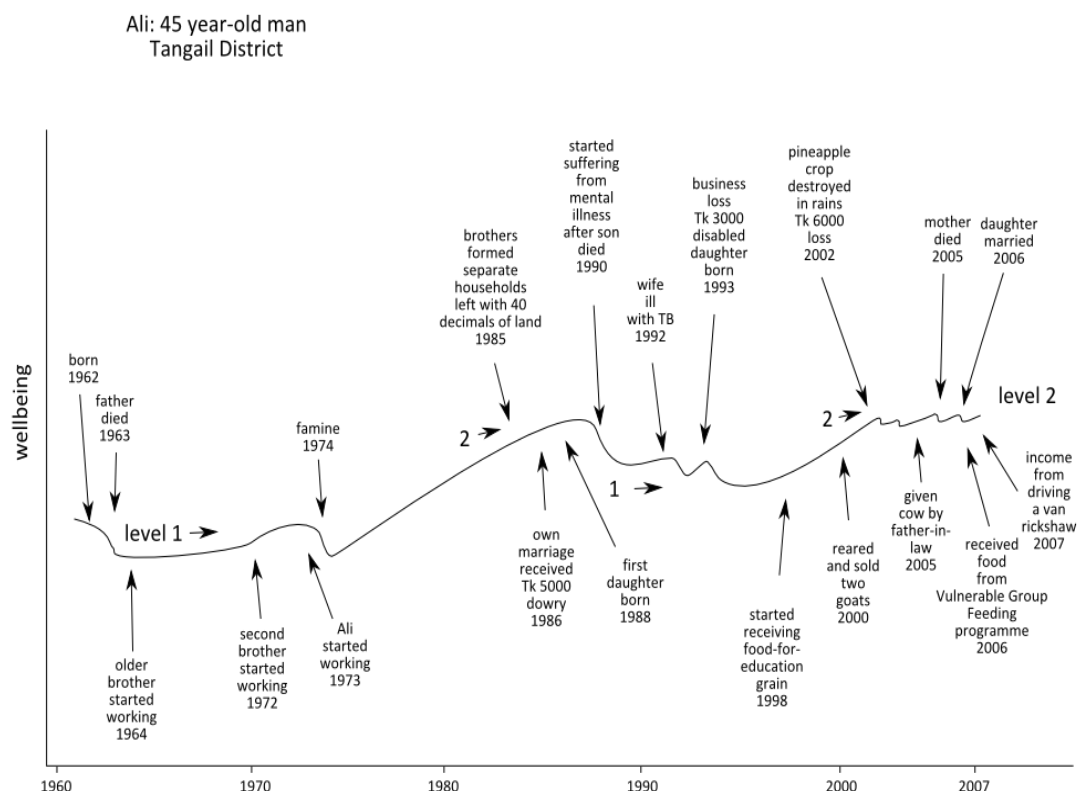
Table 5 shows that illness or injury was the most frequently cited downward pressure across all these groups, but was least frequent in the intergenerational ‘move up’ and ‘chronic not-poor’ groups. This suggests that illness and injury is both a major cause of impoverishment over the long term, and that this extends into the intergenerational transmission of poverty.¹¹

I use details from a particular life history below to illustrate mechanisms that were commonly seen to allow illness to be a cause of intergenerational poverty. Ali’s life trajectory (See

¹¹ The poorest also tend to be more exposed to and damaged by illnesses and injuries. See Davis (2011) for more analysis from this study of the skewed exposure of poorer people to illness.

Figure 1) shows how poverty can be exacerbated by illness, which in turn makes people more susceptible to other crises later in their lives, and ultimately causes the intergenerational transmission of poverty. For Ali, it is possible to trace the impact of a series of health related misfortunes across three generations from his parents, through his, and on to his children's current low level of wellbeing.

Figure 1: Ali: 45 year-old man, Tangail District



Ali is a 45 year-old man living in Tangail District, about three hours drive north of Dhaka. His life-trajectory improved slightly over the long-term, but not enough to rise above the 'poor' level 2, which is about the level of the poverty line.¹² The death of Ali's father when Ali was an infant can be seen as a large shock which has undermined Ali's ability to improve his life, and in turn has led to disadvantage for his children. Opportunities to improve have not been absent; and ongoing constraints present throughout his family history have restricted his ability to convert these opportunities into life improvement.

¹² 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 (2009) for a discussion of disagreements of quantitative- and qualitative-based poverty assessment.

Box 1: Ali, 45

Ali's father had been an agricultural worker and earlier in his life had owned about 5 *bighas* of land.¹³ He died from TB when Ali was a year old in 1963. Before he died the family sold land to pay for his treatment leaving 2 – 2.5 *bighas* for the family to live on. Ali and his brothers all missed out on learning to read or write and other forms of elementary education as they were forced from a young age to work as day labourers to keep the family going.

