

Poverty in time:
Exploring poverty dynamics from
life history interviews in Bangladesh

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Abstract

This paper draws from life history interviews to investigate poverty dynamics in Bangladesh and considers life histories as a supplement to more quantitative approaches in poverty research. Qualitative life history methods allow the examination of the temporal and spatial context of people's lives in a way that uncovers a number of social phenomena concealed to other methods. These are discussed using life histories to demonstrate the types of social phenomena that can be uncovered. A number of categories of life trajectory are also identified and the use of a categorical approach as a way of using longitudinal qualitative findings to inform social policy is discussed. The lessons learned have relevance for using life histories to examine poverty dynamics more generally and also draw attention to the potential for using life history approaches in medium-n studies which may help to cross the qual/quant divide in poverty research.

Key words: poverty dynamics, life histories, chronic poverty, Bangladesh, social protection

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1. Introduction

In recent years there has been renewed interest in researching the dynamics of poverty in developing countries¹. At the same time there has been increased recognition among poverty researchers of the benefits from combining quantitative and qualitative research to help better understand poverty and inform policy². Panel surveys have been a favourite quantitative method for investigating long-term poverty trends across a population, while sometimes large repeated cross-sectional surveys are also used to measure similar trends, even if they don't track the same individuals or households over time. However, more recently there has been an upsurge of interest in using qualitative methods, particularly life history methods, to supplement knowledge gained from quantitative datasets³.

This paper discusses the usefulness of a life history method for analysing poverty dynamics in a developing country context, using findings from a study in Kushtia District in Bangladesh. It is argued that case-based approaches are a necessary complement to variable-based approaches: the advantages of large numbers of respondents can be combined with thick descriptions from a smaller sample. A high level of contextual and historical detail can be collected in life history interviews enabling the exploration of people's perceptions and understandings of the complex and dynamic realities of their lives. Life history methods also uncover a number of phenomena that tend to be concealed from other methods. These include events with multiple causation, 'last straw' threshold effects (events which lead to catastrophe due to a series of previous events), other cumulative trends, outcomes based on the ordering of a sequence of events, and complex interactions. Variable-based research where the household is used as the unit of analysis also produces the problem of masking events associated with household breakdown. Life-history approaches can help to uncover these.

However, in case-based research numbers of cases studied and compared are usually quite small, limiting the ability to generalise across larger populations. Here a larger-than-usual number of cases is analysed and categorised and patterns of crisis, coping and opportunity that emerged from life history interviews presented. Eight main life-trajectory patterns are identified and selected respondents' stories used to illustrate each pattern. These heuristic tools are useful for using life histories to examine poverty dynamics more generally and also draw attention to the potential for using life history approaches in medium-n studies which may cross the qual/quant divide in poverty research⁴.

2. Methodological lessons learned

In the research outlined here people from three towns and six villages in Kushtia district in Western Bangladesh were interviewed during 1999-2001. The aim was to identify episodes of crisis in people's lives, analyse the way they coped, and examine the impact these had on long-term life trajectories in order to explore, among other things, the contribution of informal forms of social protection to poor people's survival in times of crisis (see Davis, 2005).

In each of the nine sites an initial 'household census' of 100 houses, selected as randomly as possible, was carried out. Basic information on each of the households was collected: e.g. female- or male-headed household, land owned, main income source, ethnicity, religion, number of household members, and use of NGO loans. From the list of 100 households in

¹ For example the Chronic Poverty Research Centre (www.chronicpoverty.org) and Hulme and Shepherd (2003).

² For example the q-squared research programme (www.q-squared.ca).

³ See Dewilde (2003), Miller (1999).

⁴ See Ragin *et al.* (2003) on approaches to using medium-n studies to combine the intensity of case based research with the extensiveness of variable based research. See Abbott (2001) and Pierson (2004) for temporal approaches.

each site, 20 households were then randomly selected for a more detailed life history interview.

For these twenty people from each site, in addition to the life history interview, a profile was constructed collecting information on household members, extended family, skills and education, religion, economic resources (income, assets, debts), household facilities, coercive power, prestige, and networks and relationships. This approach drew from the resource profile approach (Lewis and McGregor, 1992; Lawson *et al.*, 2000; McGregor, 2004) and other livelihoods approaches (e.g. Carney, 1998), but deliberately took a more power focussed perspective⁵. This allowed a better examination of a number of fields of power (Bourdieu, 1990) that are an important part of the informal social protection system including: access to the means of violence, social network resources and social prestige. These household profiles were constructed before the life history interview and provided an initial platform of information allowing the life history interview to be guided towards relevant areas.

The life history interviews were conducted in *Bangla* and lasted between 2 and 4 hours, sometimes over multiple sessions depending on the availability of respondents. Very little written material (e.g. diaries or letters) was available. As a way of visualising the life history at the end of each interview, I used a template which mapped out significant events in the history of Bangladesh. The vertical axis on this template was used to indicate well-being and the horizontal axis time. The trajectories presented were based on the perception of a person's *obosta* (loosely 'life condition') as it changed over time, constructed by myself and the respondent. The term *obosta* was chosen because it is vague, is in common everyday usage, and roughly translates as 'life condition' which seemed to be a suitable proxy for well-being in *Bangla*. The respondents could then project their own idea of their life condition in a less restricted way than would be the case if more loaded or less common terms were used. Because of the focus on patterns of crisis, coping and opportunity, particular attention was paid to times of crisis in people's lives and to other turning points and trends. A number of simplified distillations of these diagrams are included in the discussion that follows.

I found it best to avoid general questions about overall circumstances at the initial stage of the interview and rather to begin by setting up a chronological framework of major life events. This created a series of benchmarks so that other details could then be written onto the template referring back to these dates to triangulate data. It also helped to 'warm up' people's memories and helped to set the tone so that they realised that I was interested in a high level of accurate detail. One of the strengths I found in this approach was the capacity of the methodology for penetrating general and vague answers about well-being, crisis or opportunity. Initial general questions about the well-being of a household or individual usually lead to vague answers like '*apod bipod dekhi*' (we have seen both security and danger), '*Allah rakhse kono rokom*' (Allah has put us in a 'so so' position – a complaining non-complaint), '*eki rokom abosta, tuk tak cholchi*' (it's always been the same situation, we just get by), '*shob shomoy goreb chilam, e rokom cholche*' (we've always been poor, we get by like this). However, once people had settled into the interview a more nuanced picture of their circumstances and experience usually emerged.

In an attempt to avoid vague general responses I found it best to start the interview by working out concrete details to do with age, marriages, births and deaths. Very few poor people in rural Bangladesh are able to tell you their age accurately, so age was estimated with reference to major historical events that most people remember. In Bangladesh the most important events were the famine of 1943, partition in 1947, the independence war in 1971,

⁵ The semi-structured interview drew from livelihoods (e.g. Carney, 1998) and resource profiles approaches (e.g. Lewis and McGregor, 1992; Lawson *et al.*, 2000; McGregor, 2004) but extended the scope of interest beyond livelihood resources to what I called 'power-resources' drawing from Korpi (1980, 1983, 1985) and Korpi and Palme (1998), Bourdieu and Nice (1977) and Bourdieu (1986, 1990) in a more power focussed approach.

and the famine of 1974. The template I used included the periods of the various governments that had been in power so working out ages was sometimes carried out with reference to national events. Older people were often able to verify that the respondent was 'as big as this boy', for example, at the time of the event in question.

Then if married, the respondent's date of marriage was worked out using the same sort of cross-checking process. This was followed by recording the births of children. These were used to cross check other events e.g. "did this happen before or after 'X' was born?" In many cases the children were nearby and could be checked at to see if they looked about the right age. The procedure was important due to people's general lack of interest in chronological ages and the usual inability for respondents to give accurate dates of events or ages. If children's birth dates had been worked out with reference to date of marriage, it was often necessary to work back from the present to check their ages. This was followed by working out marriage dates of any married children. Dates of deaths of parents, close relatives, and children were also asked about and recorded, including children (sometimes many) who had died around or shortly after birth.

With each marriage I asked how much dowry (*joutok*) was given and received including other wedding costs, which were often quite considerable relative to income. Often this led to discussions of loans taken out, land mortgaged, livestock sold, contributions from kin, and community collections being made. I explored how loans were arranged and who had organised village collections. This often revealed interesting information about patronage relations and other significant network connections. I also asked about marriages of sisters and other relatives as contributions to dowry are often also made in such situations. When others had helped, expectations of reciprocity were discussed.

Significant sicknesses were also investigated: who raised money to pay for medical care, who devoted labour for care, and where treatment was sought. I started with the respondent's parents and grandparents as events leading up to the death of parents often led to large expenditures and sale of assets. As with other issues, asking sweeping questions about illness yielded poor responses, but situating questions within a slowly emerging history often allowed memories to be jogged. A number of interesting issues to do with selective memory emerge, particularly when it comes to remembering episodes of ill-health⁶. The structure and sequencing of the interview was important in helping to stimulate memory; it was particularly useful to map out more memorable life transitions first so that links could be explored.

I also asked about events relating to land being divided among brothers (usually) although sometimes sisters received a share. This time in life cycles often corresponded with the formation of new households and had a significant bearing on individual well-being. This then led to the history of employment and business. Attention was paid to periods of unemployment and reemployment. Who helped out during unemployment? Who helped to get another job? How were loans secured to start and maintain a business? I asked about children's education and work. Are children supporting the parent? I asked about land ownership. When was land bought and sold? Had any land been lost due to river erosion? Why was land sold? Had land been mortgaged?

Court cases were also a common cause of crisis. What were the cases over? How long had they continued? What costs were involved? Were they associated with any violence or intimidation? I asked about theft and any other forms of violent conflict including police extortion or intimidation which seemed to be a common feature of poor people's experience.

While I was aware of the topics and issues I wanted to cover, I usually allowed the interview to follow its natural course in a conversational manner without imposing too much structure.

⁶ This has been a fruitful area of research among cognitive psychologists with important implications for memory-based life histories (see Becker and Mahmud, 1984; Ruben and Baddeley, 1989; Conway, 1990).

Topics that were clearly irrelevant were ignored; unusual, significant and interesting events were pursued in detail. After my interviewing skills had developed it was possible to cover most important issues with very little reference to the listed topics on my clipboard. By keeping the interview conversational I found that information was slowly revealed in a way that would never happen in a less natural exchange.

At the end of the life history interview a graph was drawn together with the informant showing the various trends and the effect of crisis episodes on well-being. The episodes were ranked from the worst crisis as (C1) followed by the second as (C2) etc. As significant crisis episodes were identified in the course of the interview the (often complex, multifaceted and cumulative) causes were explored, followed by the coping strategies employed during the crisis and the influence on more long-term well-being and security. Some people's circumstances had improved at certain times and the main causes of these periods of opportunity were also identified (O1,O2,O3, etc.) with relevant details noted. After the life history interview it was also often possible to talk to other household members and relatives about the same episodes to check their interpretation of the possible causes and nature of crises as well as to check the details of security-seeking strategies used and details of help. This also gave clues about the quality of the information initially received.

Once a number of crises were identified and discussed during the life history interview, including a discussion of sources of insecurity and crisis, the range of crisis coping strategies employed during particular episodes was examined in detail. The relationship between various 'power-resources' available to the individual or household were investigated, including economic assets and income, social prestige and status, access to officials and bureaucratic resources or to the means of violence, membership of organised factions or parties, and ascribed identity (gender, regional identity etc.). The analysis of the use of these power-resources aided in the understanding of the social mechanisms and processes which led to the differentiation between highly insecure people and not-so-insecure people.

3. Terminology

With an explicitly dynamic focus, a number of definitions and concepts are useful in order to improve the clarity and precision of discussion. First, I use the terms 'event', 'episode' and 'trajectory' deliberately. An 'event' refers to a short discrete period of time (up to about a month) in which a crisis of single or multiple causation can occur. 'Episode' is used to describe a longer period of time (up to about a decade) which is characterised by a particular state of affairs (such as a chronic illness or a long drawn-out court-case) and within which a number of 'events' can occur. The word 'trajectory' is reserved for still longer periods of time such as a person's entire life or large part of a person's life, and may span a number of 'episodes'.

