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Social exclusion and adverse incorporation in rural Bangladesh: evidence from a mixed-methods study of poverty dynamics

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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

Using findings from a mixed-methods study of poverty dynamics in rural Bangladesh, including from 293 life history interviews, the paper explores how the alternative stance of viewing poverty dynamics from a social exclusion/adverse incorporation perspective can complement more conventional ways of exploring poverty dynamics. While there are obvious problems with labelling the one third of the population of Bangladesh who live below the poverty line as socially excluded, the insights from social exclusion/ adverse incorporation debates are nevertheless useful for a process-oriented examination of the causes of chronic poverty. The paper focuses on two areas of life: marriage and dowry, and health and medical care. It explores these using insights from social exclusion/ adverse incorporation debates to discuss how multiple, relational and categorical processes cause disadvantage for some people. In both of these spheres of life, gender appears as a key axis of social exclusion/adverse incorporation, and gender, socio-economic status, and access to other power-resources are intertwined. The more multidimensional, relational and dynamic view of poverty, as opposed to a conventional focus on individual or household economic status measured at one point in time, helps to draw attention to social mechanisms that support or hinder social mobility. Thus the perspective provides a complementary way of thinking about causation in poverty research, particularly drawing attention to those causes associated with, what Charles Tilly referred to as, categorical inequality (Tilly, 1999).

Keywords: social exclusion, adverse incorporation, poverty dynamics, chronic poverty, Bangladesh

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1 Introduction

This paper uses findings from a mixed-methods study of poverty dynamics in rural Bangladesh to explore how a social exclusion/adverse incorporation perspective could help researchers to uncover the social processes which hinder some poor people's attempts to emerge from poverty, and lead others to decline into poverty. The field research combined focus-group discussions, a longitudinal household survey, and a subsample of 293 life-history interviews.¹ This paper draws particularly from the life-history interviews which were carried out in eight districts and reflect a variety of Bangladesh's geographic and social conditions.²

Starting in European social policy, and following later in international development studies, the notion of social exclusion has been used to broaden the focus of poverty research beyond conventional monetary measures of individual or household material wellbeing, usually expressed as per capita household expenditure or income, and often measured at only one point in time for any particular household or individual (de Haan, 1998; Room, 1999; Silver, 2007; Hickey and Du Toit, 2007). Social exclusion approaches attempted to draw attention to social and patterned processes of 'shutting out', to stigmatisation, to alienation, to the monopolisation, or sequestration of scarce resources – sometimes by, and for the benefit of more advantaged groups. Due to this, multi-dimensional and longitudinal research methods were also needed. Thus the rise of the conceptual prominence poverty's multidimensional and dynamic aspects within debates on social exclusion corresponded with the rise of longitudinal, interdisciplinary and mixed-methods approaches to researching poverty and disadvantage (e.g. Stewart *et al.*, 2007).

Terms like adverse incorporation have also been used by some in recent years, alongside social exclusion, to further broaden the conceptualisation of causes of disadvantage, and to draw attention to exploitative and exclusionary social processes and relationships which disadvantage certain people (Levitas, 1996; Davis, 1997; Wood, 2000; Hickey and Du Toit, 2007). The term adverse incorporation draws attention to relationships where a party extracts disproportionate benefits from another's efforts, even while the disadvantaged party may be included in other ways. This includes 'Faustian bargains' (Wood, 2000) where poor people are exploited by those more powerful. These patron-client relationships often provide some short-term security, but at the cost of precluding long-term escape from poverty (Wood, 2000; Hickey and Du Toit, 2007; Mosse, 2007).

Thus the idea of adverse incorporation challenges the assumption that social inclusion is always beneficial, and encourages a more nuanced analysis which includes groups who gain from other people's disadvantage. Together social exclusion and adverse incorporation draw attention to relational and organisational causes of improvement or decline in people's lives,

¹ See Davis and Baulch (2010) for a discussion of the methods used in this study.

² These districts were: Manikganj, Nilphamari, Kurigram, Jessore, Kishoreganj, Mymensingh, Tangail and Cox's Bazar.



and both support a broader, more sociological analysis of poverty dynamics (Mosse, 2007). This perspective adds value to conventional poverty research in the way it brings attention to social processes of either 'shutting out', and/or exploitation, which are embedded in a wide range of social relationships and tend to be overlooked in survey research focussing on numerically represented attributes of households, such as per capita household expenditure.

While the concepts of social exclusion and adverse incorporation are too broad to be operationalised as simple indicators for empirical social research, they signal a meta-theoretical conceptual approach which draws attention to broad relational processes that lead to decline for some, and improvement for others. This broadness of view (across multiple dimensions of wellbeing, at different levels of analysis, and over time) creates a challenge for empirically oriented poverty researchers and requires innovative approaches to research methods into poverty – including using mixed methods.

This paper does not aim to comprehensively describe the various groups or categories of people who could be seen as suffering extreme social exclusion or adverse incorporation in Bangladesh. To do this a different sampling approach would have been required, particularly to ensure that minority and urban-based groups are adequately represented.³ The sampling strategy employed in our study was based on a fairly conventional longitudinal household survey from a diverse range of rural areas, including some geographically disadvantaged areas. We did not particularly aim to focus on marginal groups. Many severely socially excluded people in Bangladesh, such as nomadic people, some of the extremely destitute and homeless, urban poor groups, and other severely stigmatised groups, can be underrepresented in such surveys. The rural focus of our study also meant that the urban socially excluded, such as street children, urban slum dwellers, and urban-based sex-workers, are also not adequately represented.⁴

With these caveats aside, the findings from our study are useful for exploring how trajectories of decline or improvement develop, including those due to categorical forms of inequality (Tilly, 1999). This can help us to appreciate how patterned social processes hinder movements out of poverty, or cause declines into poverty, and add to a body of information available to those formulating social policy focussed on reducing widespread causes of impoverishment.

³ In Bangladesh, these groups and categories would include, for example: minority ethnic groups – such as indigenous 'tribal' groups; nomadic gypsy-like peoples – locally known as *bedi*; Urdu-speaking 'Biharis'; low caste Hindus; sexual minorities such as the *hijras*; severely socially stigmatised groups - such as sex workers or beggars; and geographically disadvantaged people – for example those living on flood and cyclone vulnerable islands and charlands near Bangladesh's great rivers and coastal areas.

⁴ Household surveys themselves can reinforce a particular form of categorical inequality based on the assumption of stable and sedentary households.



2 Broadening the focus of poverty studies

Graham Room (1999, 2000) argued that the term social exclusion signalled movements within European social policy debates on poverty to a broadening of focus which had five main elements:

- 1) a move from financial to multi-dimensional disadvantage;
- 2) a move from a static to a dynamic analysis;
- 3) a move from a focus on the resources of the individual or household to a concern also with those of the local community;
- 4) a move from distributional to relational dimensions of stratification and disadvantage;
- 5) and a move from a continuum of inequality to catastrophic rupture.

These observations are a useful starting point in considering what the scope of a social exclusion/adverse incorporation perspective could be in rural Bangladesh. Some more conventional poverty researchers may rightly respond that poverty research has long recognised most of these: multi-dimensional disadvantage was analysed in the pioneering poverty studies of Booth (1891) and Rowntree (1902) in Britain at the start of the twentieth century, in Bengal in the work of J.C. Jack just before the First World War (Jack, 1916), and in more recent human-development approaches pioneered by Amartya Sen (1999) and others. Dynamic analysis is also becoming more widespread – as demonstrated in the increasing use of panel and life-history studies. Concerns for local community development are not new, and thresholds of crisis have also been extensively researched – as in many studies of vulnerability and famine.