Ali started work in 1973, when he was about 11. He tended other people's cows and earned about Tk 700 – 800 at the beginning, and was fed, housed and clothed. He did this work for seven years and by the end of this time he was earning about Tk 4500 annually. He worked for four different neighbours. In 1980, at the age of 18, Ali returned home and started work as a regular agricultural day labourer.

Ali's brothers formed separate households in the same neighbourhood by 1985 whilst Ali stayed with his mother. His brothers believed their situation would improve if they were by themselves and so they chose to be separated. Ali said to us that his wellbeing was not affected much when his brothers were separated, as at the time he was working by 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 jom*).

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, then he was 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 said that he was possessed by a supernatural being (*jin*). He wandered around the district being fed by others, sleeping rough and being treated as a madman (*pagol*). He only came home from time to time. After seven years Ali began to suffer from abdominal pain for which he received extensive hospital treatment which cost 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, had to try to survive without any income from Ali and as a result they were 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 taken to the local government hospital for treatment and then was sent to a specialist TB clinic in a hospital near Tangail. The treatment cost Tk 1500 which they again raised with help from Ali's father-in-law. 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 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 have to cut back on food and eat only twice a day.

¹³ 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.



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

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 this string of health problems and other pressures, which can be traced back to vulnerability created by his father's illness and death, he and his family would be in 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 for a long time due to a resulting lack of coping resources. The 'bad luck' experienced is an outcome seen again and again in the life histories and this case is typical in as much as it shows how idiosyncratic spates of bad luck commonly emerge due to the long-term vulnerability caused by denuded coping resources. The observation that common, yet idiosyncratic, 'bad luck' is more frequently experienced by the chronically poor also problematises the popular distinction between idiosyncratic and covariant shocks: idiosyncratic shocks tend to be experienced disproportionately by the poorest and are therefore patterned – as are covariant shocks.

3.2.2 *Dowry*

After illness and injury the next most frequently cited cause of downward pressure overall – dowry and marriage expenses – seems to be a problem more frequently for those moving out of intergenerational poverty than by those who are declining into it (and to a lesser extent those remaining in it). This observation is difficult to interpret. An exploration of the smaller number of 'move down' respondents who cited dowry as a main downward pressure in their lives shows that dowry and marriage did not feature as frequently because many of these respondents were yet to face dowry for their daughters because their children were still young. We also need to keep in mind that dowry has emerged as a cause of impoverishment relatively recently in Bangladesh with reports of large dowries quite rare in the pre-1971 period. As a result the impoverishment caused by dowry is a more recent phenomenon. However, for households who have girls of marriageable age, dowry is an important cause of downward pressure for both rich and poor. Unfortunately marriage of daughters also often corresponds at a time in life when a couple's parents are also elderly and demanding financial resources for medical care. This can create a 'double whammy' for some mid generation people when they are forced to finance medical care for the older generation at around the same time as financing marriage expenses for the younger generation.