Second, I use the words 'transition', 'passage' and 'life stage' drawing from Dewilde's (2003) usage to connect events, episodes and trajectories to more predictable phases of a life course. A 'transition' refers to a socially-defined change of state in a person's life, which is to some extent predictable and is usually abrupt. For example, this may be marriage, the death of a parent, division of paternal property, or the birth of a child. The word 'passage' is reserved for a transition, or series of transitions, which results in a new life stage. A 'life stage' is a form of identity which places people within socially-constructed phases in expected life courses, such as: being a child, student, married person, parent, or elderly person. Life stages affect social roles, responsibilities, prestige, power and household structure.

Third, in order to situate life histories within community and national contexts, I refer to groups of people in similar life stages at similar periods of national history as a 'cohort' and the periods of national history as 'eras': the 1971-1974 war-famine-nexus in Bangladesh is a good example of an 'era'.

4. Causality

The quantitative twin of the life history method is the panel survey. However, the life history approach, with few cases but many variables and moments in time, is able to provide contextual detail in both spatial and temporal dimensions. This many-moment, many-variable combination allows the exploration of social mechanisms that other studies may miss. These include multiple causation, cumulative causation, sequence effects, interaction effects and threshold effects (see Abbot, 2001; Pierson, 2004). In the discussion of the cases below, it is pointed out how an understanding of these phenomena can enhance our understanding of poverty dynamics across life courses. Table 1 summarises these particular mechanisms.

Table 1 The temporal context of causality

1) Multiple causation

Multiple distinct events coincide in time to produce a single outcome. Single causes can also have multiple effects.

cause 1 ⇒

cause 2 ⇒ effect

cause 3 ⇒

2) Cumulative causation

A prior event produces an interim outcome which changes or reinforces the effect of a following event.

cause ⇒ effect

 cause ⇒ effect

 cause ⇒ outcome

3) Sequence effects

The order of a series of events affects the final outcome:

event 1 ⇒ event 2 ⇒ outcome 1

event 2 ⇒ event 1 ⇒ outcome 2

4) Interaction effects

When events interact due to proximity in time, or for other reasons, a unique outcome is produced.

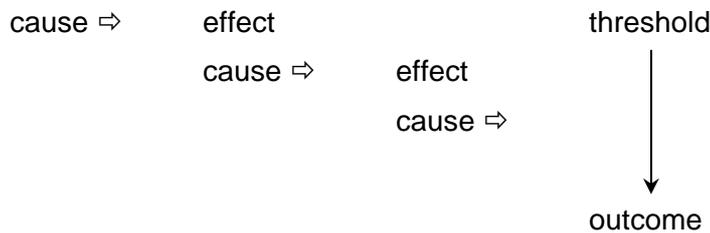
event 1 ⇒

 interaction ⇒ outcome

event 2 ⇒

5) **Threshold effects**

When a threshold is reached a magnified effect is triggered



6) **Duration of cause and effect**

Causes and effects can be of short or long duration. This creates a variety of combinations of cause and effect in time. See Pierson, 2004, pp. 79-102 for a thorough discussion of time horizons in causal accounts.

5. **Categorising Trajectory Patterns**

The following discussion is based on 90 of the 242 interviews carried out⁷. The simplest way of categorising the trajectories of respondents is (following Lawson *et al.*'s 2000 groupings and the approach set out by Hulme and Shepherd (2003)) to see people in declining, level or improving trajectories, where the variable changing is some measure of a person's well-being. In this section I attempt to build on such approaches but expand the number of trajectory types, using not only the present trajectory direction, but also the trajectory pattern observed over a longer period. I do this because much more can be learned from life trajectories than merely whether the person's condition is presently level, declining or improving. Trajectory patterns over significant periods of time help us to piece together more interesting and complex relationships and provide better scope for improving the fit between patterns of crisis and ameliorative social policy.

Of the 242 respondents, 91 were judged to be presently declining, 47 were level, and 104 were in improving trajectories. Overall, and in nearly all sub-categories of respondents examined in Table 2 below, the numbers of improving respondents tended to be slightly higher than the numbers of those declining. This finding is compatible with the overall trend of poverty reduction in Bangladesh overall reported most recently by Sen and Hulme (2004). Differences in numbers of those deemed to be 'level' should not be seen as significant because the choice between seeing a trajectory as level or not was somewhat arbitrary and subjective, differing significantly between interviewers and how much detail the interview yielded. Broad variables such as religion, gender, or urban/rural, remote/ non-remote location did not show significant differences in numbers of life trajectories declining or improving. What this approach does offer, however, is a high level of detail in individual stories. The challenge is then to analyse and aggregate this complex detail so that generalisations can be made and policy lessons drawn.

⁷ The chosen interviews were those which had yielded the most comprehensive life stories and only those which I had conducted myself. The total of 242 interviews included pilot interviews.

Table 2: Current trajectory direction of all informants⁸

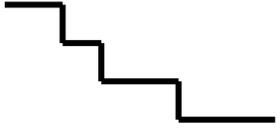
	Declining	Level	Improving
Total	91	47	104
Male	43	22	54
Female	48	25	50
Jibonpur	22	7	15
Haripur	16	4	18
Gopalpur	9	12	14
Kamalpara	6	6	8
Teliapara	5	10	5
Kumarpara	6	3	12
Mirpur	8	3	9
Goshpur	9	0	11
Dukhipur	8	2	10
Rural non-remote	31	23	47
Rural remote	25	5	30
Urban	17	19	29
Hindu	8	9	12
Muslim	82	37	89

6. Using trajectory patterns as heuristic tools in poverty dynamics studies

In order to analyse trajectory patterns I created a small number of categories (or fuzzy sets (Ragin, 2000)) or stylised patterns or types of life trajectory which seemed to recur in the data. Such an approach takes a preliminary step towards making generalisations over time in individual life trajectories and across numbers of individuals. These ideal types of trajectories (or parts of a life trajectory) are represented diagrammatically in Table 3. The following discussion is framed using these eight trajectory categories.

⁸ Village names and respondent names have all been changed to ensure anonymity.

Table 3: Ideal typical trajectory patterns

Trajectory direction	Trajectory pattern	Depiction	Number of cases (out of 90)
level	smooth		6
improving	smooth		3
declining	smooth		6
level	saw-tooth		17
improving	saw-tooth		17
declining	saw-tooth		14
declining	single-step		13
declining	multi-step		14

A number of observations emerge as overall life trajectories are considered:

- 1) Improvements in people's life conditions tend to happen only gradually, whereas sudden declines were much more common. People rarely win a lottery, but they can frequently and suddenly become ill, lose their land, spouse, or income.
- 2) Crises are more likely to produce serious and sudden declines when the crisis either directly affects something constitutive of a person's well-being⁹, such as their health, or when a person has very few 'buffers' (e.g. low resilience due to previous crises, no insurance resources, few assets or savings, poor network resources). Most poor people have few buffers and are therefore more likely to translate a crisis into a serious decline in well-being¹⁰.
- 3) Life trajectories and parts of life trajectories (episodes) can be categorised into a fairly small number of patterns. For example, some trajectories were marked by one big crisis that overshadowed the rest of the person's life (what I call a 'single-step decline'); others resemble more the teeth of a single action saw ('saw-tooth'), gradual improvements interspersed with more abrupt declines; others are fairly smooth all the way ('smooth'). In further research it may be useful to use categories such as these as fuzzy sets a way forward in bridging the qual/quant divide in studies of poverty dynamics (see Ragin, 2000).

7. Trajectory direction

Improving trajectories

There are only two categories which describe improvement: 'improving smooth' and 'improving saw-tooth'. The lack of other patterns reflects the difference between decline and improvement in general: declines are often steep but improvements are not. Because of this, sudden single and multi-step improvements did not appear among the sample of non-metropolitan Bangladeshis interviewed. Long-term improvements are either slow and smooth (usually for the more resource rich) or they consist of slow improvements interspersed with sudden declines, which nevertheless are not serious enough to undermine an overall upward trend. The 'improving saw-tooth' pattern which results is the most common trajectory type for poor people on an improving trajectory. An understanding of this is relevant for conceptualising social policy interventions. If life trajectories, even among those which are improving, are interspersed with setbacks, anti-poverty policy can have two aims: the support of processes which allow gradual periods of improvement to occur on the one hand, and the prevention or mitigation of events which cause inevitable sudden declines on the other.

Declining trajectories

In contrast with the two forms of improvement there were four patterns of decline. Obviously in many actual cases it was difficult to decide which type (or combination of types) the idiosyncratic and complex real-world patterns corresponded most closely to. However, the distinctions are still useful for heuristic purposes because ideal types, created by abstracting out from the real world cases, can in turn be reflected back onto real-world events and processes, as tools for further questioning and analysis.

⁹ See Sen (1998) for a useful discussion on the distinction between 'constitutive' and 'instrumental' determinants of well-being.

¹⁰ See Room (2000) for a useful conceptual framework using ideas of snakes, ladders, passports and buffers to describe a dynamic view of processes of social exclusion.

(i) *Declining saw-tooth*

It seemed to me that many trajectories of the poor people interviewed resemble the teeth of a saw. Periods of slow improvement were commonly interspersed with more sudden downward falls. When the falls outweighed the improvements an overall downward trajectory resulted. This 'declining saw-tooth' pattern has some resonance with Chambers' idea of a downward ratchet (Chambers, 1983). However, it is useful to distinguish between trajectories where there is scope for improvement between downward steps and where no scope for improvement or recovery occurs. This distinction is not so clear in the 'downward ratchet' analogy.

(ii) *Smooth decline*

Some trajectories decline smoothly rather than through sudden steps. Smooth decline patterns are less common and tend to appear when crisis episodes are long term (drawn out court cases, chronic illness, under-employment) or when there is some long-term underlying or structural cause of disadvantage which precludes improvement (such as 'adverse incorporation' (Davis, 1997, 2001; Wood, 1999) within constraining or exploitative patron-client dyads).

(iii) *Single-step decline*

Single-step declines describe a trajectory which is characterised by a crisis event (which may be of composite causation) which has an overshadowing and defining significance due to its catastrophic impact. This may be due to a relative's death, an accident or serious illness, a court case, or a catastrophic combination of adverse events (double and triple whammies) occurring at around the same time. For many poor women their abandonment, divorce, or widowhood, if it had happened, often constituted such a defining event. Also people can be more vulnerable to such declines during transitions or passages between life stages such as the death of parents and the associated division of parental property, the beginning and end of marriages, and during or after migration.

(iv) *Multi-step decline*

Multi-step decline was similar to a declining saw-tooth, the difference being more in terms of a small number of serious crises (2-5) with little improvement or recovery in between. The lack of recovery between crises often suggested a lack of resilience, particularly associated with more vulnerable individuals.

Level trajectories

Two categories of level trajectory appeared: what I refer to as 'level saw-tooth' and 'level smooth'. These can occur at relatively high, medium or low levels of 'life condition' (*obosta*). Saw-tooth trajectories at a fairly low level of 'life condition' are the most common type experienced by the chronically poor. For the individuals and households who were extremely poor, a low but 'level saw-tooth' type trajectory reflected the way that these people were barely surviving, avoiding a declining trajectory largely because there was little scope for further decline in their life condition without total destitution and death. It was usual, at this very low level, for moral-economy norms corresponding with Scott's 'subsistence ethic' to appear, which compel relatives, patrons and neighbours to provide for these individuals in a number of ways crucial for their survival (Scott, 1976). Some of these processes, particularly those involving extended kinship relationships have also been identified in Bangladesh by Indra and Buchignani (1997). This low-level informal social protection continues at a very low

and vulnerable level of subsistence reflected in what could be called a 'low-level saw-tooth' trajectory type. While in their highly vulnerable states, however, these people were often beset by regular crises, for example: illness, unemployment, and various forms of violence, domination and coercion. This suggests that that low levels of informal social protection are not sufficient to prevent long-term harm.