Room acknowledged these points, but argued that the distinctiveness of a social exclusion approach lies in the coming together of these movements at the same time, and it is the combination that makes recent social exclusion approaches distinctive and worthwhile. Our study of poverty dynamics could be described as a study of social exclusion in Room's terms: we were concerned with a broad approach to poverty and wellbeing; we viewed wellbeing as multidimensional, especially in the qualitative life-history research; we took a dynamic view of household and individual life trajectories and life cycle patterns in the panel survey and in the life history analysis; we conducted community focus groups and collected community level data; we were concerned with relational mechanisms and processes – particularly those of exploitation and exclusion; and we attempted to identify particular points of crisis or opportunity in people's life trajectories, which marked either catastrophic thresholds or positive turning points.

For the conceptual approach to social exclusion/adverse incorporation we take here, Charles Tilly's (1999) *Durable Inequality* provides the most useful conceptualisation of exclusion and exploitation as two ubiquitous relational social mechanisms which influence social mobility. Tilly combines a Weberian approach to social closure, which had been developed in the earlier work of theorists like Frank Parkin (1979) and Raymond Murphy (1988), with the Marxian concern for exploitation as the extraction of surplus value (Tilly, 1999: 7). In so doing he also articulates a way of thinking about social exclusion which caters for criticisms that



state insufficient weight is given to the extraction of benefits by the wealthy or powerful in the generation of the disadvantage of others.⁵ The processes Tilly describes have both relational and material dimensions. Tilly also added the mechanisms of emulation and adaptation, which he saw as generalising and consolidating durable inequality established through the primary mechanisms of opportunity hoarding (exclusion) and exploitation (see also Wright, 1999).

While at the conceptual level it is easy to draw attention to relational dimensions of stratification and disadvantage, at the indicator/operational level in empirical research it is a considerable challenge to investigate these causes. Most household data collected from large numbers of cases do not produce sufficient information on the links, networks, memberships and identities of groups of people. Tilly highlights the need to consider 'bonds' rather than 'essences' in his 1999 work. This is similarly highlighted in a number of approaches to social exclusion in developing countries. Bhalla and Lapeyre (2004) and Mosse (2007) emphasise that relational and material disadvantage cannot be separated, especially in developing countries, where they intertwine to determine life chances and wellbeing. We also observed in our fieldwork that the relational and the material are nearly always intertwined in poverty-and-social-exclusion-related disadvantage, for example crippling social stigma is frequently associated with economic poverty. The study of bonds as well as essences (attributes) is needed; however, this requires methodological innovations in combining conventional variable-based research into people's attributes with case-based research into group and network behaviour.⁶

To facilitate a combined material and relational approach I use the term 'power-resource', borrowing from power-resource theory (Korpi, 1985), to provide a convenient terminology to refer to the way that scarce resources which make a difference in people's lives in rural Bangladesh can be explored within the contexts of social relations and power in which they are attained. The notion of power-resources was used by Walter Korpi and others in order to study the political-economy of welfare states, and usefully combines various types of resource with various currencies of power (Korpi, 1983; 1985; 1998). This way of seeing power-resources also has similarities with Pierre Bourdieu's forms of 'capital' (Bourdieu, 1986) which refers to social and symbolic forms of power, as well as to economic capital. The idea of a set of power-resources, deployed in various forms or 'currencies', points to sources of power that inhere in social arrangements and categorical identities which enable some social actors to exclude or exploit others.

⁵ See Barbalet (1982) for a critique of Parkin's conceptualisation of social closure. Levitas (1996) for an argument that social exclusion discourse represented a new Durkheimian hegemony in European social policy which distracted from the plight of those 'included' but on adverse terms as in a more Marxist analysis.

⁶ The combining of relational and material disadvantage is also usefully conceptualised by Nancy Fraser in her approach to redistribution and recognition (Fraser, 1997).



When a researcher becomes immersed in the negotiation of everyday life in rural Bangladesh, it soon becomes obvious that the set of resources which determine a person's long term well-being are much wider than just economic capital, such as assets or income. These currencies include the maintenance of social prestige, the means of violence, the ability to provide security for others when in crisis, access to bureaucratic power, and the ability to distribute public resources – sometimes illegally. The material and the relational are intertwined in these power-resources. For example, a loss of social prestige or of key relationships can damage access to income-earning opportunities and channels of security in crisis. The term 'power-resource' draws attention to how these endowments (material and relational) provide the ability to do things – including drawing benefits from exploitation or exclusion. It also allows us to examine how some power-resources can be exchanged for others – for example, holding the means to commit violence provides the potential for economic or political gain, or financial largesse can be a means for establishing social prestige or political position, which can in turn create opportunities such as access to bureaucratic power through elite-level relationship networks.

In line with Tilly's (1999) argument, the social mechanisms that determine the distribution of power-resources, which include exclusion or exploitation in various mixes, can go some way in explaining many processes of impoverishment or improvement in Bangladesh. Part of the value-added of a social exclusion/adverse incorporation perspective lies in encouraging this exploration of relational mechanisms and processes, especially where they are neglected in conventional poverty studies.

Table 1 below summarises an approach to social exclusion/adverse incorporation derived from this body of social theory as applied to the social environment we studied. Power-resources can be seen operating in a number of spheres of activity. In Table 1, I use Pierre Bourdieu's (1986) economic, political and social/ symbolic capitals on one axis and Tilly's exclusion, exploitation distinction (Tilly, 1999) on the other, as a way of conceptually organising the mechanisms and processes which could produce patterned forms of ill-being and inequality in Bangladesh.



Table 1: Conceptualising the generation of patterned disadvantage

		power-resource spheres		
		material capital <small>(derived from ownership/ access to productive resources)</small>	political capital <small>(derived from means of violence, governance structures law, surveillance bureaucracy)</small>	social/ cultural/ educational capital <small>(derived from social/ cultural/symbolic spheres)</small>
Exploitation Gains and losses of power-resources due to the extraction of surplus value in a relationship of production/ reproduction/ destruction	gainers	appropriation of surplus value through control of the means of production e.g. labour-capital relations, gains from exploitative dowry arrangements, interest earned from distress loans, medical expenses	extraction of benefits directly or indirectly from connection with the means of violence e.g. use of police for personal extraction/ extortion, bribes, gains by gang leaders	the ability to extract value from others by virtue of the possession of social/ cultural or educational resources. enhanced status
	losers	commodification of labour, extraction by the owners of capital, losses in dowry arrangements, losses through distress asset sales	losses to actors and groups due to extraction by domination, losses due to extortion	the loss of power-resources to the holders of social/ cultural or educational power-resources, restricted autonomy of women, imputation of stigma, low prestige occupations
Exclusion Gains and losses of power-resources due to monopolisation and power-resource hoarding strategies	gainers	resource hoarding e.g. segmented markets, withholding price information, monopolisation, privileged access to key occupations	gains from monopolising political/ bureaucratic power	the use of social prestige to gain access to power-resources and the stigmatisation of others in order to withhold access to resources and power; exclusive social group formation to monopolise sequestered network resources
	losers	losses borne in adverse conditions of trade and exchange, loss of access to productive resources, exclusion from key occupations, distress sales of assets due to impoverishment and ill-health	restricted access to civic resources, political participation, civil rights, good quality education or health services	closed access to resources due to ascribed identity or stigmatisation; lack of access to social resources, social isolation

On the left hand side of Table 1, I distinguish between the two predominant ‘ideal types’ of social mechanism generating disadvantage: exploitation and exclusion (drawing from Tilly, 1999). The process of exploitation in the economic sphere is well known in Marxian analysis. The Bangladesh context draws attention to the need for a more Weberian conceptualisation of processes of extraction of power-resources (alongside exclusion *from* power-resources) in the political and social/symbolic fields, which would include forms of coercive and ideological domination where one party benefits from another’s subjection.