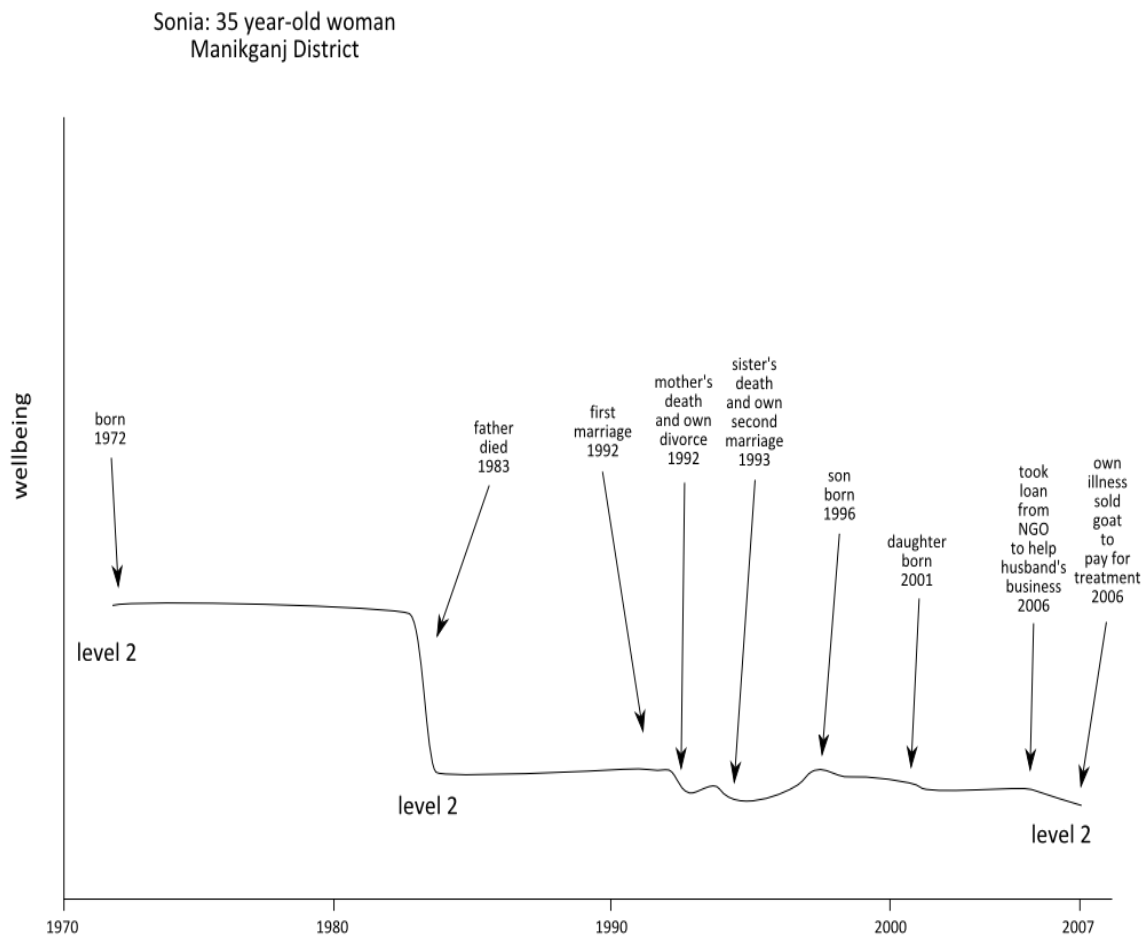


3.2.3 *Death of family members*

Table 4 also suggests that circumstances around the death of family members are also a means by which poverty is transferred from generation to generation. This is often passed on due to assets being sold or loans taken to pay for medical care before death. It also leads to withdrawal from school and depletion in 'human capital', which could later undermine prospects for improvement through business or salaried work.

Sonia's life trajectory (Figure 2) illustrates causal links that start with the death of a family member – in this case her father – and leads to disadvantage that crosses generations.

Figure 2: Sonia: 35 year-old woman, Manikganj District



Box 2: Sonia, 35

Sonia (35) lives with her husband, Nurul (65), and her one son (11) and one daughter (6). Her son is in class 5 at a government primary school and her daughter studies at a local mosque (*gono shikkha karjokrom*) (when they have completed this study, students are able to enter secondary schools in class 6). Sonia and Nurul own about 50 decimals of land (half of an acre) and Nurul works this land and has a seasonal crop business (he buys and sells molasses (*kejuri gur*) and onions and chillies when they are in season).

Sonia was born in 1972 in a village about 5 kilometres from where she now lives. Her father used to ply a boat and her mother was a housewife (*grihini*). Sonia was the youngest of four sisters and two brothers. Her father didn't have any land apart from where their house stood. The family survived on her father's income as a boatman, but at a low level (level 2) and her father died when she was 11 years old.

Before her father died, her three sisters were married and moved to their husband's households. After her father died, her family faced severe difficulties: her elder brother took a job in Dhaka in a small printing press business; her younger brother took up agricultural day labour (*mathe din mojur*); and her uncle (father's older brother or *chacha*) helped them with rice to eat. Also after her father died, her brother's earnings were not sufficient to pay for her continuing education and she had to leave school after class five and didn't do any more study. Sonia explained, "It was difficult enough provide food and clothes from my brothers' earnings, so how could I study? (*bhaider takai poroner kapor ebong bhat jogano koshtokor chilo, ki bhabe porbo?*)".

In 1992, at twenty, Sonia was married for the first time; this was considered late for a girl not at school, but because she didn't have a father, they couldn't save for her dowry and marriage arrangements were delayed. Sonia's uncle and brothers arranged for her to be married with a boy who had worked as a caretaker and livestock tender (*rakhal*) in her uncle's house. However Sonia didn't want to accept (*mene nite pare ni*) this marriage for two reasons: first the boy had worked at her uncle's home and this meant that he was of lower status than she; second he had a disability – he couldn't do anything with his left arm. Her family paid a small, Tk. 3,000, dowry for this wedding. But the day after the wedding, Sonia left her husband's house and returned to her mother's house and didn't go back to her husband. A month later she divorced (*talak*) him and the dowry was not returned to her family.