'Level smooth' trajectories were more associated with the better off. The smooth trajectory usually reflects access to resources which effectively buffer against regular crises. For these people health problems were dealt with through relatively expensive private clinics, legal disputes resolved due to access to a number of social and economic power-resources, and dowries paid for from savings and sale of assets without damaging quality of life. In addition to the better off, however, a smaller number of individuals without significant assets and low income also had fairly smooth and level trajectories. These tended to be younger respondents, sometimes married couples with young children who had not yet faced dowry problems, with their parents still relatively young and healthy, and with property not yet divided between brothers – an event which usually occurred after the death of parents. However, the level trajectories enjoyed by these poorer young people tended to be short-lived once they moved on in their life cycles when parents became old and daughters needed dowries. A smaller number of single older people were also living fairly crisis-free lives, reflected in the 'level smooth' trajectory pattern (see the case of Nasima below). In these cases the level smooth trajectory was due more to good fortune than to resilience or a lack of vulnerability. It occurred while elderly people were healthy, had children and neighbours caring for them and had few responsibilities for others.

8. Trajectory Patterns

In the following section I draw attention to the range of trajectory patterns identified above using selected cases from actual life history interviews. The diagrams used are a distillation of information from actual life history interviews and the life trajectory diagrams drawn with informants. For the sake of clarity, only the most relevant information is included in the diagrams. Accompanying discussions are based on my interpretation of relationships and processes emerging from a much wider set of life history interviews. I use the eight trajectory types to organise the discussion.

8.1 Smooth trajectories

Smooth trajectories were not common. Approximately 15 smooth trajectories (17%) could be identified from the 90 most comprehensive life histories but this figure should be used with caution. Life history interviews varied greatly in the quality of information gathered and a smooth trajectory could be erroneously drawn when an interview did not go well because there was insufficient information available to describe the ups and downs in a person's life. In interviews where a rich and accurate level of detail was recalled, a more accurate trajectory was drawn, and this tended not to be smooth. However, in some cases, the smoothness of the trajectory was not due to a lack of detail, it reflected either a period of relatively few serious crises, or sufficient resources to deal with them – particularly in the 'smooth level' and 'smooth incline' cases. In the smooth decline cases the trajectory usually reflected chronic and long-term downward pressures with few countervailing opportunities.

8.1.1 Declining smooth

Most cases of smooth decline in individual life condition were associated with chronic illness of the respondent, or someone close to the respondent. Table 4 provides examples of six cases which could clearly be identified as 'declining smooth'. For these six, it was clear that the trajectory was actually fairly smooth rather than an interview which had failed to yield adequately detailed information. A number of other cases were categorised as 'declining

smooth' but due to the paucity of information from the interviews, I had much less confidence in drawing conclusions from these cases.

Table 4: Examples of causes of declining smooth patterns

Main cause	Gender	Current Age
1) A combination of low household income and several chronic health problems	M	63
2) Chronic illness	M	51
3) Husband's chronic illness	F	35
4) Mother-in-law's chronic illness (TB)	F	32
5) Low income and chronic illness	M	22
6) Low income and brother's chronic illness	M	20

The following case of Sukur Ali (number 1 in the table above) illustrates a smoothly declining life trajectory caused mainly, but not exclusively, by the chronic health problems suffered by other members of his household.

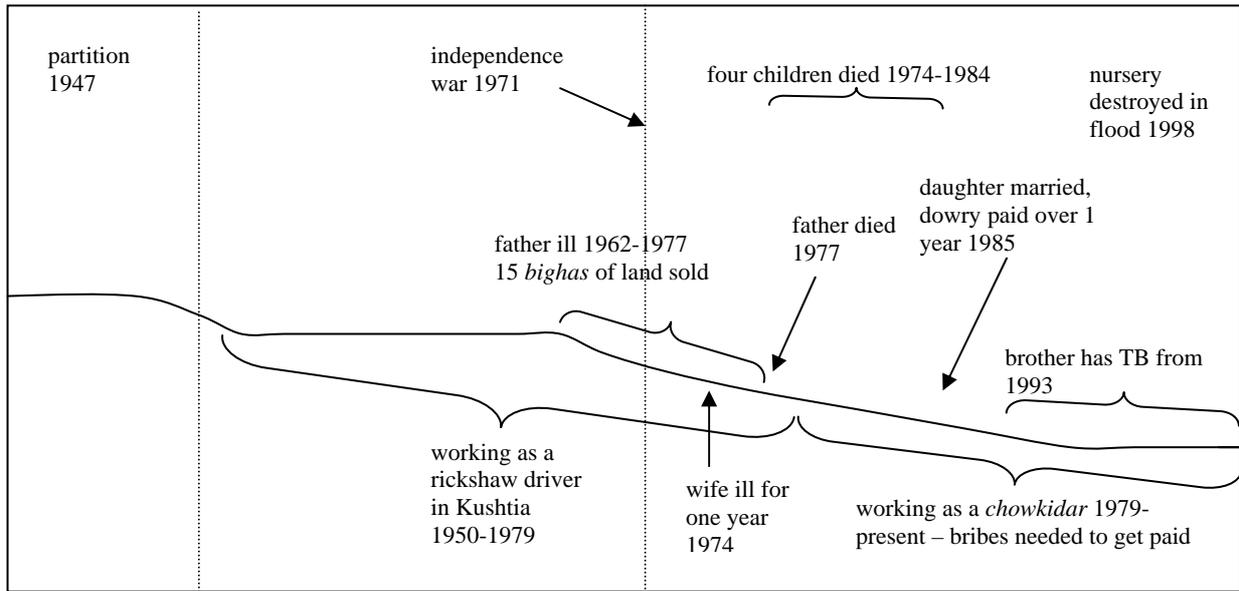
Declining smooth: Sukur Ali: low household income and a number of chronic health problems

Sukur Ali is a 63-year-old man who has worked as a village *chowkidar*, employed by the Union Parishad, since 1979. His wife Momataz is 50 and works as a day labourer in a local tobacco processing plant. They have a 16-year-old daughter living with them in the same *ghor* (room). In addition Sukur Ali's brother eats with them but sleeps in a separate *ghor* in the same *bari* or homestead. The brother has TB and has not been able to work for the last three years. There are three separate rooms in the *bari*. Sukur Ali earns Tk. 700 per month as a *chowkidar* but is not usually paid on time. The recurring delay in wages exacerbates his dependent relationship on the Union Parishad chairman who oversees his employment.

Before 1979 Sukur Ali had worked as a rickshaw driver for 29 years. When he was married in 1965 his father owned 15 *bighas* (5 acres) of land. In 1962 his father became ill and over the following 15 years (which also spanned the war of independence) they sold all of their land to pay for their father's treatment (8 *bighas* before the war and 7 after). During the 1974 famine they also sold their rickshaw to buy food. At that time also Momataz was ill with an abscess which persisted for a year. Sukur Ali's father died in 1977 after 15 years of illness. Momataz was pregnant four times between 1974 and 1984 but all of the children died around the time of birth. In 1987 they arranged the marriage of their eldest daughter and negotiated the dowry payment of Tk. 3000 to be paid over one year.

The following trajectory diagram is a simplified version of that drawn during the interview and attempts to clarify the relative impact these events and episodes on Sukur Ali's well-being over time. The combination of chronic illness (father, wife and brother) and other stresses (dowry, crop losses) produced a smoothly declining trajectory. Low and intermittent income and a denuding asset base do little to mitigate these long-term downward pressures.

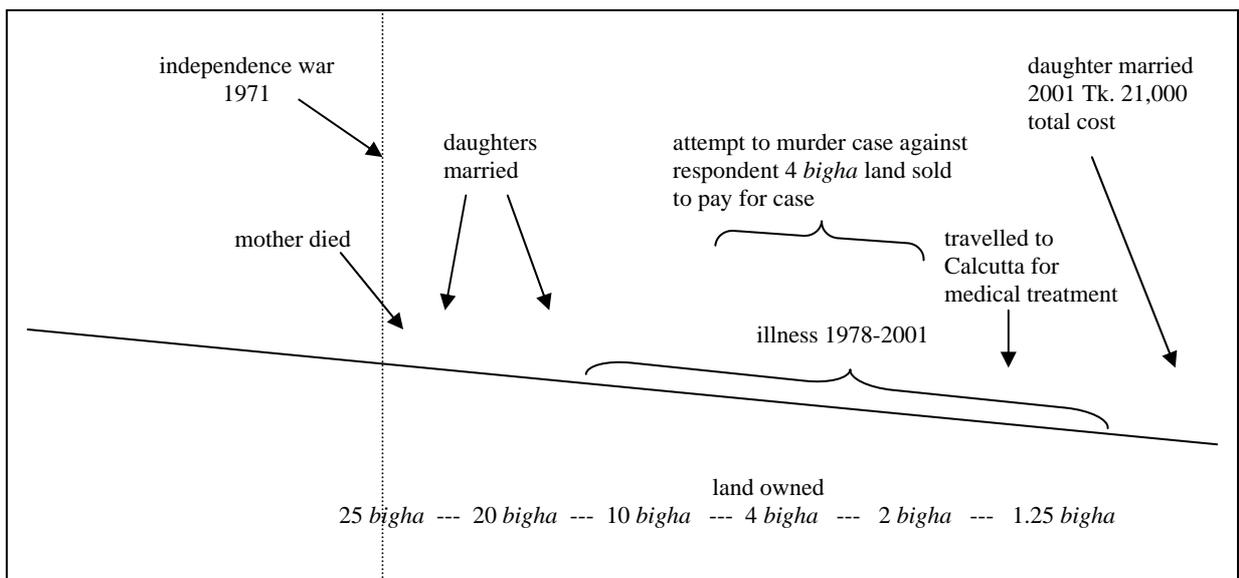
Figure 1: Declining smooth: Sukur Ali



Declining smooth: Anwar Hossain

Another case (number 2 in Table 4) also illustrates a similar process of smooth decline. Anwar Hossain was 50 years old and had suffered from long-term illness from 1978-2001 which demanded ongoing expenses, including a trip to Calcutta for medical care. The impact of this illness was the main long-term downward pressure. Most of his income is derived from agriculture and agricultural day labour. Sequential sale of land led to a denuding asset base used to fund medical expenses and led to a long term mismatch of income and expenditure. This was exacerbated by the other effects of chronic illness – such as reduced income from day labour – and a drawn-out court case, and expenses associated with the marriage of several daughters.

Figure 2: Declining smooth: Anwar Hossain



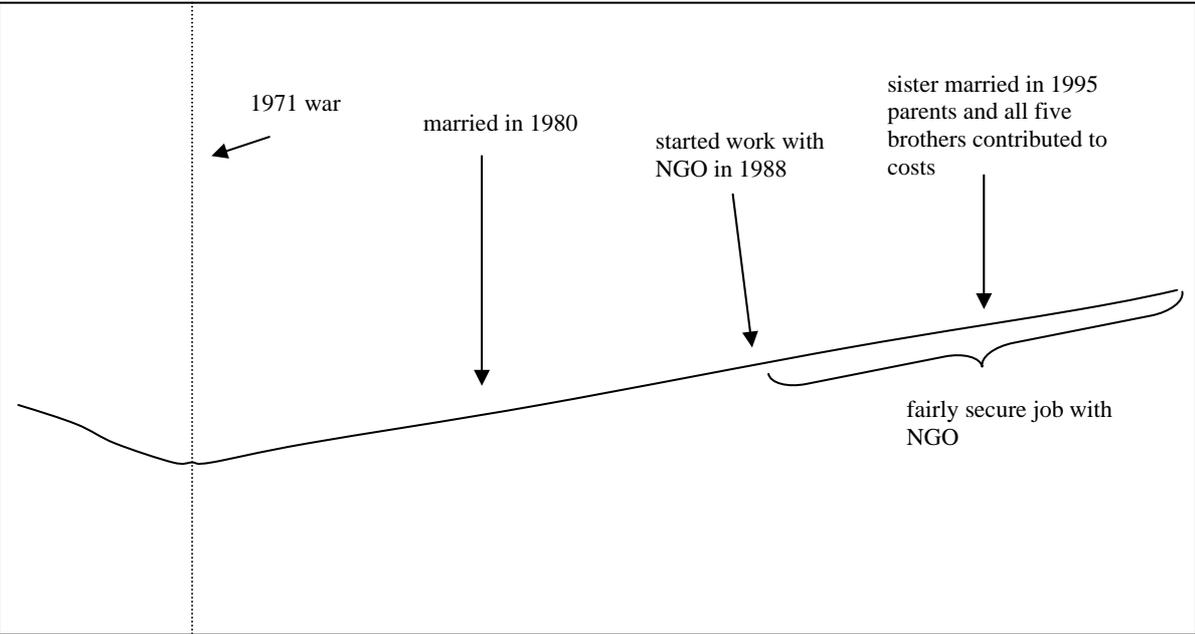
In both these cases the smoothness of the decline reflects chronic problems which were met by unsustainable coping strategies. The long-term mismatch between income and expenditure was met by the sale of assets, but with each consecutive sale, the ability to cope was further weakened. The outcome of smooth decline is the result of cumulative causes where coping strategies with each setback reinforce the impact of the next event. This type of dynamic causation can only be uncovered in an approach which combines thick description in a spatial and temporal context. In considering the policy implications of this pattern of decline we need, therefore, to take a long-term perspective when addressing the mismatch between downward pressures and the ability to mitigate them. The prevention of denudation of coping power-resources would form an important part of a social protection strategy – in this case the sale of land – alongside the mitigation of common downward pressures such as medical problems, medical expenses, court-cases and dowries.