Thus exploitation is more than just about economic extraction of surplus value; it includes extraction of other power-resources; a vote in an election, elevated social status, access to bureaucratic power, or the means of violence. These can be seen as power-resources facilitating benefits for some and disadvantage for others through exclusion or exploitation. While it is useful to separate these ideal types for heuristic purposes, they obviously overlap in real life.



In the following I examine two areas of life which we found to have particularly significant bearing on the well-being of poor people in rural Bangladesh and discuss the implications of viewing these areas from the social exclusion/adverse incorporation perspective we have outlined. These two areas are: 1) marriage and dowry, and 2) illness and medical care. In all phases of our study, these areas had particular causal significance for the well-being of research participants, and were identified as the most important causes of decline in the focus group discussions (see Davis, 2007), the household survey (Quisumbing, 2007), and in the life-history interviews (Davis, 2011). I examine these areas with an eye to identifying relational and categorical effects. I drew particularly from our life history interviews because of all the forms of data in our study, these provided the ‘thickest’ description (Geertz, 1973) of social mobility in the context of relationships and social arrangements.



3 Dowry and marriage

The inequities generated in the arrangement of marriages in rural Bangladesh can be examined in terms of exclusion and exploitation as a form of gender-based categorical inequality. Drawing from Tilly's (1999) concepts, the exploitative gains derived from dowry in Bangladesh are facilitated by the exclusion and stigmatisation of women, particularly when they are unmarried and/or poor.

The damage caused by dowry in Bangladesh, and more widely in South Asia, is well recognised, and a large number of organisations dedicate efforts to reducing it. The most commonly cited harm is linked to violence against, or oppression of, women – mostly affecting the brides associated with the dowries (Srinivas, 1984; Bloch and Rao, 2002; Amin and Huq, 2008; Johnson and Naved, 2008). However, in addition to violence against, and oppression of women, dowry has another less obvious, but equally pernicious effects: for example, it is a major cause of impoverishment, both for men and for women.

Our study highlighted how dowries and wedding expenses tend to denude the wealth of families of girls, often with the loss of productive assets such as land and livestock, or indebtedness. It was also evident that the impoverishment associated with dowry is likely to continue, and perhaps increase.

In Bangladesh, dowry amongst the majority Muslim population has increased in incidence and in monetary value in recent years (Amin and Huq, 2008). Historically, dowry and large wedding expenses were more common amongst Hindus. In fact, prior to 1960 dowry amongst Muslims in Bangladesh was very rare, with a more common practice of a bride-price, *dower* or *pon* being the norm.

In our life-history interviews most research participants reported that large dowries were not common before the 1960s. Now dowry is fairly ubiquitous in rural Bangladesh, amongst both Muslims and Hindus, and is a very damaging burden for poor families to bear if they include girls of marriageable age. This is puzzling because dowry has been outlawed in Bangladesh since 1980 and has never been recognised legally or customarily as an Islamic practice.

In the marriage market – as some economists choose to describe it – two parties exert agency in the formation of a contract resulting in a marriage. This contract is agreed before the wedding ceremony and usually stipulates the cash dowry agreed, compensation to the bride if divorce occurs (*mehr*), the number of guests to be catered for at the wedding (a cost usually borne by the bride's party), the clothes and other goods (TV, bicycle, motorbike etc) also to be provided usually mostly by the bride's party.

From a sociological perspective we observe that the two parties involved in this marriage contract do not enter the negotiation with equal power. The social stigma and the vulnerability experienced by unmarried women, whether never married, divorced or widowed, is the backdrop for potential brides and their families when marriage negotiations take place. It is possible to see this potential stigma, and its associated social and economic damage, as



a categorically determined form of disadvantage linked to gender which undermines the power-resources of women. However, even this hardly does justice to the structurally precarious situation faced by unmarried women in rural areas. This vulnerability corresponds with Mosse's view of powerlessness which he sees not as a "lack of power, but subjection to the domination of others" (Mosse, 2007:7). It is a domination which facilitates exploitation, which allows large dowry and wedding expense demands to push poor families into further impoverishment.

Some commentators argue that the practice of dowry – the payment of cash and goods by a bride's family to a groom's family (as opposed to a bride-price, dower or *pon*, which is the reverse) – is best modelled economically, with a number of models vying for explanatory superiority. Much of the concern demonstrated by these models is to explain why, particularly in South Asia, dowry has persisted, and as some claim, has increased.⁷ In economic models, dowry payment rates are most often seen as the dependent variable, with researchers vying to understand the independent factors that drive the observed dynamics of dowry 'prices'. Unfortunately a preoccupation with the drivers of prices can divert attention away from the widespread impoverishment and exploitation caused by dowry and wedding expenses.

In our 116 focus group discussions with groups of men and women in rural Bangladesh in 2006, dowry and wedding expenses were considered to be the most important cause of impoverishment, alongside illness and medical expenses. Table 2 below lists the causes of decline reported by the focus groups, both in aggregate and by wealth and gender groups. These causes are ordered by way of frequency of appearance in the focus group discussions. For the sake of brevity, causes raised by less than 10 focus groups are excluded from the table. These less frequent causes can be found in the full table available in Davis (2007).

⁷ Dowry is described in various terms in economic models, for example: as an advance inheritance payment (advance bequest) by parents to daughters (Edlund, 2000; Botticini and Siow, 2003); or due to demographic trends (the 'marriage squeeze') (Rao, 1993; 2000); or due to transfers of resources clearing marriage markets (Becker, 1973; 1974). Others have considered the adoption of dowry by lower caste Hindus and Muslims in South Asia as emulation of higher caste values (Srinivas, 1984).

**Table 2: The most important causes of decline reported by focus group discussants⁸**

Cause of decline	Frequency of inclusion as one of three main causes	Percent of total groups	Percent of poor male groups	Percent of non poor male groups	Percent of poor female groups	Percent of non poor female groups
dowry	58	50	55	38	62	45
illness and injury ⁹	56	48	48	31	66	14
family size/dependency ratio	52	45	45	62	38	34
flooding	29	25	21	24	28	28
lack of work	26	22	31	24	17	17
debt	26	22	31	17	21	21
increased prices of essentials	16	14	17	14	14	10
idleness	12	10	10	21	7	7
crop damage	12	10	7	10	17	7
lack of land	11	9	7	7	3	21
business loss	10	9	21	3	3	7

When we ranked the reasons for household decline according to frequency of inclusion in one of the top three most important causes of impoverishment cited by the focus groups, we found that dowry was the most frequently cited reason overall. Half of the focus groups (50 per cent) considered dowry to be one of the three most important causes of decline or impoverishment over the last ten years.¹⁰ 62 per cent of poor female groups and 55 per cent of poor male groups rated dowry in this way, compared with 38 and 45 per cent for non-poor males and females, respectively. This difference suggests that concerns about dowry occupy the minds of poor people more than the non-poor. Some focus groups estimated the proportion of their village that had been impoverished by dowry payments, with estimates increasing upwards from about 10 per cent.