In 1992 her mother died. Following this, Sonia stayed in the same household as her brother and his wife and children. However, in 1993 Sonia's elder sister, Nurjahan, also died, suddenly from diarrhoea – it was probably cholera but she died on the way to hospital on the *van gari* (flat-decked cycle rickshaw) and was never diagnosed. Nurjahan's mother had given Nurjahan a cow as a gift and when she became ill, her husband sold the cow to pay for her medical treatment. In the end they were unable to save her. One month after this Sonia was married to Nurul, her sister's widower. Sonia was not happy with this marriage but she had to accept the decision of her two brothers and uncle. All along she has felt that there was too great an age difference as Nurul is 30 years her senior.

When Sonia married Nurul, he owned 50 decimals of cultivatable land, two goats and two sheep. Nurul worked some of the time on other people's land as a day labourer. He also traded agricultural produce on a small scale when they were in season. He bought and sold onions and chillies in the summer time, and molasses (*kejur ghur*) during the winter.

In 1996 her first son was born, and in 2001 a daughter followed. However, Nurul always struggled with not having enough capital to make his business successful. Usually he borrowed money from his relatives, often from his maternal cousin's husband (*mamato boner shami*). When he had finished his trading, he returned the capital to his cousin's husband without paying any interest and kept the profit himself.



Currently her eldest son receives Tk. 100 per month from the cash-for-education programme but her daughter doesn't receive any aid from her school. Sonia also sells chicken and duck eggs to pay for her children's education costs: pens, pencils, exercise books and school uniforms.

Sonia has also been a member of an NGO cooperative group for the last year. Every week she saves 5 to 10 taka. Last November she took out a Tk. 1000 loan in her name to contribute money for her husband's business. Every week she pays back 25 taka to the NGO co-op and will pay 44 instalments along with Tk 5-10 per week in savings. She gets the instalments from her husband's business although sometimes she has to borrow money from her relatives to make the payments, which are then paid back when the business yields some profit. At the time of the interview (April), it was a bit difficult to make the instalments. In this area the *bangla* month of *boishak* (April-May) is one of the two periods of want in the village. At this time the *boro* (dry season) harvest is not yet in and there is low demand for day labour.

In 2006 Sonia had a stomach ulcer. To treat this they sold a goat for Tk. 2000 at the time of Kurbanī Eid. Even though she has few children, it seems that the conditions in her household are slowly declining. There are a number of indicators that suggest this decline:

- her husband is getting old and cannot work as hard as he used to,
- her children have not started working yet and have a number of costs associated with their education,
- Sonia does not earn much for herself and has outstanding loans – only half paid back so far.

As Sonia discussed her future prospects, she said she would like her children to stay in school and at least get more education than she had. She would also like her daughter not to face the same problems when she is older. However, Sonia and Nurul have limited resources and will probably also face difficulties when their daughter is to be married.

Sonia's life trajectory illustrates the way that both downward pressures and restricted opportunities combine to perpetuate poverty over the long term. The negative effects of her father's death when she was young created a situation where her marriage prospects were limited, and this resulted in one failed marriage and another unhappy one. She and her husband have few assets and limited education, and with Nurul's advancing years, there is little scope for improvement in their lives, and a high likelihood of a number of impending hardships for them and their children.

3.2.4 Other forms of downward pressure

While illness and injury, dowry and marriage, and deaths of family members were the most frequently cited downward pressures over the entire set of life histories, poorer households tended to cite illness and injury and deaths of family members more frequently, and dowry and marriage slightly less frequently than respondents above the poverty line in 2007. Of the range of downward pressures experienced, frequencies of citation varied across the four intergenerational move up, move down, chronically poor, and chronically not poor groups, but the patterns observed are quite difficult to interpret (Table 5). There is an overall pattern which shows that the move up category tended to cite pressures such as the death of family members; floods, cyclones and storms; violence, conflict and physical insecurity; disability; and sale or mortgage of land or house, less frequently than other groups. They also cited



dowry and marriage slightly more frequently, indicating that while dowry is a downward pressure for all, those moving out of poverty may be investing more in dowry than other groups. However, it may also be that those who are moving up out of poverty may be at a stage in their life-cycle where dowries are being paid for daughters, so lessons from these patterns are not clear. In contrast individuals moving down across generations (from childhood into adulthood) tended to cite illness and injury; litigation; floods, cyclones and storms; unemployment and low income; and sale or mortgage of land or house, more frequently than other groups.

The relatively small number of cases analysed and the qualitative nature of these assessments make generalisations from these observations difficult. Certainly the frequent citation of litigation across all categories - except the chronically poor who presumably are less likely to have the resources to pursue litigation - is a cause for concern, and the higher frequency of citation of sale or mortgage of land or houses among the move-down category suggests that holding on to assets is key in preventing decline.