8.1.2 Improving smooth

Only three cases of ‘improving smooth’ appeared among the chosen 90 life histories. In all cases the improvement in life circumstances was not so much an emergence from poverty as the gradual consolidation of already quite strong positions in communities. Smooth inclines generally reflected either an ability to cope with the inevitable vicissitudes of life by having assets, income, and other social and political power-resources, or by being fortunate enough to not be visited by major setbacks. However, what often seems to be good fortune often has a structured component of being either in an advantaged position with a strong power-resource base, or occupying a less vulnerable a place in the life cycle.

One of these cases of a smooth incline is depicted in the diagram below. Jehangir is a 40-year-old man who had secured a long-term position as a gardener with a local Kushtia-based NGO earning approximately Tk. 3900 per month. He also acted as a *shordar* (local labour intermediary) organising day labour for work with the NGO in town when this was needed. This position of economic security and a strong social network allowed consolidation of an already strong position. His family owned 7 *bighas* of land of which 2 *bighas* belonged to him personally. He had not yet faced dowry costs for daughters or major medical costs for his parents and was one of 5 brothers, all who lived locally. His parents were also still relatively healthy. A reliable income stream, with some assets being consolidated and a strong social network in the local area contributed to a smoothly improving trajectory.

Figure 3: Improving smooth: Jehangir



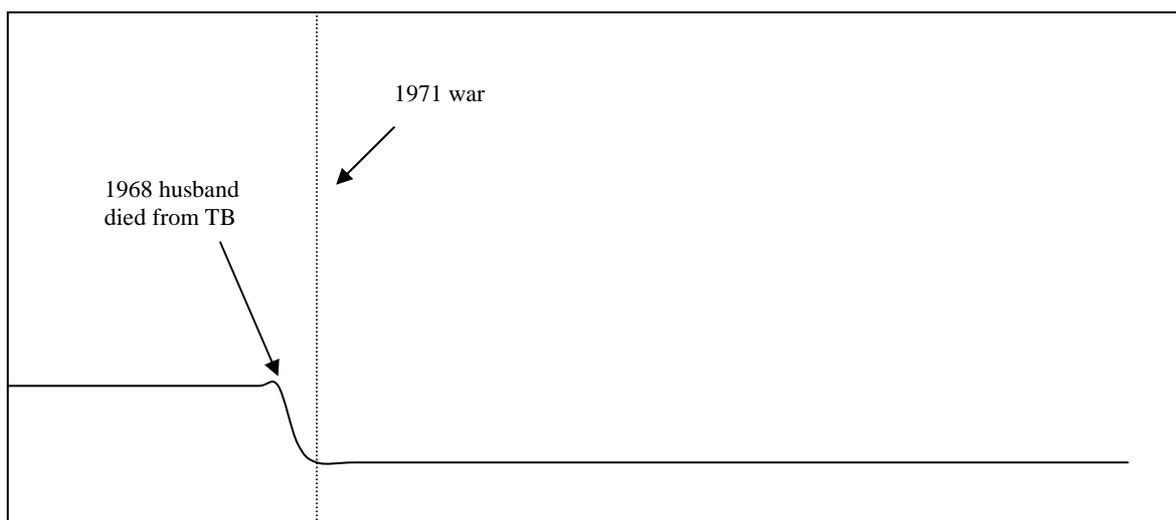
8.1.3 Level smooth

Smooth and level trajectories were not common and were usually associated with interviews that had not gone well. A common response that poor people gave when initially asked about their situations, particularly before a relationship of trust and rapport had been established, was that their condition (*obosta*) was bad and had always been so with very little change. One of the reasons I developed an approach based on life history interviewing was that I found that the same people produced stories which showed that their life trajectories were by no means smooth and level once time had been taken to build up trust and rapport with them and as they understood that I really was interested in the details of their lives. However, in a small number of cases, episodes of some lives reflected a fairly constant condition even after detailed histories had emerged. The following diagram illustrates one such case where a 69-year-old woman, I will name Nasima, seemed to have had a fairly constant trajectory over the thirty three years after her husband had died.

Low level smooth: Nasima

Nasima was born in 1931 and married in 1956. A daughter was born in 1958 but died shortly after birth. She then had two sons, one born in 1960 and the youngest in 1968. In 1968 her husband died from TB and she has lived alone since 1985 when her youngest son was married. She owns her small house and the land it is on, however, the house is thatched and has no tin on the roof. Her total assets are worth approximately Tk. 2,500 and she has no livestock except for two chickens and has no regular income. She has been supported by her sons over the years and although there have been some difficulties due to illness these have been adequately managed. Her low level, yet smooth, trajectory reflects a low level of subsistence, supported by her sons, with few responsibilities for others and few major crises. She has not been in a position to have to raise money for daughter's dowries, nor has she suffered major illnesses, and has had her day-to-day needs met by her sons. However, she also lives at a very vulnerable subsistence level, dependent on others, and has little opportunity for improvement.

Figure 4: Low level smooth: Nasima



The problem of distinguishing between a truly smooth trajectory and a level saw-tooth highlights the difficulty of using a retrospective interviewing technique. With experience a researcher can distinguish a problematic interview from a history which really has few vicissitudes. However, problems of memory, differing perceptions of what constituted a crisis and varied rapport with respondents, makes absolute certainty difficult to achieve.

8.2 Saw-tooth trajectories

Trajectories which resembled the teeth of a single action saw were the most common pattern in life trajectories and within episodes in trajectories. In these, gradual improvements were interspersed with more abrupt declines. Of what I judged to be the 90 most accurate life history interviews, 48 (or 53 percent) had significant episodes following this pattern.

8.2.1 Level saw-tooth

The level saw-tooth pattern was usually the reflection of a number of short-term improvements being reversed, usually suddenly, by intermittent crises producing a long-term trend of neither improvement nor decline. In most cases the potential for long-term improvement was hampered by the common problems identified, such as dowry or illness of parents, often coupled with a low level of resilience and low income making these full crises, rather than minor vicissitudes.

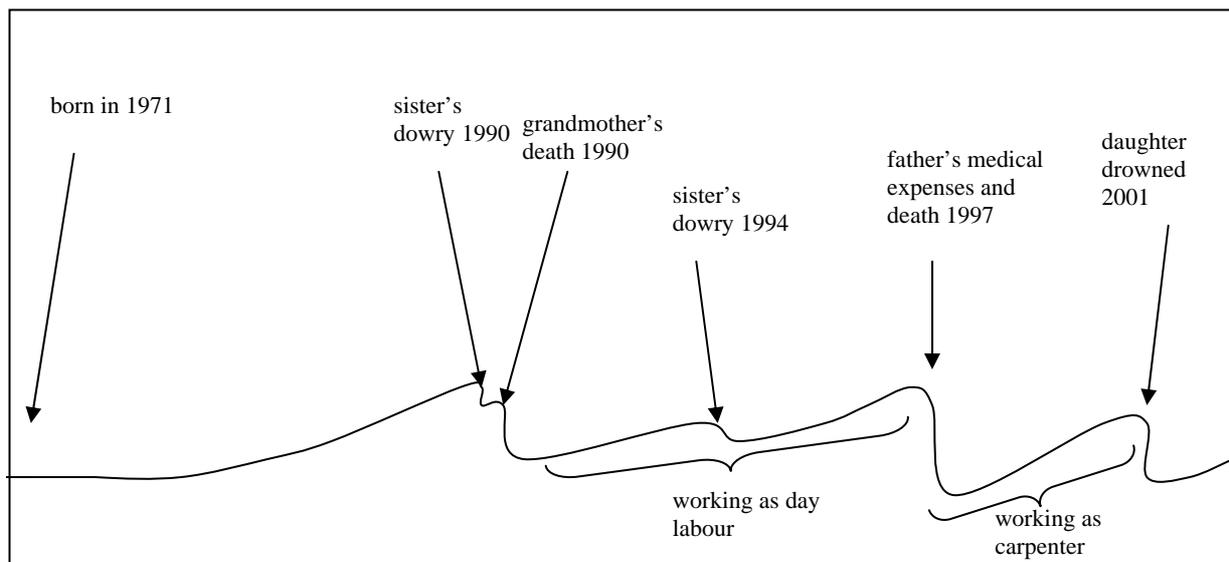
The cases outlined below illustrate a number of common features which occurred with the level saw-tooth pattern. Improvements are possible through household members being economically active, however a number of life-cycle related crises also occur, mostly involving illness and dowry expenses. The first case was a father in a small family with 3 daughters. There were few opportunities for advancement other than through consolidating income from business, however with young daughters marriage costs loom in the future. The second case is similar, but with a son starting work there is more chance of future improvement.

Level saw-tooth: Moznu

This case can be seen as a level saw tooth trajectory at a fairly uniformly low level of life condition. Moznu is a 29-year-old man living with his 24-year-old wife and three daughters (aged 5, 3 and 1) in Haripur. He works as a carpenter and earns approximately Tk. 1900 per month. They own about 6 *kata* of land including the land their house stands on and a shop on the main road. Total assets are worth approximately Tk. 23,000. They owe Tk. 5000 from NGO loans accessed by his wife, but used in the carpentry business. He is well regarded in the community and has significant relationships with the local U.P member and a large land owning neighbour, who is also politically powerful in the village. All these people are linked to the Bangladesh National Party (BNP) faction in Haripur who they refer to as 'our people' ('*amader lok*') or 'people on my side' ('*amar pokke lok*'). These people have often helped Moznu with informal cash loans ('*howlat*'), and loans of commodities like wheat, rice and salt.

The worst crisis time reported by Moznu was the period when his father died from a stroke in 1997. A year of medical expenses came to Tk. 11,000 and 2 *bighas* of land was sold to cover this. Other major crises were caused by the costs of his sister's dowry and grandmother's death in 1990, and another sister's marriage expenses in 1994. On a second visit, after the initial interview, Moznu also reported to me that his youngest daughter had recently drowned in a pond. Despite this, from about 1999 onwards, his life was improving economically. He attributed this to receiving two loans from an NGO, Tk. 3000 in 1999 and Tk. 5000 in 2000. This money had helped to consolidate his carpentry business.