Also in these discussions it was reported that dowry payments were often paid in instalments with divorce or violence threatened if the dowry wasn't paid in full. If a daughter is divorced then the parent's family is usually forced to arrange for an alternative marriage for their daughter, with further payments then needed. Households with assets often have to sell these in order to pay for dowries. Livestock, trees, and land were most commonly sold. Families who lost assets as a result of dowry payment reported going without food, withdrawing children from school, and taking out loans from moneylenders and NGOs in order to cope. Those who then have trouble repaying loans are forced to sell remaining assets, including land and homesteads.

⁸ See Davis (2007) for a more detailed summary of these findings.

⁹ Of these injuries were explicitly mentioned in 5 groups.

¹⁰ See Davis (2007) for a more detailed discussion the findings from these focus group discussions.



In the life history interviews the same problems with dowry payments and wedding costs were also raised with similar frequency. In 293 life history interviews, 114 respondents (39 per cent) cited dowry payments and wedding expenses as one of three or four most damaging causes of decline in their lives. These life history narratives also allowed us to trace processes which linked dowry and wedding expenses to impoverishment. While it was not possible to understand how dowry and wedding expenses had made an impact in all the life histories, it was possible to identify causal links in some of them. The frequency of occurrence of these links is summarised in Table 3 and provides evidence of the most common strategies and impacts.

From Table 3, we see that the most common forms of damage caused by dowry and wedding expenses seem to have been due to loss of land, livestock and indebtedness. Often dowry money was raised from a number of sources with money borrowed from relatives and NGOs and sometimes loans taken out were paid back by selling land or livestock. Of the loans where the source was made clear in the life-history interview, 27 percent were supplied by interest-bearing loans from development NGOs. This is of particular concern because these organisations generally claim to be supporting income generating activities, rather than extracting profit from distress expenditure. Many in the development sector would be dismayed that these loans may be perpetuating and generating categorically-based inequality (Tilly, 1999) through exploitation.

Table 3: the impact of dowry and wedding expenses

reported impact of dowry payments and wedding expenses	number of respondents reporting dowry as linked to factors listed, out of 293
leading to land sale or mortgage	50
leading to indebtedness	41
leading to livestock sales	30
leading to help from family or neighbours	19
leading to other asset or crop sales	12
leading to loss of savings	11
leading to losses of money from business	9
leading withdrawal from education	8
leading to marrying into a poorer family	5
leading to psychological or other distress	5
leading to <i>shalish</i> or litigation	5
leading to going without food	3
leading to other long term problems	3

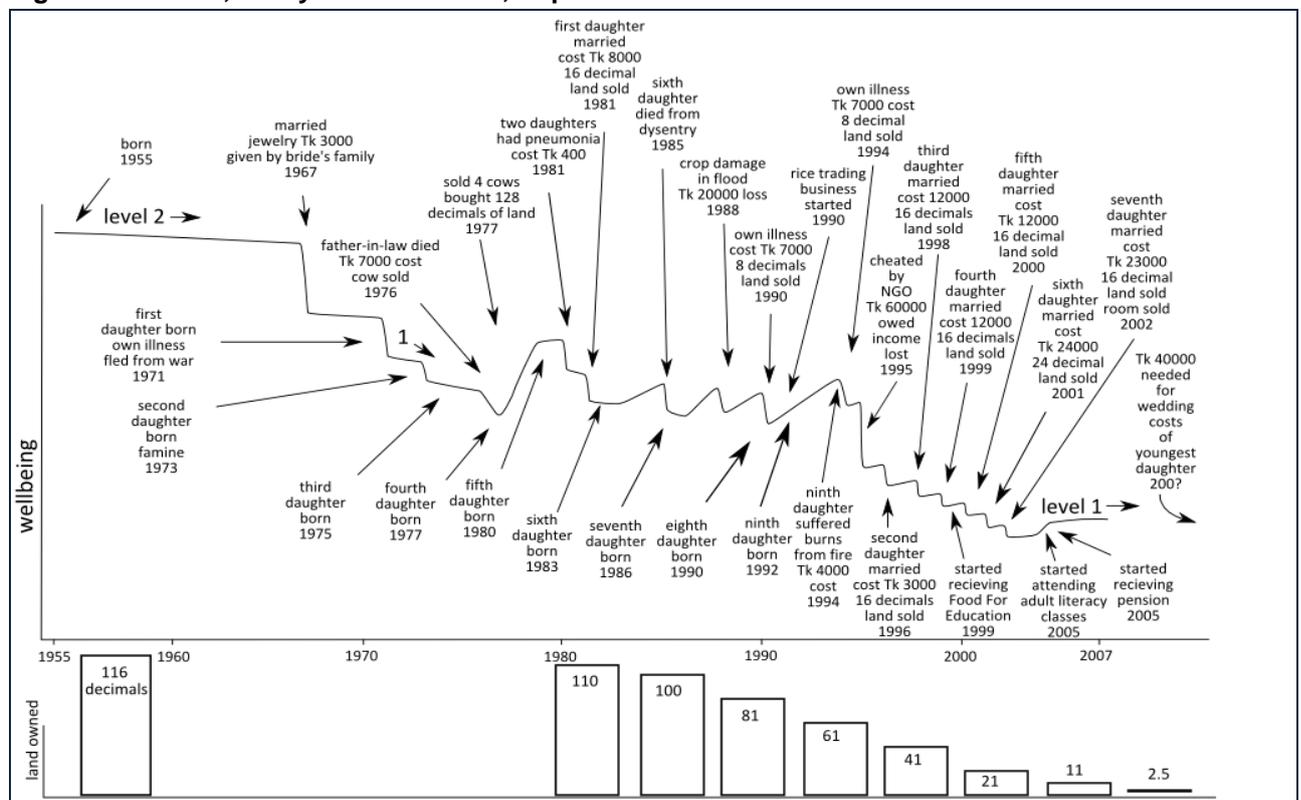
The case of Zehaan (not her real name), one of our research participants from a village in Niphamari district in the north-east of Bangladesh, illustrates the damage that dowry can inflict in socio-economic terms. Zehaan and her husband have eight daughters, of which seven are now married. Figure 1 illustrates our interpretation of the impact of various life



events on her trajectory of wellbeing during her lifetime. This diagram was drafted during our life-history interview with her in 2007.¹¹

Zehaan explained to us that she was fairly poor during her childhood but had declined into more extreme poverty during the Bangladesh independence war in 1971, and in the famine and hardship that followed in the early seventies. Her life then improved slightly in the late seventies and eighties as she and her husband accumulated some assets and they were active in business. However, the burden of arranging marriages for seven of her eight daughters required the sale of most of their productive agricultural land reducing them to near destitution and occasionally going without food. Other calamities also beset them from time to time, not least being cheated by a bogus NGO. However it is the ‘structural violence’ of dowry, to apply an idea used by Johan Galtung (1969) and developed by Paul Farmer (2005) and other writers, which is the principal cause of her recent decline in assets and wellbeing.