3.3 Exploring means of transmission of wellbeing: how opportunity is passed on

In this section I draw from our life histories to explore the processes which allow opportunities to be passed on from one generation to another.

Table 6 provides frequencies of cited sources of life-improving opportunity across the entire set of life histories and the intergenerational mobility groups. This shows that business, land-, and livestock-related opportunities were the most frequently cited overall. This again highlights the important role of tangible assets in providing life-improving opportunities. When we compare these across respondents from our four mobility categories (poor in childhood and adulthood; not poor in childhood and adulthood; not poor in childhood but poor in adulthood; and poor in childhood but not in adulthood) we observe different frequency patterns. It seems that business income and land accumulation were frequently important for those escaping from their parent's poverty. It seems also that having sons or daughters working was a frequent source of opportunity for all categories, except those moving into poverty from a non-poor childhood.

Table 6: Types of upward opportunity

	percent of all life histories (of 293)	move down percent (of 17)	move up percent (of 35)	chronically poor percent (of 59)	chronic not poor percent (of 49)
business	46.1	47.1	68.6	37.3	38.8
land	38.6	29.4	48.6	28.8	32.7
livestock	27.3	11.8	22.9	27.1	14.3
sons and daughters working	24.2	0.0	22.9	35.6	26.5
agriculture or pisciculture	23.5	11.8	17.1	16.9	32.7
help family and inheritance	22.2	23.5	14.3	18.6	28.6
day labour	18.1	11.8	5.7	25.4	10.2
benefits from official programmes	16.7	23.5	5.7	25.4	6.1
loans	16.0	23.5	25.7	18.6	8.2
salaried work	14.3	11.8	22.9	11.9	12.2
dowry receipt or favourable marriage	11.6	11.8	22.9	6.8	4.1
household or property division	8.5	0.0	5.7	8.5	14.3
domestic labour migration	7.2	5.9	2.9	10.2	2.0
house	4.1	5.9	2.9	5.1	0.0
irrigation	3.8	5.9	5.7	0.0	10.2
united family	3.4	11.8	0.0	3.4	2.0

Day labour also seems to be important for survival. This was suggested by 25 percent of the chronically poor citing it as a source of opportunity, but not as an opportunity for upward mobility. Only 6 percent of those moving up cited day labour as a significant source of opportunity.

Official programmes (such as the Vulnerable Groups Development Programme) seem to be fairly well targeted with the highest percentages of citations of these programmes coming from the chronically poor or those moving down. However, these frequencies also suggest that official programmes have a more protective role, rather than as a means of lifting people out of chronic poverty.

These frequencies do suggest that salaried work is an effective poverty-exiting opportunity with those moving up citing it nearly twice as often. Interestingly, the *receipt* of dowry also seems to have been more frequently cited by this group.

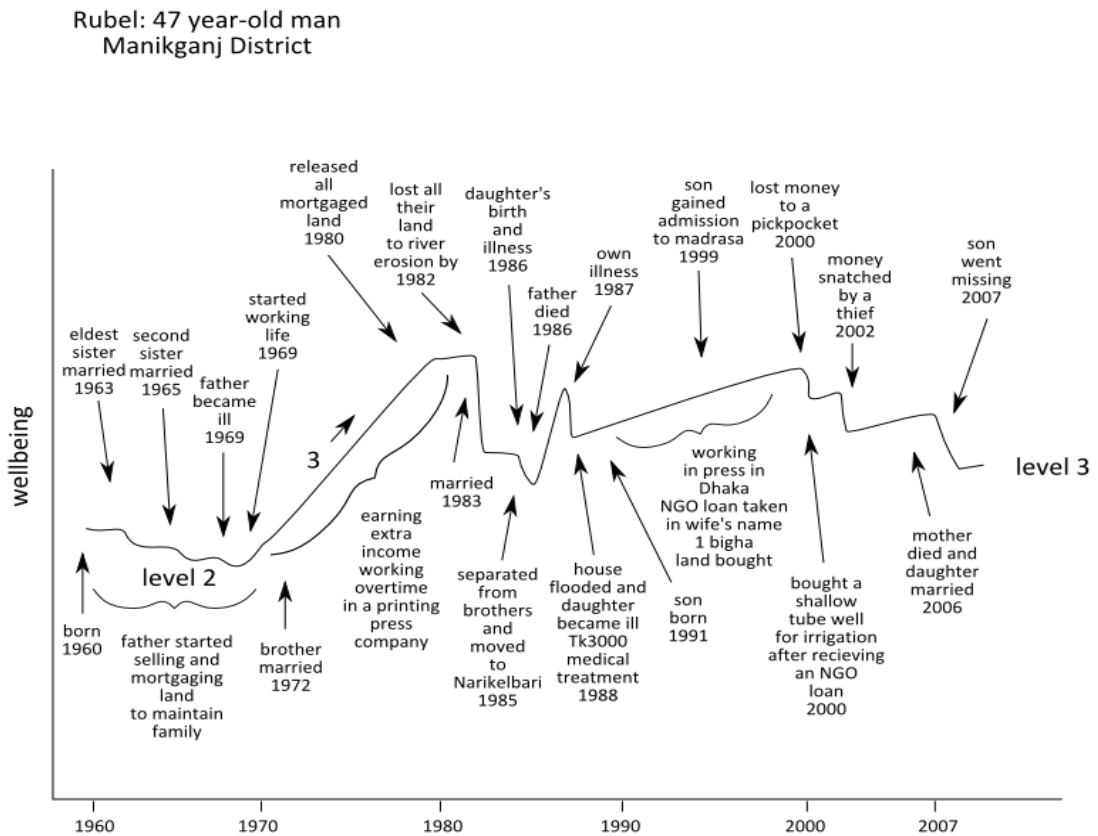
Those who were not poor in childhood cited inheritance more frequently as a source of opportunity; presumably their lack of poverty in childhood was reflected in assets owned and