Figure 5: Low level saw-tooth: Moznu

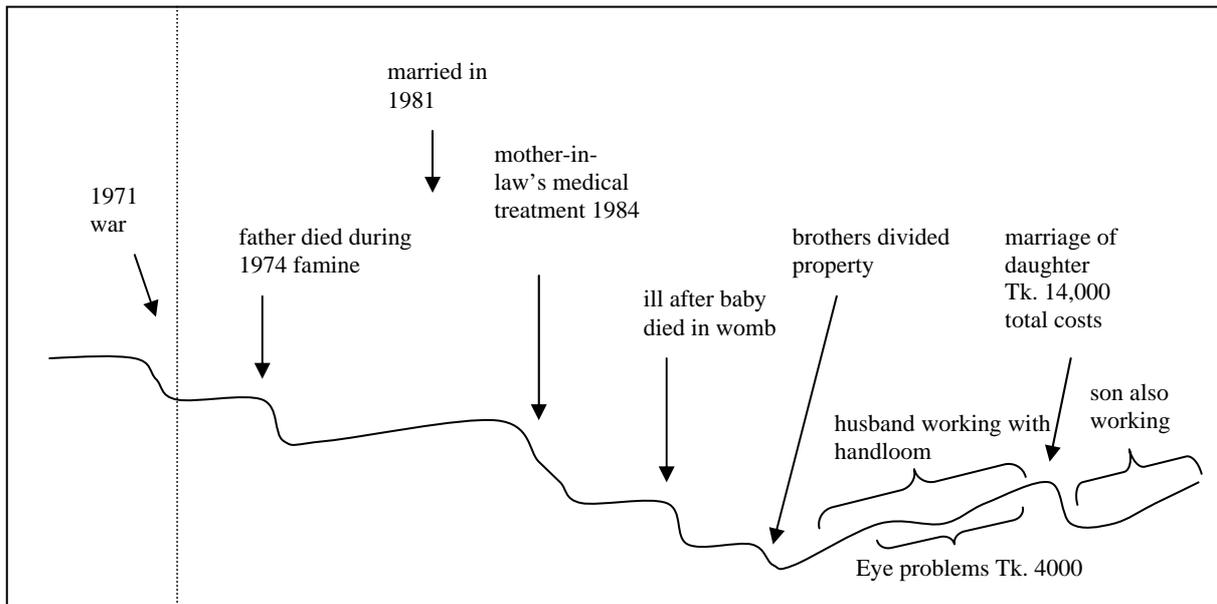


Level saw-tooth: Fuljan

Fuljan is a 33-year-old woman who lives with her husband, five children (3 boys and 2 girls) and her 66-year-old mother-in-law. Another daughter was married in 1998 and moved to her new in-laws. There were also 6 other households of her husband's brothers who lived in the same *bari*. Her husband worked as a loom master and earned approximately Tk. 1200 per month and her eldest (17-year-old) son also earned about the same working with a handloom. They owned about 1.5 *kata* of land where the house was built and their total assets were worth approximately Tk. 12,800. Their house was in a bad state of repair and they are looked down on in the community as 'poor' ('*goreb*').

Fuljan was married at the age of 12 in 1981 after her father had died from typhoid during the famine in 1975. Both Fuljan and her husband came from poor families. In 1984 her mother-in-law (*sasuri*) became ill with a stomach ulcer and they had to pay Tk. 13,000 for medical treatment. To fund this her husband's brothers sold a handloom. In 1987 Fuljan herself became ill after a baby died before birth and Tk. 20,000 was spent on her medical treatment. In 1990 the brothers divided the family property and in the following years their position improved. In 1998 her eldest daughter was married with a total cost of Tk. 14,000 (10,000 dowry and 4,000 costs). To raise money for this: an advance was taken from an employer, Tk. 5000 came from relatives, a goat was sold, and an NGO loan was taken out. Now with her eldest son working and contributing to the household income as well as her husband, she sees her life condition improving over the coming years.

Figure 6: Level saw-tooth: Fuljan: Potential for improvement hampered by dowry and illness



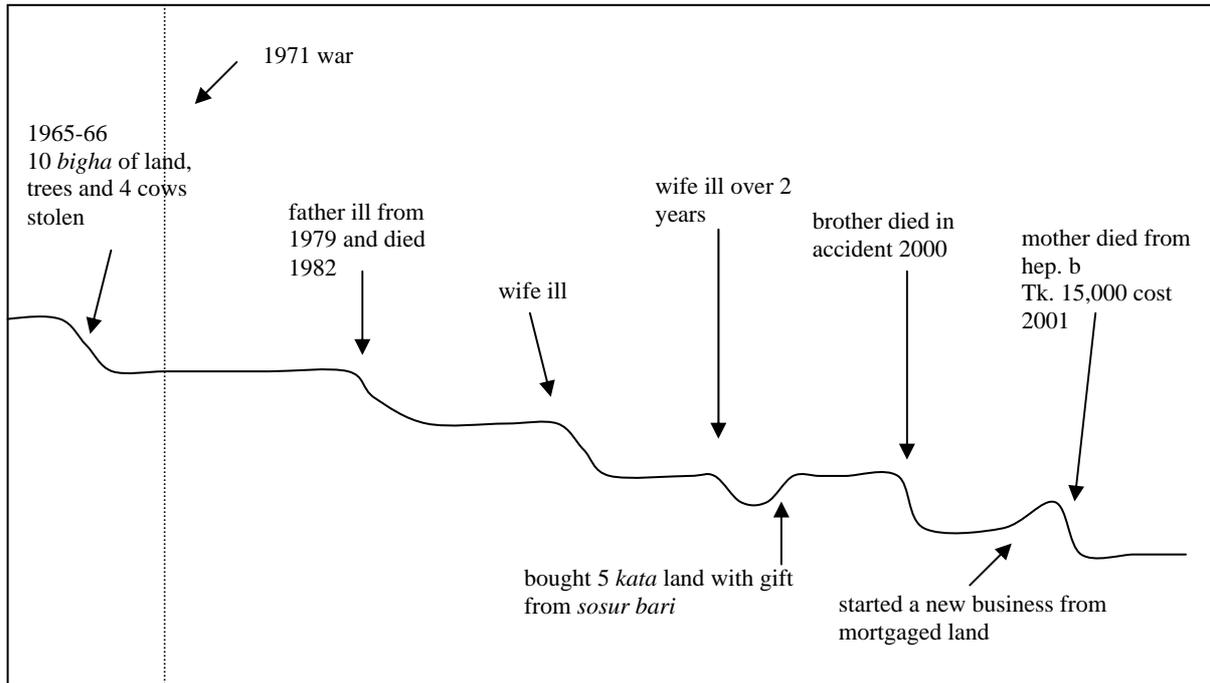
This level saw-tooth pattern tended to be the most common type of trajectory for poor people who had maintained roughly the same level of life condition over a long period of time. Downward crises were often experienced as abrupt declines with longer periods of gradual recovery between. For poor people with few coping resources these shocks tended to be converted more directly into a decline in well-being producing a cumulative decline.

8.2.2 Declining saw-tooth

The declining saw-tooth trajectory has much in common with the multi-step decline pattern discussed later and it is often difficult to distinguish between the two in real life. However, it is useful to have two separate categories to distinguish trajectories declining without much recovery between downward steps (multi-step decline) from those where some recovery occurs but with further crises nevertheless outweighing the improvements. As can be seen in the cases considered below most longer real life trajectories are a mix of the various ideal types.

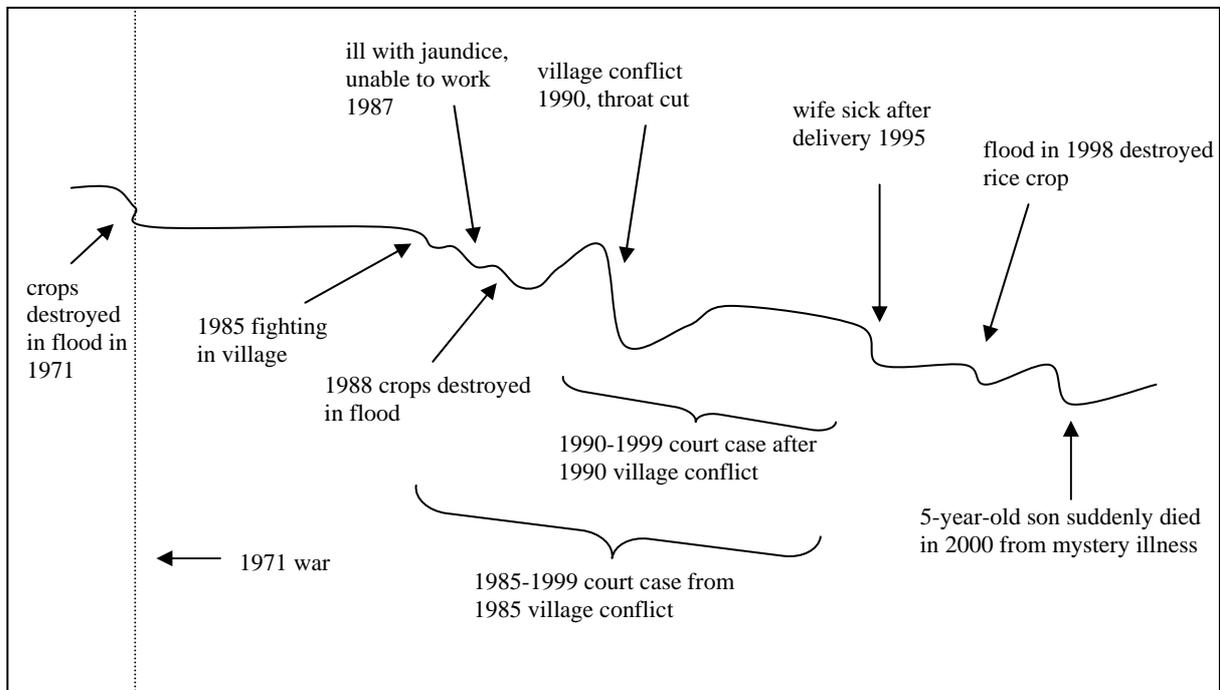
The case of Amir Hossain below illustrates the saw-tooth pattern in an overall declining trajectory. His trajectory is beset with the common crises such as illnesses, but times of improvement were also identified, in this case land was bought using a gift from in-laws and a new business was started. However, the larger crises – a brother's death in an accident and mother's illness and death – outweighed the improvements producing an overall downward trend.

Figure 7: Declining saw-tooth: Amir Hossain



Also in the case of Selim below, similar times of opportunity were reported but these were undermined by illness, flooding and a violent village conflict leading to serious injury for the respondent and expensive drawn-out court cases.

Figure 8: Declining saw-tooth: Selim



Since this pattern is the most common type for those who decline into poverty, or from poverty into further destitution, a better understanding of the long-term dynamics of patterns of decline within individual and household life cycles is crucial for the better formulation of protective and preventative social protection strategies. It is also particularly important in the planning of formal social protection to seek a synergistic combination of formal and informal strategies.

8.2.3 Improving saw-tooth

Improving trajectories of the saw-tooth pattern are the most common trajectory of poor people when they are emerging from poverty. Table 5 below shows the main reasons for improvement in a sample of people with life trajectories of this type. These highlight a number of important explanations for an improved trajectory even while people were beset by intermittent crises. Most improvements were associated with the achievement of a steady income stream by a member, or members, of the household which provided a buffer for intermittent crises. The life-cycle transition of sons beginning to work and contributing to the household income was particularly important, particularly for the women interviewed, especially for women without husbands. The ability to establish or consolidate small businesses using either informal or NGO loans was also very important. In other cases, benefits for some people had costs attached for others. For example, the receipt of dowry money for men was commonly used to start businesses, while the costs to the bride's family often produced a crisis. Also, in some cases the division of property among brothers led to benefits for some but was often associated with a decline for others who had benefited in the past from property being held in common.

Table 5: Reasons for improvement in saw-tooth trajectories

Age	Sex	Main reason/s for an improved trajectory
20	F	Sufficient regular work for husband with handloom, driving a <i>van gari</i> , and agricultural day labour
26	M	Started a new business benefiting from: receipt of dowry, NGO loan in wife's name, and illegal electricity connection
29	M	Permanent job with an NGO
30	M	Division of property between brothers, regular income from handloom
35	F	Two sons begin working and a <i>van gari</i> was bought using an informal loan (<i>howlat</i>)
35	M	Used an informal loan to open a tea shop in the <i>bazaar</i> , and wife started working
39	M	Loans taken out from relatives and an NGO and a new business was started
40	F	Son starting to earn income
42	F	Son starting to earn income, daughters all married
42	F	Son starting to earn income
42	M	Successful farming, hard work and entrepreneurial use of other's mortgaged land
49	M	Regular income from agriculture, hand-loom, son's dowry, and son beginning to work
55	M	Regular income from agriculture and a number of sons working
56	M	Continued small but regular income as a school teacher

Even though Table 5 above shows that work-related activities of household members is an important part of emergence from poverty, we should be careful not to neglect other less visible aspects of this emergence. The absence of crisis involves both upward opportunities and the lack of, or mitigation of, downward pressures. What *could have* happened if something else was absent will obviously not feature as strongly as what *did* happen.