Figure 1: Zehaan, a 52 year-old woman, Nilphamari District¹²



Zehaan’s life experience contrasts slightly with the life history of Monir (Figure 2) who similarly also had a large number of daughters (seven), lives in the same village, and has faced the burden of dowry. Monir and his wife managed the dowry payments without being

¹¹ A selection of life histories are available at: <http://www.sdri.org.uk/bangladesh.asp>

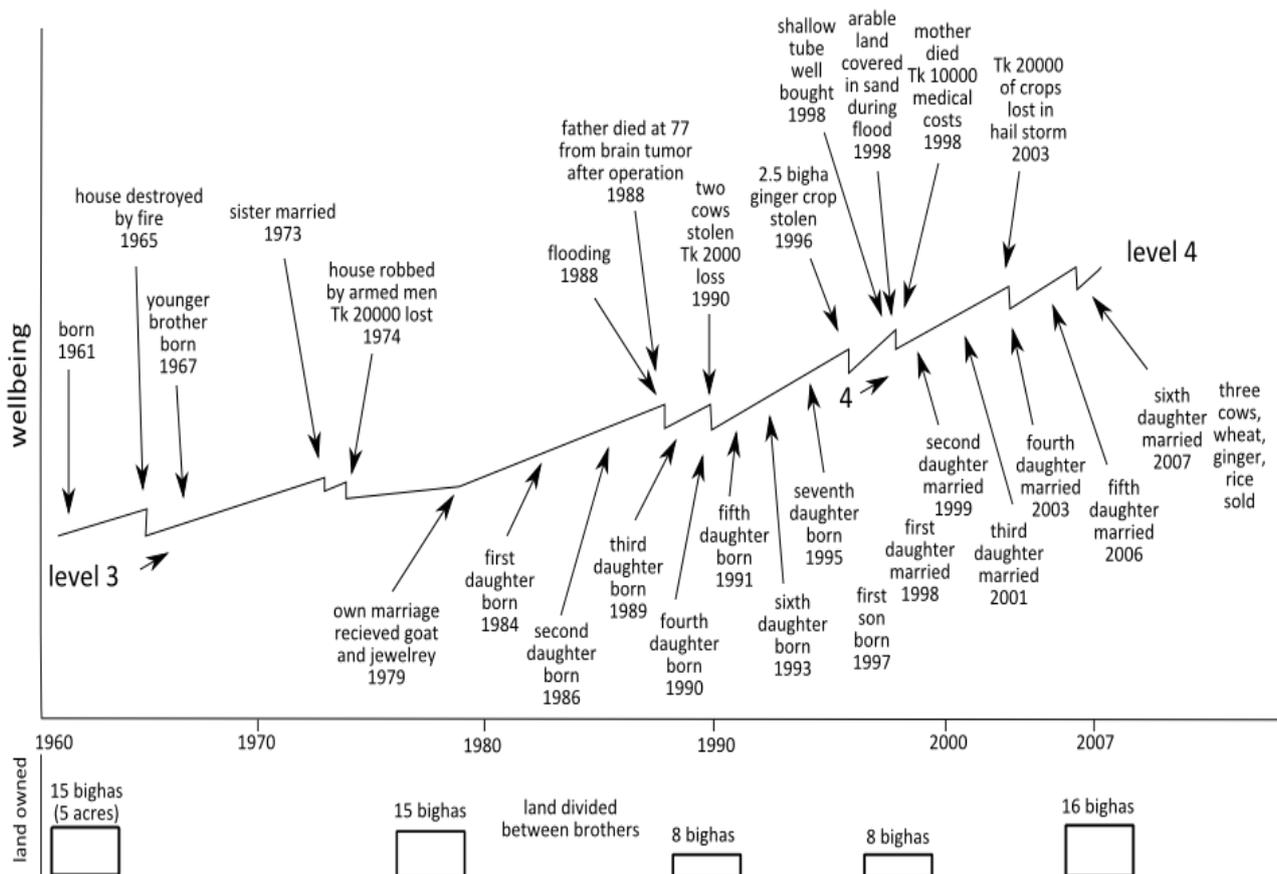
¹² The levels indicated in the diagram (‘level 1’ and ‘level 2’) refer to levels of wellbeing assessed subjectively as described in Appendix 1.



forced to sell most of their land. However they started with much more land and have, through their agricultural income, managed to combine the arranging marriages for daughters with building up other assets and buying more land. (Monir's father had a dried fish business (shutki mache) but also owned 15 bighas (5 acres) of land which he farmed with rice, jute and other crops). They have also been beset with various troubles over the years but started out in a stronger economic position and managed to build from there. Even so, without the burden of dowry they would have managed even greater improvement.

One of the additional themes in Monir's history is his attempt to consolidate his position in his community. His father had moved from a different area and this made them vulnerable to theft, arson, and armed robbery. Their house was also in an isolated position near a river. Monir made donations to community activities and fostered local linkages in the marriages of his daughters to consolidate his social position and therefore mitigate his initial outsider status – which could be seen as a type of social exclusion. Thus he exchanged financial resources for social position through a range of strategic investments.

Figure 2: Monir, a 46 year-old man, Nilphamari District



A number of observations can be made from the cases in our research where details were provided about the impact of dowry payments and wedding expenses. The window of opportunity for securing a husband (and guardian) for young rural women is quite limited. The dowry burden and risk of loss of social standing will increase for her parents if a



daughter gets too old or if there are potential accusations of sexual misconduct. Also if a girl is not considered beautiful her dowry tends to be greater. Higher dowries can be demanded if a boy has prospects in terms of qualifications, a job, a wealthy family or immigration. It is not common for a girl to marry 'down' and thus avoid dowry, and for girls from poor families there is little room to marry into a lower social status if funds are short. As a result large dowries relative to their means are almost unavoidable for the poorest families.

Often poor families then make use of loans, sell productive assets (such as land, livestock, trees) or mortgage land. They may also agree to pay dowry in instalments to the groom's family after the wedding and this can leave the girl vulnerable to threats of divorce or abuse if her parents have trouble meeting payments. There were a number of cases in our study where new brides had been abandoned by their husbands and sent home with demands for additional dowry payments and threats of divorce. The extreme vulnerability of unmarried or divorced girls means that many of these demands end up being met. Thus exploitation (the disproportionate extraction of surplus value by a powerful party in a collective activity) is interlocked with, and facilitated by, the social exclusion and vulnerability of, particularly unmarried or divorced women.

The impact of dowry and wedding costs on a household can be so large that the household will never recover from the crisis it causes. This is most likely when productive assets such as land and livestock are not recovered, and can cause a downward spiral of impoverishment and illness as the parents of brides become older. Sometimes dowry and marriage costs are also part of a multi-stranded timeline of crisis. The pressure of support for elderly and ill parents was a common contributor to crisis at this time in our respondents' life courses.

Even with dowry being the transfer from one family to another, it tends to be a regressive transfer. More dowry can be demanded by a wealthier or more powerful family. Marrying up involves a larger investment, marrying down is the cheaper option. However, for the poorest it is not possible to marry down; so poorer families lose out. In addition there are other regressive impacts. The incentive to invest in a girl's education is reduced because the natal household will not benefit from the returns on her education, and in some cases a highly educated bride may not be necessarily seen as an attractive bride. Daughters educated to a high level may lead to an increased dowry demanded, rather than a reduced one.

One implication of the serious negative socio-economic impact of dowry on poor households is that public policy focussing on ameliorating the negative impact of dowry should be seen as an anti-poverty imperative, as well as a way of reducing oppression of and violence against women. However a better recognition of this side of the pernicious socio-economic impact of dowry does not mean that the prohibition of dowry is the only answer, even if it were to be adequately enforced, which in Bangladesh it is not.¹⁴

¹⁴ Dowry has been formally illegal in Bangladesh since 1980, however the practice of giving and receiving dowry is still widespread. Many poor families interviewed in this study reported that it would be almost impossible to arrange a marriage for their daughter if a large dowry was not given. However regional differences in dowry rates within Bangladesh were detected in this study.



The complex economic and social environment that allows the combination of exclusion and stigmatisation of unmarried women, with the extraction of profit from the organisation of weddings, lays down a challenge for innovative approaches to anti-dowry social policy. These are needed at local levels in civil society as well as at the national level, and with anti-poverty and anti-dowry policies working together. Overall, it is clear that more needs to be done to address the problem of dowry in Bangladesh if millions of poor families are to be spared a future of long term poverty caused by extractive dowry and wedding costs.