passed on while those poor in childhood cited inheritance much less frequently, including those who had managed to move up through other means.

Rubel's life trajectory (Figure 3) illustrates a number of these common causal mechanisms showing how opportunities, such as salaried work and land accumulation fit into the wider context of a struggle to break out of childhood poverty in a difficult environment. However, Rubel achieved this with some education, and hard work in a job that takes him away from home for most of the time. The income from a stable salaried job in Dhaka (his home is about an hour and a half by road from Dhaka), coupled with his astute use of excess income and loans to buy land and irrigation equipment near his house, has been important in this story of upward mobility.

Figure 3: Rubel: A 47 year-old man, Manikganj District





Box 3: Rubel, 47

Rubel (47), his wife, Shireen (39), and their son (16), daughter (22) and granddaughter (1), live in the village of Narikelbari, in Manikganj District. Their daughter and granddaughter stay with them for eight months of each year, and stay the remaining four months in their daughter's husband's household. Their son is not married. Rubel works for a printing press in Dhaka and only returns home on Fridays, his one day off a week. Because of his work in Dhaka and slow accumulation of land, paid for from loans, salary and farming, Rubel has been able to enjoy an improving quality of life since the mid 1980s when he separated from his brothers after his father died. Even though Rubel's endowments of tangible assets were few, it seems that he benefitted from enough education, and coupled with willingness to work hard and astute investments he has been able to improve his life over the long term.

Rubel was born in 1960, the son of a small farmer and one of 7 children (3 boys, 4 girls, who are all still living). Rubel was the youngest son, with one daughter younger than him. He received a basic education, up to class 5; only one other son and daughter of his family went to school, and they only stayed till class 3. The rest of his family had no education at all. Rubel reported to us that at the time he was born, his family was very poor (*khub obhabi chilo*). Over the following years when he was a child, the costs of arranged marriages for his sisters and continued medical expenses for his father caused their family to further decline into poverty.

Rubel's father originally owned 22.5 bighas (7.5 acres) of land. When his eldest daughter was given in marriage in 1963 (aged 10) he sold three bighas to pay for the cost of the wedding; the only dowry given for this marriage was several items of jewellery. When Rubel's second sister was married in 1965, at 11 years old, items of jewellery were also given and two bighas of land were mortgaged to pay for these, raising the sum of TK 900. Additional money was also raised to pay for the wedding. A cash dowry was not provided for either marriage.

Over these years (between 1963-1969), mortgages were taken out over a further 15.5 bighas of land, to provide money for the ongoing living expenses, Rubel's sister's marriages and his father's medical expenses. It seems, therefore, that a period of decline was taking place early in Rubel's childhood due to illness and dowry and marriage costs.

In 1969 when Rubel was nine years old, his father was taken seriously ill and was unable to work or even leave their house. In the absence of anybody who was able to support them, Rubel pulled out of school after class five and assumed the responsibility of providing for the family by working their land, going to the bazaar, organising people to plant and harvest their rice and other work. Rubel's older brother, who had received no education, was also working, but in a jute mill away from home, and sent money home; his other brother could not help much.

Rubel's oldest brother was married in 1972, at 17 years old. The marriage was arranged by an uncle (*chacha*) because at the time his father was still ill. Before the marriage they had no money to pay for expenses so they mortgaged one bigha of land. The family received TK 1,700 by way of dowry. This was then all used to pay for wedding expenses. Items of jewellery valued at TK 600-700 were also given by the bride's family, but Rubel's father gave some jewellery (silver ear rings and necklace and a gold bracelet) in return. This meant that overall there was little financial gain to the family from the marriage. In 1976, the third daughter was married, at 19 years old, again without dowry, to a groom who also worked in the jute mill. Some jewellery was given by Rubel's brothers for this wedding. The family met the other costs of the wedding by selling crops.