The danger is that a superficial reading of stories of emergence from poverty due to work-related activities can lead to policy priorities based solely around promoting income generation – as is the case with the micro-finance-dominated-poverty reduction model which has existed for the last two decades in Bangladesh. However, emergence from poverty has two sides: slow upward episodes of opportunity interspersed with sudden, downward crisis-causing events. The prevention or mitigation of downward crises can also help convert declining saw-tooth trajectories into improving ones, but because they prevent what *could have* happened, they can be overlooked when tales of emergence are favoured in development literature. When tales of success have disproportionate coverage, social protection measures can be neglected. In the Bangladesh case the mitigation of the negative impacts due to: illness (particularly of the elderly), dowry costs, social conflict, marriage breakdown and household dissolution; all need to be kept as social protection priorities. Improvement is ‘caused’ by both upward drivers and the removal of downward ones.

The following two diagrams help to contextualise improving saw tooth patterns within longer trajectories. The first shows an initial declining trajectory for a woman due mainly to a failed marriage. Improvement began with a second marriage and most markedly due to a son’s contribution to household income, offsetting ongoing expenses for a parent’s medical care.

Figure 9: Improving saw-tooth: Rena

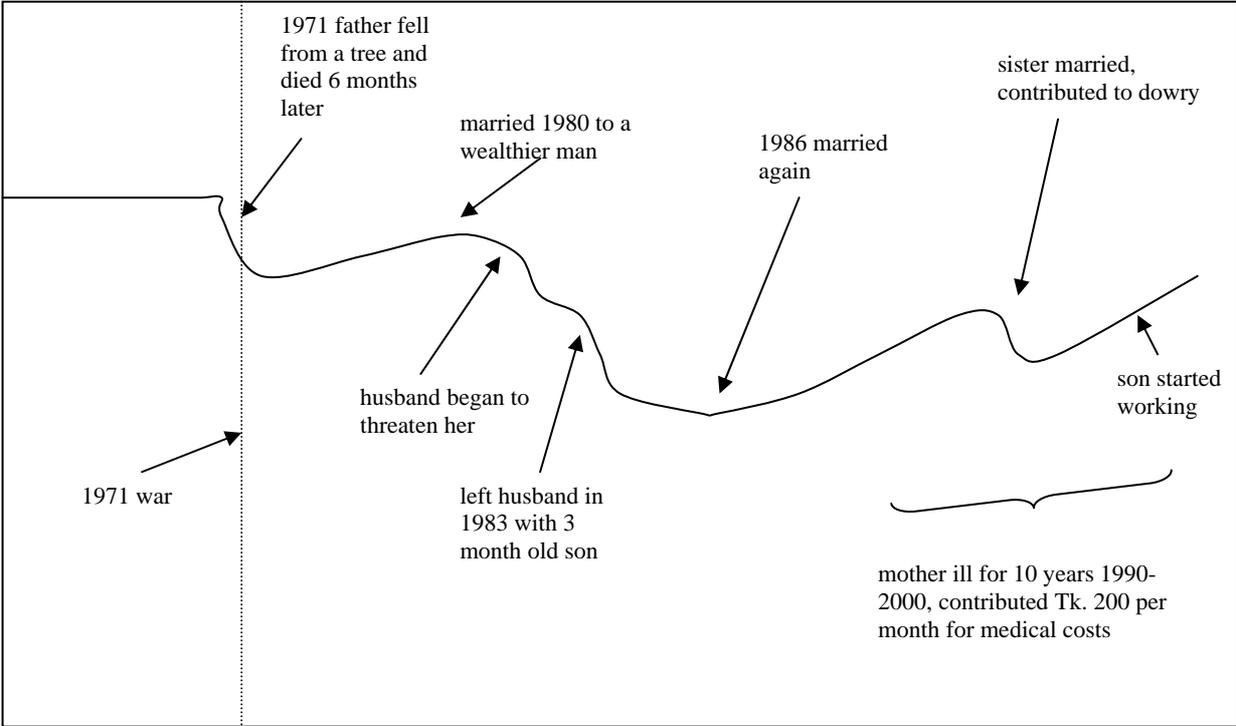
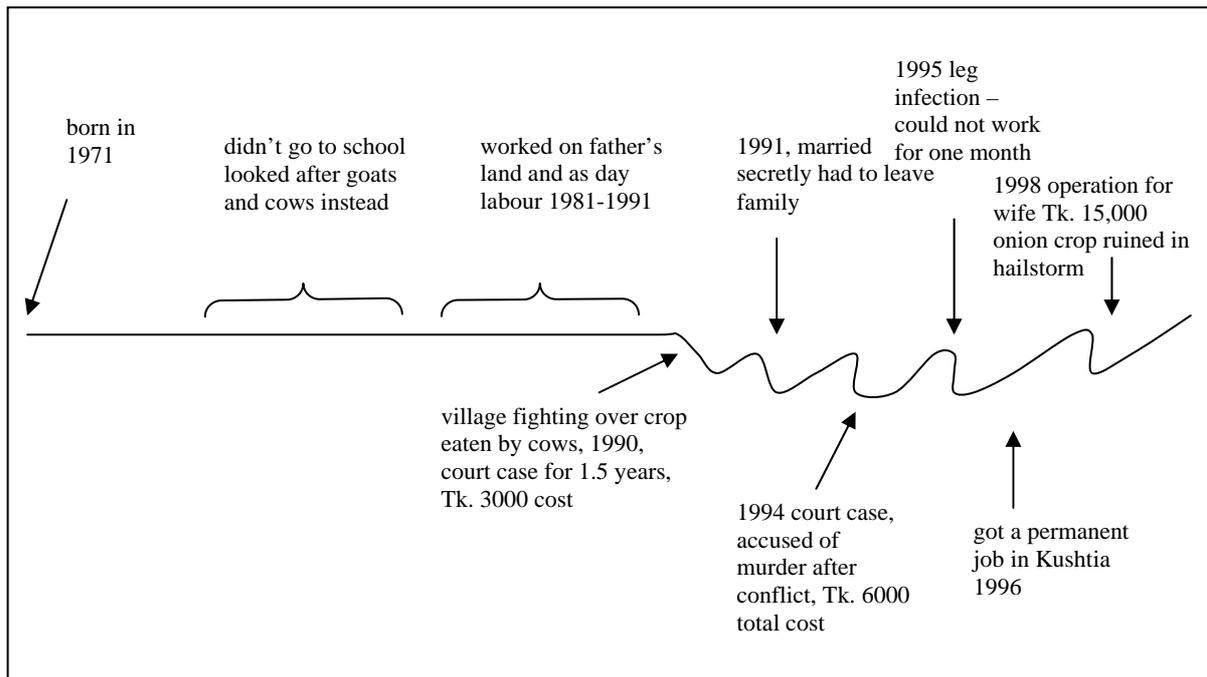


Figure 10: Improving saw-tooth: Yasa



The second case, depicted in Figure 10 above, is of a young man who faced a number of problems including having to leave his family after he married without his family's consent, being involved in a violent village conflict, suffering a serious leg infection, losing a crop in a hail storm and medical expenses for an operation for his wife. However, through all this he has been able to work hard, first as a day labourer and then was able to secure a permanent position as a labourer/gardener with a local NGO. This regular and fairly secure income enabled him to secure his position and to borrow from his employer in order to grow crops on leased land.

8.3 Step trajectories

8.3.1 Single step decline

Single step declines tended to occur when a serious single or composite crisis event led to deterioration in life condition, which was usually irreversible and catastrophic. Distinguishing between composite single-step declines and multi-step declines is a little arbitrary, particularly if inaccuracies in memory recall conflate events which were in fact separated by months or even years. This commonly occurs when the events recalled were several years or decades in the past.

Table 6: Examples of causes of single step decline patterns

Nature of crisis	Gender	Age
1) Husband poisoned on a train, became paralysed and was ill for 10 years. Business, house, trees, sold to pay for husband's medical care before his death.	F	45
2) Husband died when he fell from a tree	F	38
3) Husband died from an undiagnosed chest infection	F	37
4) Illness and death of husband from asthma leading to survival by begging	F	50
5) Court case fought over disputed land for 5 years. Other land sold to pay for the case. When the case was lost her husband died from a heart attack leaving the household landless and destitute	F	60
6) Father died leaving no money	F	46
7) Husband attacked by a rival gang in a village dispute. Tk.15,000 treatment costs followed by death from injuries sustained in the attack 8 months later.	F	55
8) Abandonment by husband. Kushtia textile mill closed leading to loss of husband's job (alongside 1000 other workers) which led to her husband abandoning her	F	45
9). Tk 30,000 medical costs before death of father raised by the sale of 2 <i>bighas</i> of land. Now works as a landless day-labourer.	M	27
10) Eye lost in an accident with a rice husking machine	M	44
11) Land and property lost by theft and forcible occupation	M	60
12) Combination of illness of mother and costs associated with marriage of sister	M	33
13) Illness of child at the same time as division of property between brothers	M	29

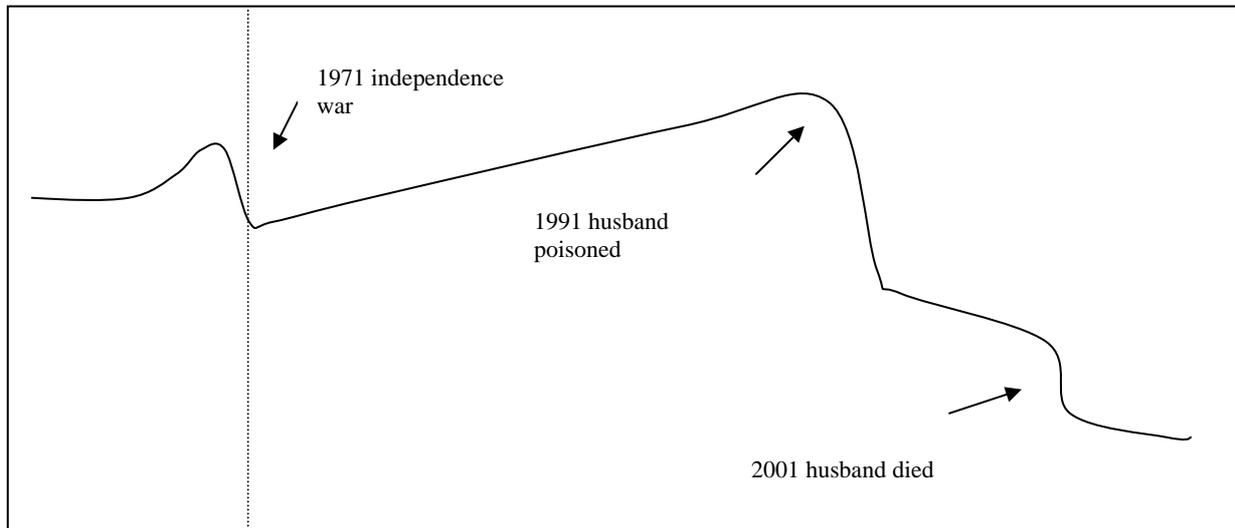
Illness and death of a husband: Sephali

The case of Sephali depicted below in Figure 11 is an example of a case which could be seen as single-step. For many informants a single step event or a multi-step episode produce a similar outcome: irreversible catastrophe.