4 Illness and medical care

The impact of illness and associated medical costs and loss of income were also a major concern for the rural Bangladeshis in our focus groups. This finding was also borne out in the life history interviews when we were faced again and again with stories of poverty leading to ill health, which then led to further impoverishment.

When we examine the history of illness and the costs of medical care for the chronically poor, patterns of exploitation and exclusion also emerge. Poorer households tend to have higher frequencies of health-related life crises. When we analysed the causes of serious crisis in people's lives in the life history interviews we found that health-related crises were the worst top three or four life crises in 75 percent of the 293 life history interviews but in households we considered to be 'very poor' – that is going without food due to poverty over the last 12 months – this increased to 81 percent.

Exploitation occurs because an episode of ill health for poor people provides opportunities for others to benefit. The life history interviews revealed patterns in treatment where help was often initially sought from traditional healers (*kobira*) who charged for their usually ineffective and sometimes harmful services, then when the illness did not respond, people went to medical assistants, then finally to medically qualified doctors in private clinics and government hospitals, with costs of medicines and diagnostic tests increasing as the illness deteriorated.

At each stage money was extracted which often came from loans (sometimes interest-bearing NGO loans), land sale or mortgage, livestock sales, and sometimes help from friends or neighbours which sometimes, but not always, involve expectations of reciprocity. For example, on examination of the 68 life histories recording indebtedness due to health crises, 29 percent of loans where the source had been identified in the life history, were interest-bearing loans provided by development NGOs. The remainder were a mix of interest-bearing and non-interest-bearing loans from money lenders, relatives, local leaders and neighbours.

**Table 4: Types of impact due to health crises detected in life-history interviews**

type of impact	Number of interviews in which this impact was described, out of 293
leading to loss of income	90
leading to indebtedness	68
leading to land sale or mortgage	43
leading to help from family or neighbours	36
leading to livestock sales	34
leading to disability or chronic illness	28
leading to other asset sales	26
leading to premature death	20
leading to psychological and other distress	14
leading to loss of savings	12
leading to women's extra labour	11
leading to no treatment due to poverty	8
leading to money being used from business	5
leading to going without food	4
leading to withdrawal from education	1
leading to other long term problems	1

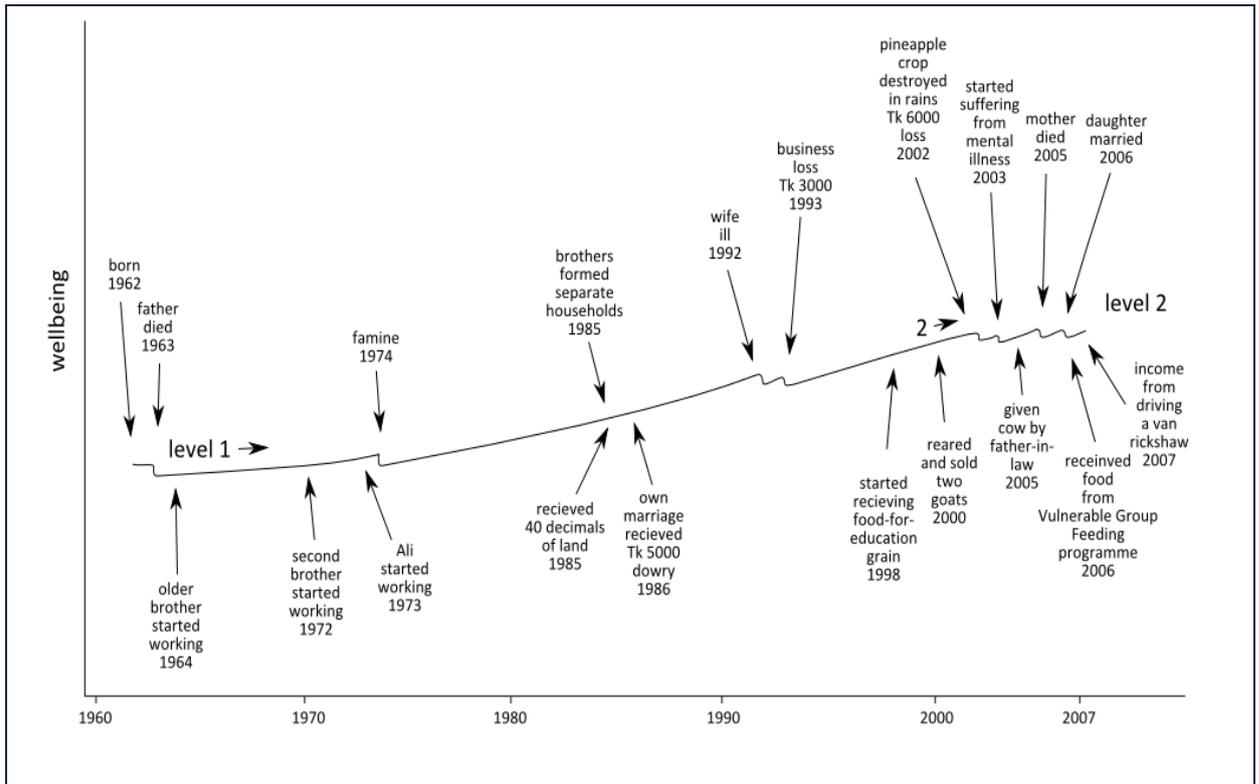
In Ali's life history, depicted in Figure 4 below, it was possible to trace the impact of a series of health related misfortunes to his present level of wellbeing. Ali is a 45 year-old man living in the village of Debinagar in Tangail District, north of Dhaka. The death of Ali's father when he was an infant in 1963 affected the rest of his life. Because he and his brothers were forced to support their family from such a young age, working as day labourers, and precious family land had been sold to pay for their father's treatment, they all missed out on learning to read or write and other forms of elementary education.

Later, after Ali was married in 1986, his first son died as an infant, and he became mentally ill and spent about five years wandering and sleeping rough. At this time his wife, Sonia, had to try to survive without any income from him and as a result they mortgaged land and took loans. Later when Ali's mother became ill they were unable to afford treatment before she died in 2005. Then Sonia became ill with TB in 1992. At the same time she was pregnant with a daughter who was born blind, partially deaf and disabled in other ways. These tragic events were seen by Ali as part of a downward spiral of mutually reinforcing downward pressures.

In recent years Ali has had medication for his mental condition and he has returned home and has been working as a day labourer, driving a rickshaw and growing pineapples on their small plot of land. However without this string of health problems he and his family would be in a much better position today. The series illnesses and other crises can be traced back at least to his father's illness and premature death and the impoverishment that resulted from it.