After several years of working on their land and also working as a day labourer, in 1978 Rubel got a job working for a printing press in Dhaka. During the period from 1978 to 1980, he was regularly able to earn extra money by working overtime, and his financial situation improved steadily. Rubel's 2nd brother was married in 1981. He had started working in 1976 with Rubel, on their land.



It was unclear from the interview whether the family received dowry from his bride's family. His youngest sister was married in 1982. About Tk 3500 of jewellery was agreed to be given and wedding expenses were Tk 3000. This money came from selling crops and from the wages of the three brothers. At this time the conditions of the family were not too bad (*muta muti shotchol*).

By 1980, Rubel and his brothers had amassed sufficient funds between them, from Rubel's job in the printing press and his eldest brother's job in a jute mill, to pay off all the mortgages previously taken out by their father. They also were able to buy a further 3 bighas of land from their uncle. However, the family land lay near a river, and over a few years leading to 1983, all the land and the houses on it had been eroded away and lost to the river. This event led to a second decline in their lives.

When Rubel was married in 1983, aged 23, his family arranged a dowry comprising a tape recorder valued at TK 1,700 from the bride's family. However, as had been the case in his brother's marriage, Rubel gave his wife a gift of jewellery valued at about Tk 2000 in return, meaning no real financial advantage accrued to the family from the marriage. Rubel and his wife, Shireen, continued living in the family home for some years after their marriage.

Just after he was married, Rubel spent TK 12,000, saved from his job, and purchased 12.5 decimals of land in Narikelbari, several miles away from his birthplace and original home, on which to build a new home. He did this because they had lost their land to the river and he had also fallen out with his oldest brother over sharing what remained of their family property. Later his other brother also split with his oldest brother and there was a quarrel over family property.

In 1986, Rubel's father fell ill again and died a short time later. Rubel remembers having paid medical costs amounting to TK 500-600 around this time but he was in Dhaka working when his father died. From this time on Rubel's mother stayed with her other sons, but from 1988, from the time of serious flooding, until her death in 2006, she stayed permanently with Rubel.

1986 also saw the birth of Rubel's first child, a daughter, but in the same year Rubel had TK 2,300 stolen by a pickpocket in Dhaka while shopping for provisions for the festival of Eid. He was greatly troubled by this loss, and being unable to provide properly for Eid. Even though he was eventually able to purchase the provisions he needed on account, he notes it as a low point. A similar loss of TK 3,500 also occurred in 2002 in Dhaka, this time during a mugging.

Rubel himself fell seriously ill in 1987, suffering bleeding from his throat (caused by an ulcer), and as a result was unable to work for around 3½ months. The treatment of his illness cost around Tk 30,000 as well as losses from not being able to work. He and Shireen raised the money required by selling livestock (Tk 16,900), rice and some of his wife's jewellery (Tk 1,600), and by taking an advance on his wages (Tk 5,500) from the printing company. This illness caused great anxiety for Rubel, and he remembers it as the most stressful period in his life to date.

In 1987, Shireen joined a BRAC cooperative (*shomiti*) and borrowed money which Rubel used to purchase one bigha of land. In 2000, Shireen also joined a Grameen Bank cooperative to buy further land. Since then, Shireen has taken loans nearly every year from various NGOs and they have bought land. The loans have been repaid by selling goats, shared cows and using Rubel's salary. The land purchased contributed to improving life at this time.

During the nationwide floods of 1988, Rubel's 2-year-old daughter was very ill. Medical treatment for her cost them about Tk 3000. At the end of 1988 their son was born, but in 1989 a tornado hit their village and destroyed homes and killed a number of their neighbours. They managed to escape unharmed and without much loss of property so he helped a number of his neighbours at this time. From about this time, Rubel's life conditions began to steadily improve with loans taken from NGOs used to purchase land. In 1997, they purchased 15 decimals of land, at a price of TK 14,000, financing the purchase by selling two shared cows, and by Shireen taking out a loan of TK 7,000 from BRAC. He brought his mother to live with him and his family, and she remained there until she died in 2006 at the age of 85, apparently from old age. Rubel also ensured that his children were being educated, both son and daughter staying in school up to year seven.