In 1991 Sephali's husband was drugged and poisoned by thieves while he was travelling on a train. He became sick and was 'paralysed'. Their eldest son, aged 15 at the time, left school and started working. They sold their fabric business to pay for medical treatment. Over the next ten years the family sold their house, trees and took out a loan from their son's employer. Then in 2001 Sephali's husband died. This episode of decline lasted 10 years. Sephali was worried at the time of the interview because in the near future she will have to raise money to pay for her two daughter's (now aged 10 and 20) weddings. She was particularly worried about the eldest. Her son who was 25 remains unmarried and supports the household from a small shop he has set up, where he earns about Tk 1000 per month. Sephali also earned about Tk. 500 per month winding cotton but during the rainy season there was less work. They owed Tk. 13,000 in micro-finance loans which they have used to buy stock for the shop. They are fortunate in that they have a large group of relatives in the same village.

The life trajectory of Sephali was drawn with her and is represented in the following diagram. I categorised it as a single step decline because of the decisive impact of her husband's illness and death on her current situation. However, as with other cases discussed, this trajectory could also be seen as a multi-step decline illustrating the fuzziness of the category sets created.

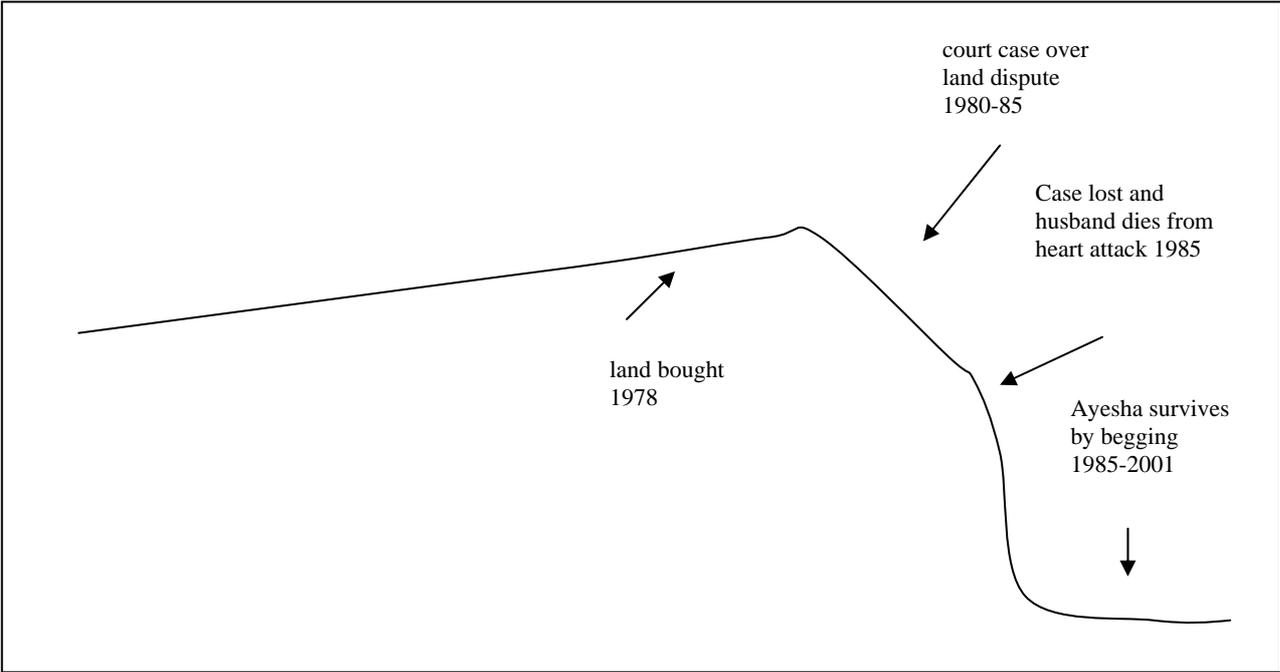
Figure 11: Declining single step: Sephali – illness and death of husband



Court-case over land dispute: Ayesha

Ayesha's husband inherited 3 *bighas* of land from his father. He later bought a further 3 *bighas*. However some of the land he bought had disputed ownership. A court-case ensued which he funded by selling land. The case lasted from 1980 until 1985. In 1985 he eventually lost the case but he had sold a total of 5 *bighas* of land gradually to pay for the case expenses. In 1985 he then died from a heart attack, which Ayesha attributed to the stress of losing the court case. Ayesha and her daughter were left with no land, income, or home. After her husband died she received wheat relief organised by the Union Parishad Chairman but this only lasted for 3 months. Ayesha now survives from begging and sewing blankets and lives with her 15-year-old daughter in a small room in her husband's sister's bari. Because she begs she is socially stigmatised "*bhikkukder key shonman kore na, bhikkuker man shonman nei* – no one respects a beggar, a beggar has no prestige (*man shonman*)". She is now very worried about being able to arrange her daughter's marriage, having lost so much social prestige. She also finds it very hard to get loans (a crucial form of coping for most poor people) because she is a beggar and is seen to be a bad credit risk.

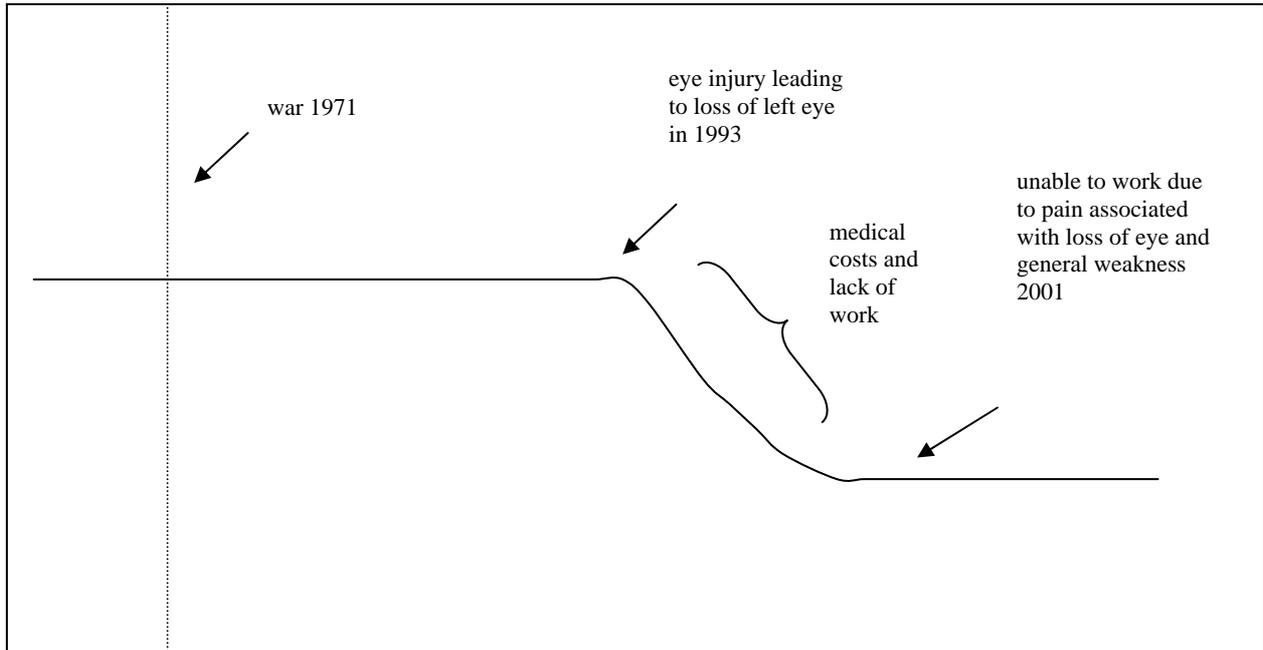
Figure 12: Declining single step: Ayesha – court case and death of husband



Work accident causing injury: Allauddin

Allauddin works as a day labourer. He is 44 years old. He lives with his wife Fatima who is 35 and their 15-year-old son Ruhul. In 1993 Allauddin injured his eye while working with a rice threshing machine. He received treatment in a private clinic and the doctor eventually, and probably unnecessarily, removed his left eye. Now it is very difficult for him to work mainly because he suffers from bad headaches if he is in the sun. His wife does road day labour for the Union Parishad and earns approximately Tk 1200 per month when there is work. Otherwise she does domestic work locally where she can earn Tk 18 per day and 3 meals (Tk 35 per day without meals). Per month she earns approximately Tk 260. Allauddin manages to earn Tk. 400 per month driving a cycle *van gari*.

Figure 13: Declining single step: Allauddin – accident and disability



Accident and disability: Allauddin

The eye injury had the following consequences. Over 8 months Tk. 13,500 was spent on treatment. Some of this money came from relatives, some from the boss at the local tobacco *godown* and some from loans. A loss of income resulted due to Allauddin's inability to do day labour any more. In this work he would have earned approximately Tk 1700 per month, however, now he can only work enough to earn Tk 400 per month. They have also taken a loan from one of the largest NGOs in Bangladesh. In order to secure the loan the money had to be taken out in Fatima's name and they had to state that the money was to be used to buy a *van gari*. In fact the money was used to pay for Allauddin's eye treatment. Now they are unable to pay the loan back and the NGO worker has threatened to remove 10 pieces of tin from the roof of their house if the loan is not paid back. They are socially stigmatised for a number of reasons: because they are poor, have defaulted on a loan, Allauddin is disabled and they are seen as being uncultivated - Allauddin is a rickshaw driver, speaks with a rough accent, moved to the area from a neighbouring *thana* and Fatima does day labour. This stigma works its way out in a number of guises which have significantly adversely affect their lives. They have few significant connections in the area in which they now live and they have had trouble gaining road access from their own home to the road in order to get to town.

8.3.2 Multi-step decline

Multi-step declines in an episode or a trajectory are often experienced as an inexorable decline in resources and well-being resulting from a combination of reinforcing adverse events. The double and triple whammy episodes of multiple or cumulative causation fall into this category. Dowry payments for daughters in households with larger numbers of girls than boys often produce this pattern. With the marriage of each successive daughter a further downward step is taken by the remaining household. Downward steps are sometimes reflected in successive land sales. With each step a block of land is sold to pay for the costs associated with the event and with each decline in land ownership the resilience of the household to further events is reduced undermining the likelihood of recovery.

The 'structural violence' (to use Farmer's (2003) expression) facing many poor people in rural Bangladesh becomes particularly apparent in the examination of this type of trajectory.

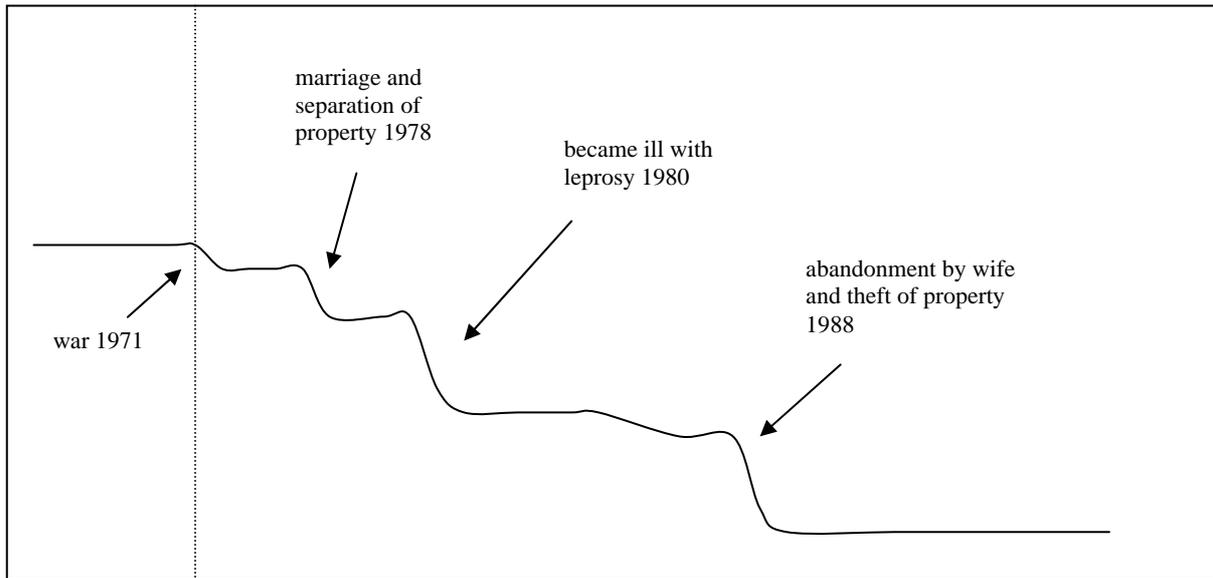
Declining multi-step: Jasmin

Jasmin was married in at the age of 14 in 1972. She can write her own name but said that she cannot manage numbers. She lives with her 61-year-old mother who suffers from various chronic illnesses. She has a 'bad heart', suffers from chest pain, had broken the femur in her leg, and also had failing eyesight. Jasmin's parents paid Tk 5000 for her dowry. In the following year Jasmin's father died and in 1975 her husband divorced her. In 1978 she had raised Tk. 4000 for a dowry and was married again. In 1980 she gave birth to a daughter and in 1984 was divorced again. She managed to arrange for her daughter, Roshida, to be married in 1996 but Roshida was murdered by her new husband shortly after she was married. Because she is in such a vulnerable position in the village Jasmin had strongly aligned herself with the faction in the village associated with the Bangladesh National Party (BNP). This alignment helped her to secure work in a local rice mill where she earns approximately Tk 300 per month. She also works winding thread for local hand loom businesses.