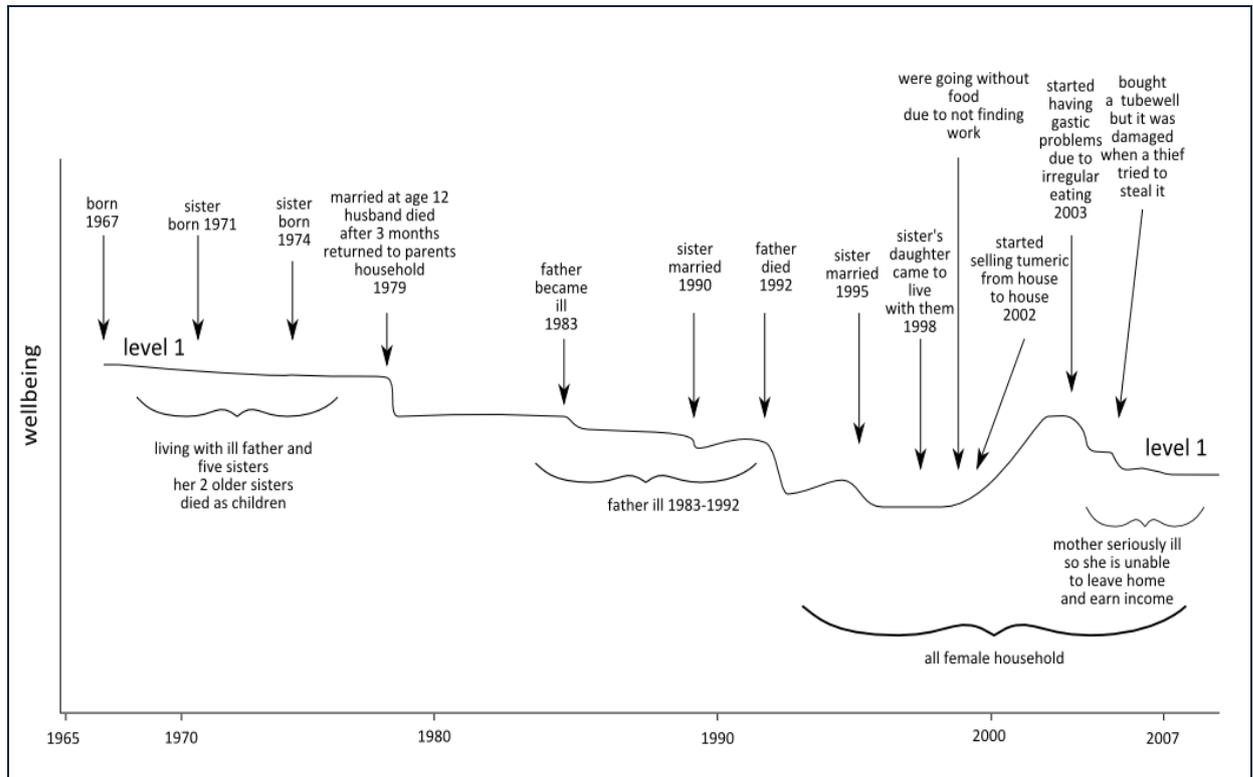
Figure 4: Ali, a 45 year-old man, Tangail District



Jorina's life history (Figure 5) also illustrates how difficult it is to escape extreme poverty. Her whole life has been one of mutually reinforcing poverty, hunger and illness making any improvement impossible to sustain. In addition, for many years Jorina has lived as a widow, with her widowed mother, in a female-only household. These categorical characteristics with their associated social stigma have only heightened her vulnerability and insecurity.



Figure 5: Jorina, a 40 year-old woman, Nilphamari District



Jorina's father was extremely poor and also chronically ill for many years. When the time came for Jorina to be married in 1979, at 12 years old, he was unable to arrange the type of marriage which could improve her life. Instead Jorina's father arranged a marriage with a man who was also poor and ill, and, in so doing, he avoided having to pay any dowry. However after three months Jorina's new husband died and she had to return home, now a widow. Since then there has been little opportunity for improvement in her life.

Her father became seriously ill in 1983 and was no longer able to support his family and because of this they would often go without food. After her father died, Jorina had a short period of improvement, around 2002, when she was earning some income going from door-to-door selling turmeric. A teacher had lent her some money to start this business. However, her mother then became ill, and Jorina was unable to continue with this business as she had to stay at home to care for her mother. Currently Jorina lives with her very ill mother and with her niece who attends school and receives the Primary Education Stipend (cash-for-education) which makes a valued contribution to their household income. They only own the 2.5 decimals¹⁵ of land that Jorina's house is built on and a few small trees. Apart from that she has hardly any other assets and currently doesn't have much opportunity to earn income.

Due to her extreme poverty, Jorina or her mother should also be eligible for help from the Vulnerable Group Development programme, the Old Age Pension programme, or the

¹⁵ A decimal is one hundredth of an acre.



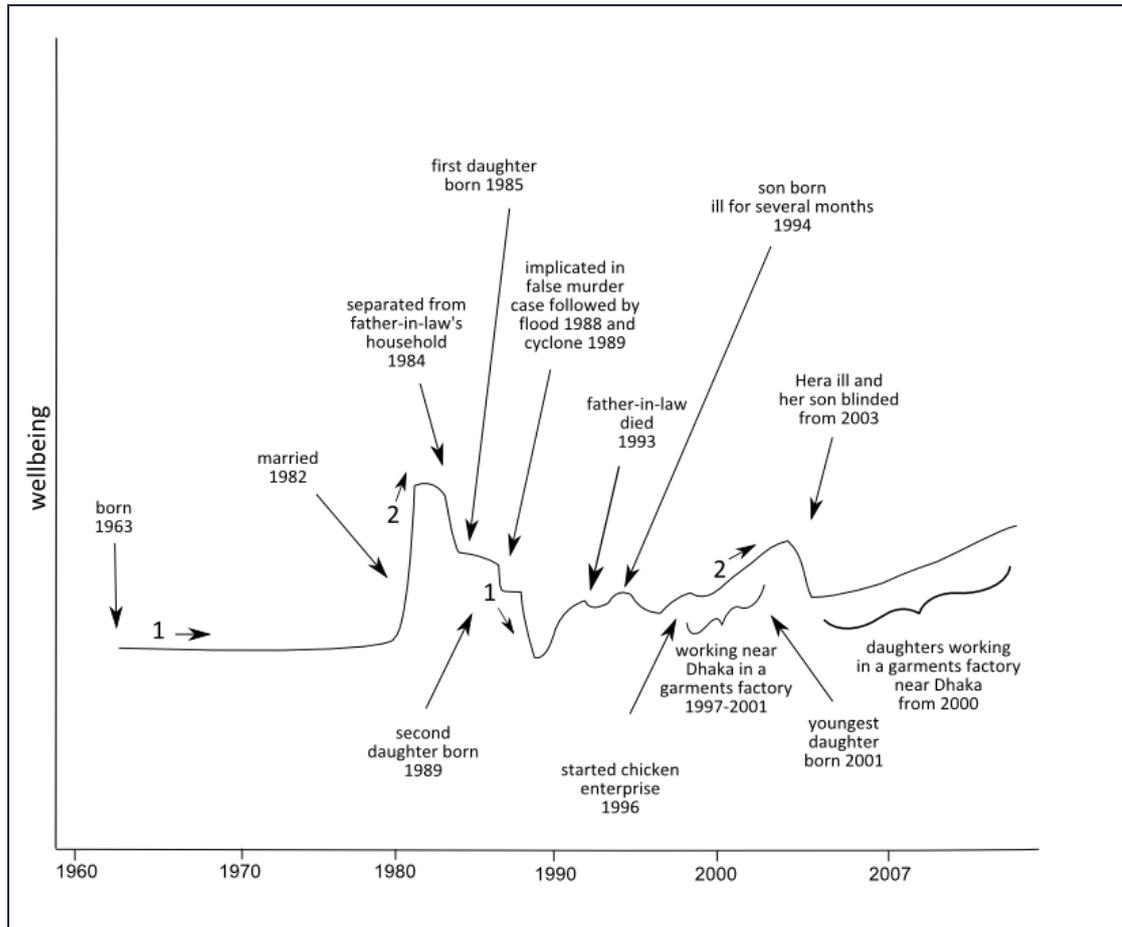
Widow's benefit. However, Jorina reported to us that in order to get this assistance she would have to pay a Tk 1500 bribe to the local Union Parishad, through the village policeman as an intermediary, which she couldn't afford. Other wealthier people who could afford this bribe had managed to secure these benefits instead of her.