In 2000, Rubel purchased a one fifth share in a shallow tubewell machine at a price of TK 6,000. 2 years later he paid TK 4,000 to buy out 2 of the other partners in the machine. Later he purchased the remaining 2 shares for TK 6,000 and had full ownership of the machine. During the same period, Shireen took a loan from the Grameen Bank of TK 7,000 to purchase a sewing machine on behalf of their nephew. The nephew later repaid the cost of the sewing machine. Three years later, Rubel purchased a one thirteenth share of another shallow machine, at a price of TK 7,000. This machine is still being used. At around this time their household condition was very good, as they were growing very good rice crops (about 100 *maunds* from their land) and Rubel was still earning a salary in his printing job.

A marriage was arranged for Rubel's daughter in 2006, costing about Tk 10,000 but the agreed dowry is yet to be given as it is to cover the costs of sending the groom to work overseas. After the wedding one of the shallow machines was given to their new son-in-law.

In 2006, Rubel brought his son home from Dhaka, and enrolled him in the local school, paying TK 2,000 to purchase exercise books, clothes for school etc. However, shortly afterwards, his son went missing. Rubel estimates that his efforts to relocate and recover his son cost him around TK 5,000, and although he succeeded in bringing him safely home, the threat of the loss of his only son was enormously upsetting to him, and he was unable to work for several days after the incident. It seems that in the past some young men of Narikelbari village had disturbed Rubel's daughter and one of the gang wanted to marry her. When this was not possible the gang kidnapped her brother in some kind of revenge attack. Because Rubel's family are relative newcomers in the village they feel vulnerable to this kind of attack, especially since Rubel spends most of his time in Dhaka away from the village.

At the time of the interview, Rubel's only livestock holdings comprised 4 -5 hens, although he had previously owned cattle (one cow was given as part payment of the land he purchased in 1997). Rubel still works at the press in Dhaka, returning home each Friday to his family.

Rubel's experience illustrates how it is possible to escape childhood poverty, but that it is not easy in the environment of rural Bangladesh. Even while opportunities exist (salaried work, purchase of land and agricultural equipment, loans) downward pressures and shocks (illness, river erosion, floods and violence) can quickly undermine these at any time.



4 Discussion

While there may be concerns about the small size and limited representativeness of the sample of life histories we have used for this analysis, we can still be fairly confident that for practical purposes the findings suggest a relatively high intergenerational transmission of poverty (and wellbeing). These rates of intergenerational transmission of poverty seem to be much higher than those detected by Pakpahan *et al.* (2009) in Indonesia, or those reported by Corcoran (1995) for the United States, where for both countries fewer than half of those poor in childhood remained poor in adulthood. This is a cause of concern for rural Bangladesh. While poverty has been declining, for those who remain poor it seems that poverty is still passed on from one generation with a fairly high frequency. For a more accurate estimation of intergenerational poverty transmission, a larger panel would need to be followed over a longer period of time. However this limited study is sufficient to raise concerns about the need to recognise and address this kind of persistent poverty, particularly for policy makers who aim to help provide inclusive opportunities for escape from poverty.

Hindrances to escape from intergenerational poverty seem to be due to a combination of exposure to downward pressures, such as illness, litigation, floods, cyclones and storms, but also due to barriers to gaining from opportunity. Key sources of opportunity seem to be found in the form of business income, accumulation of land, livestock production, having sons or daughters working, and income from salaried work. However, many of the chronically poor lack the assets that enable success in business or agriculture and lack the human and social capital which enable entry into salaried work.

Sources of opportunity which seem to have been protecting the 'moving down' and 'chronically poor' groups more than the others were in the form of day labour and official programmes such as the Vulnerable Groups Development (VGD) and Primary Education Stipend (PES) programmes. However since the frequency of citation of these is lower among the 'move up' and 'chronically rich' groups, we could conclude that these sources of opportunity are probably more protective than promotional, and thus less effective in permanently lifting people out of poverty. It could be argued that the amounts of money involved in the VGD and the PES schemes are so small that for the 'move up' and 'chronically rich' groups, they are dwarfed by other sources of income while for the chronically poor, they provide the starting point for a movement out of poverty. However if this were the case then we would expect higher frequencies of citation in the 'move up' group – as these are the ones who would have had that start out of poverty. The general impression gained during the interviews was that for most VGD and PES respondents receipt of these benefits was valued, but not sufficient to make a substantial difference in poverty status.

In order to reduce high rate intergenerational poverty in rural Bangladesh, more effective interventions are needed to provide the means for the poorest to seize common



opportunities, and also to provide better protection from the most frequent downward pressures identified. Unless this takes place, it seems likely that many of the poorest rural Bangladeshis will continue to pass on poverty to their children. Priority should be given to promoting entry for the poorest into the most effective forms of opportunity which involve the accumulation of income generating assets or employment, and at the same time provide better protection from crises such as those associated with ill-health, dowry, death of family members, litigation and the other common causes of crisis identified.



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