Jorina's string of misfortunes can only be appreciated within the social context of exclusion for women from many spheres of life which makes a single woman without a male guardian very vulnerable. This vulnerability makes damaging crises more frequent and limits opportunities to escape the poverty which causes ill health which in turn shuts off prospects for improvement. Because of a lack of power-resources, women like Jorina and her mother are also more likely to become victims of theft and other forms of exploitation and are excluded from the benefits of some social programmes. A dynamic and relational perspective helps to uncover these causal sequences in a way that a non-dynamic, one-dimensional analysis cannot.

Figure 6 illustrates the trajectory of Hera, a 45 year-old woman living in a village in Manikganj district, about an hour and a half by road from Dhaka. Before her marriage, in her father's household, and immediately after her marriage, in her husband's family's household, her livelihood was primarily dependent on agricultural income – some from a small amount of their own land and livestock and supplemented by agricultural day labour, which included spells of agricultural migrant work for her husband in other districts of Bangladesh for several months a year. However some time after Hera's marriage, but before any children were born, she and her husband were forced to separate from her father-in-law's household and fend for themselves. Her husband then worked in a rice mill, but also drove a rickshaw. At a time of household crisis in the early nineties, when they had three small children, they moved to the outskirts of Dhaka where Hera worked in a garments factory and her husband drove a rickshaw. Hera and her husband later returned to the village with one son who had become blind after being ill, and a six year-old daughter who now attends a local NGO-run primary school. Hera's husband, Sabed, 54, drives a rickshaw in the area near the village. Her two elder daughters work in a garments factory and support Hera's household income with their earnings, as they are unmarried.



Figure 6: Hera, a 45 year-old woman, Manikganj District



Hera's life illustrates a gradual move from a diverse livelihood profile of agriculture-related income sources, to a spell in peri-urban Dhaka which marked a shift to non-agricultural earnings even after they moved back to the village due to the chronic illness of Hera and her son. An attempt to scale-up agricultural income by running a small poultry project, supported with a loan from an NGO, ended in failure and debt and illustrates the risk involved with moving into new forms of business enterprise – particularly if they are funded by credit. Hera's case also illustrates the cost, in health terms, of working in the garments industry: she was left with chronic health problems since her spell of doing 12 hour shifts while supporting three small children in the early 1990s.

In 2002, Hera's son went away to a printing press in Dhaka to learn to work, where he was given food and lodging but no wage. After a year he returned to the family, suffering from what they thought was typhoid fever which damaged both his eyes, eventually leaving him completely blind. He was treated in Savar and the Tk 1000 medical expenses were paid by his sisters as Hera was also ill at this time. Since then he has had further operations on his eyes costing Tk 20000 but to date they have been unsuccessful in restoring his sight.

At the time of the interview in 2007 Hera's daughters' salaries from garments factory work were Tk. 4500 and Tk. 1500 per month. They send Tk. (2000-3000) to the family every month which helps meet their expenses including medical expenses for Hera and her son.



Although Hera's two daughters work in garments factories and her husband drives a rickshaw van there has not yet been any improvement in the family's standard of living. This is because the majority of the household income is spent on ongoing medical treatment for Hera and their son. Both Hera and her husband are very anxious about the difficult situation they currently face: they are dependent on their daughters' income but also concerned about arranging their marriages as both daughters are older than the usual age for marriage. Hera and Sabed do not currently have the financial resources to arrange a sufficiently large dowry for their daughters who, once married, will also be unable to support them anymore. Along with her ongoing ill-health problems and her son's blindness, this is a source of great anxiety to Hera.

Hera's life history illustrates how poor working conditions and long hours worked cause long-term health problems creating further vulnerability and leading to further illness and dowry pressures. The overwhelming importance of ill-health as both cause and outcome in crises draws attention to the importance of poor people's health in poverty reduction. Ill-health as a contribution to decline is very much related to the life-cycle of the family. A number of individual and household life-cycle patterns relate to quite predictable life events.

Families with young children and elderly members seemed to be most vulnerable to health-related crises and high medical costs. Children's illnesses and deaths were likely to have been caused by poverty; for elderly people the causal direction was often the other way – causing poverty for those supporting them and survived by them. From the life histories it was possible to recognise the impact of an episode of chronic illness leading to a trajectory of impoverishment that spanned decades and generations. For example, some people traced their poverty back to land mortgaged or sold to pay for an ill parent's treatment many decades earlier. In addition, a number of turning points were identified where illness was part of a threshold which had multiple causes. These turning points were sometimes linked to individual or family life-cycle positioning. For example, when marriage of daughters corresponded with the illness or death of parents, the urgent nature of both demands often resulted in coping strategies which severely undermined the asset base of the household – which is a threshold for a long-term downward trajectory (see also Davis, 2006).



5 Concluding remarks

Dynamic, relational and multidimensional approaches in poverty research have been encouraged by recent social exclusion/adverse incorporation debates. These approaches open up potential new areas for learning about causes and patterns of improvement and decline in peoples' lives in contexts like rural Bangladesh. They draw attention to complex patterns where some groups actually benefit from other people's misfortune, even in surprising places such as the NGO microfinance sector and in health provision. As we examine people's life stories, it becomes clear that this kind of perspective is needed if policy makers are to address some of the causes of exclusion or exploitation that vulnerable people face, and also for those policy makers to engage in a nuanced and informed way with the mechanisms that perpetuate chronic poverty in such contexts.

The nature of impoverishment and vulnerability in rural Bangladesh requires research approaches which attempt to uncover relational, multidimensional and dynamic causes of improvement and decline in people's lives. The concepts of social exclusion and adverse incorporation go some way in drawing attention to this at the conceptual level. The much more difficult challenge, given the complexity and individuality of peoples' life courses, is to identify ways to identify patterns within sets of complex phenomena at the empirical level, and to work on systematic methods of analysis to convert this learning into policy-relevant knowledge.

Our examination of dowry and marriage costs, and illness and medical costs, provides examples of how losses and gains are made in patterned ways which generally favour groups of people who control more power-resources – in interchangeable economic, political, or social/symbolic spheres. Those who control few power-resources generally become more vulnerable as crises strike and others can benefit from that vulnerability.

In marriage negotiations families of brides suffer from the type of categorical inequality described by Charles Tilly (1999) which allows others to exploit the potential exclusion of women, particularly if they are unmarried. This social and economic phenomenon is best studied in a multidisciplinary manner, as encouraged by social exclusion/adverse incorporation debates and mixed-methods research. Dowry and wedding expenses are linked to chronic poverty and it is likely that the lack of recognition of the socio-economic damage done by dowry and wedding costs in the past is due, in part at least, to the narrowness of mainstream approaches in researching poverty.

Health services have similarly been neglected as anti-poverty interventions with too much emphasis in Bangladesh in recent years placed on the potential of microfinance to raise large numbers of people out of poverty. While microfinance has undoubtedly encouraged large numbers of small enterprises and made contributions to poverty reduction, the life stories we listened to in 2007 suggest that much more emphasis should now be placed on providing better quality, affordable health care for the rural poor and in combating absenteeism and exploitation within health services. If the inequities generated in the areas examined in this



paper can be ameliorated through innovative and positive policy approaches, much more effective steps in reducing chronic poverty in Bangladesh will be made in the future.



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