Apart from being so poorly remunerated for her labour there are other more pernicious downsides to her (adverse) incorporation in the BNP faction in the village. In 1998 she became involved in a court case because neighbours in the rival faction in the village (Awami League) were attempting to take over her land in what is referred to as *jal kore*. In this process the land of the weak is occupied forcibly by a stronger party and then the necessary legal paperwork is arranged at the land office. This involves a number of corrupt transactions with officials. She is given moral and some monetary support by the BNP faction in defending her claim to her own land. However, in 2000 she was attacked by members of a rival faction because she had been supporting another neighbour who had taken out a case against their members for raping her daughter. In the attack her head was shaved in order to dishonour her and brand her as a loose woman.

I was struck by Jasmin's sharp eyes, quick wit and cheerful and generous approach to life even though the cards were so stacked against her. She insisted on showing me generous hospitality having prepared a meal for me in advance of the interview. Because I had become friendly with the faction members who were supporting her I had also become implicated in the web of reciprocal relationships within which she managed her survival. Since this was also a structural position which contributed to her multi-step decline pattern in life trajectory, my quest to understand the causal connections between particular events and structured disadvantage took on a moral dimension for me as a researcher. Objective detachment was a luxury not possible to maintain for long.

Figure 15: Declining multi-step: Badsha



Declining multi-step: Amit

Amit is a 46-year-old Hindu man in the village of Gopalpur (the only village site with a substantial Hindu population in the study – one *para* of the village is termed *Malakar para* after the Hindu caste because mainly Hindus live there). While Amit belongs to the Brahmin caste, and derives some social capital from this, he is still disadvantaged socially within the predominantly Muslim society.

The independence war was a particularly difficult time for Hindus in Bangladesh. Most of the Hindus I interviewed travelled to India during the war because of particular fear of the Pakistan army and so-called *rajakars*. Amit was 22 in 1971 and his father died from dysentery while they were sheltering in India during the war. When he returned they found that their house had been burnt while they were away. This was also a common theme among the Hindus I interviewed. After the war Amit built up his life with a rice trading business and managed to add 9 *kata* of land to the 8 *kata* he inherited from his father. He was also able to buy 12 cows. When he was 26 in 1975 he married Jayanti who was 14 at the time and received a Tk 1200 dowry. Over the next 11 years four children were born, 3 girls and a boy.

In 1977 things started going wrong. Amit had been given 16 *bighas* of land by his in-laws as they had chosen to leave the country and move to India. This land was located in the neighbouring district of Rajbari. However, local Muslims in the area had occupied the land and had produced false papers claiming ownership. Amit started a court-case attempting to secure ownership of his in-laws land. However, while he was on the train on the way to attending the court hearing he was kidnapped by members of the group he was opposing. The case had cost him Tk. 17,750 in various fees and payments to the advocate (*ukil*), the assistant advocate, the *hajira* for papers, the police and various witnesses. Another group of Muslims then assisted him but also asked him for the land in return for their help. In the circumstances he realised his life was in danger and he accepted the loss of the land. This episode was the first of a series of about five successive downward steps.

The second was in 1983 when his house was burgled. His in-laws had also left him with many of their possessions in terms of crockery and household items after they left for India.

Local criminals were aware of this and their house was burgled and they lost Tk. 21,000 worth of goods.

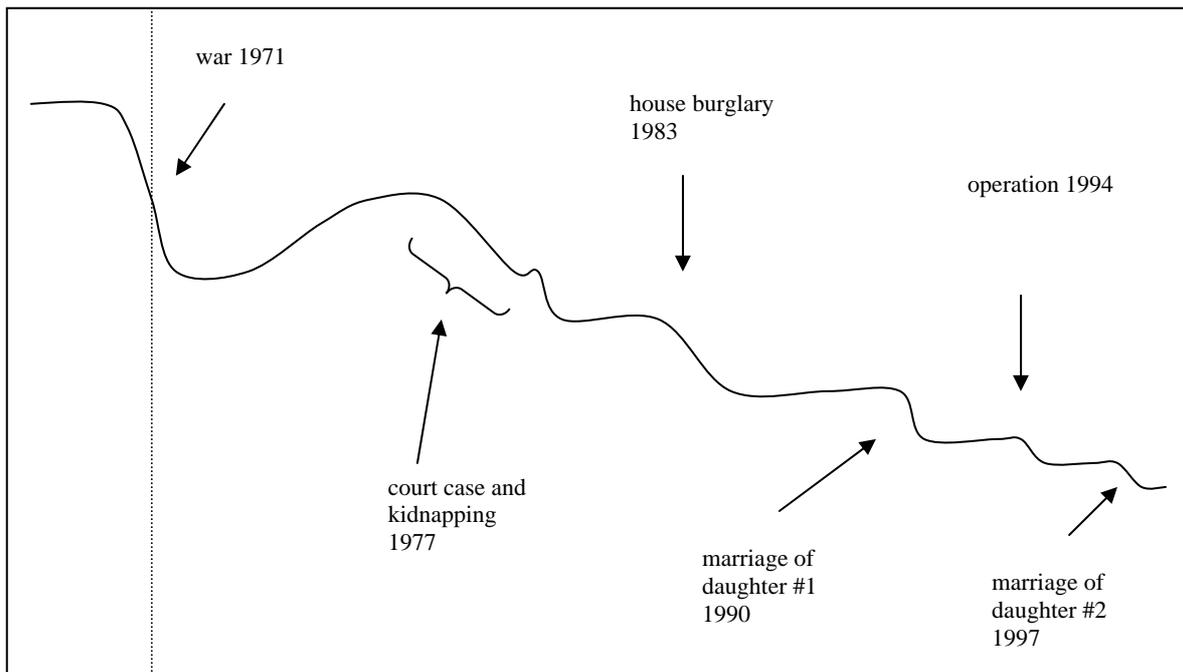
In 1990 their first daughter was married at the age of 13. The total cost of the wedding was Tk. 27,775. This included a dowry of Tk. 14,000 in cash and gold. The money was raised from loans, mortgaging land, gifts and sale of assets (a cow and 8 pieces of tin).

In 1994 Amit became ill and needed to have a liver stone operation. He sold 4 kata of land (Tk. 6000) and his Matobar helped raise the remaining money in the community with a collection. Without this help he said he would have died.

In 1997 his second daughter was married at a total cost of Tk. 28,000. To raise this money a cow was sold, two NGO loans were taken out (Grameen Bank and Setu) and Tk. 5000 was received in gifts.

He has one unmarried daughter remaining. His son is now working as a helper for a goldsmith but he presently doesn't get paid while he is learning the trade. Amit and his wife earn about Tk. 1700 per month from agriculture (3 *kata*), conducting *puja* and making small items. As a Brahmin from the prestigious *thakur gosti* he performs *puja* and is respected among the Hindu community. However, outside this small and relatively powerless community he does not have wide influence or power-resources to draw from.

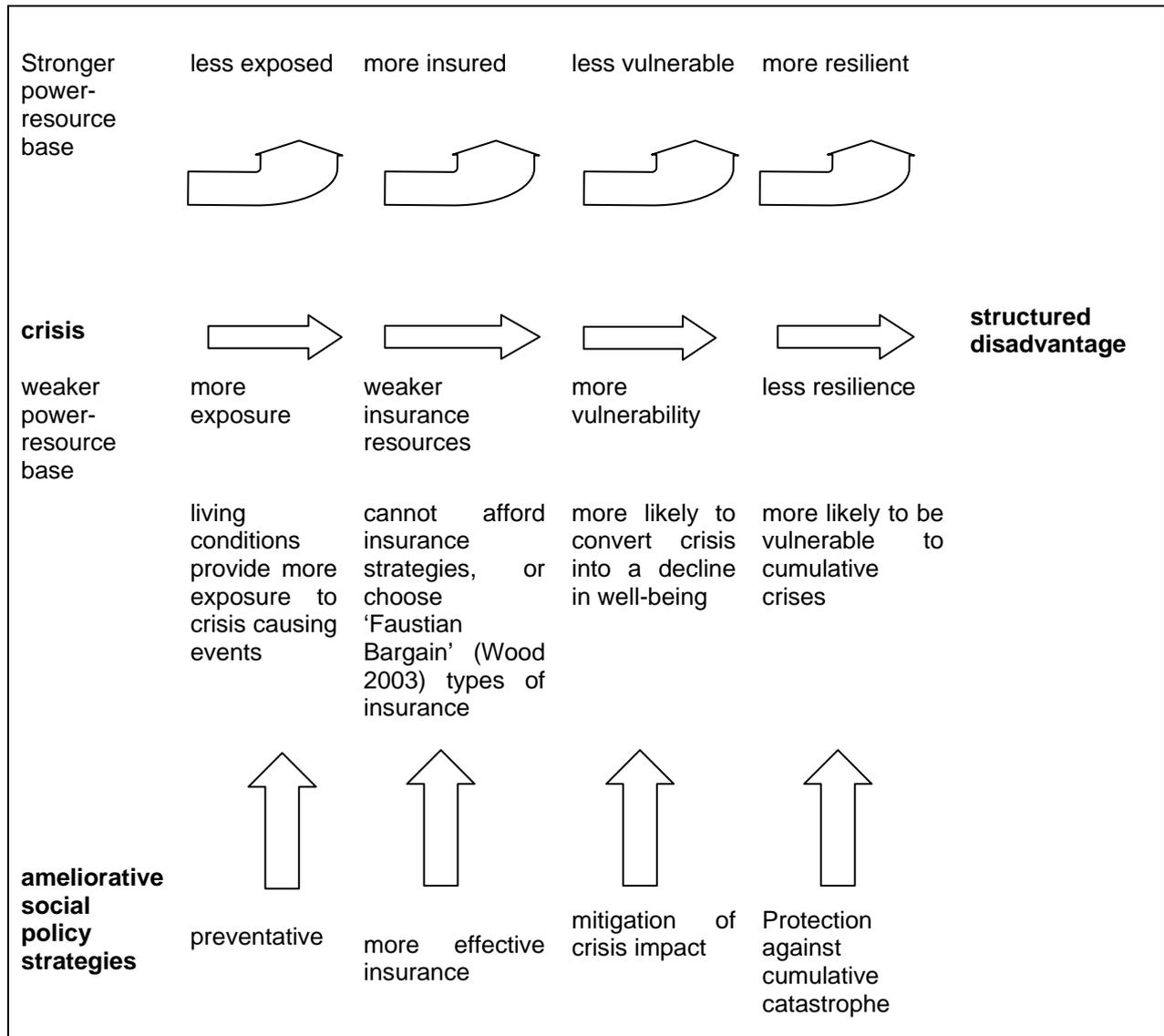
Figure 16: Declining multi-step: Amit



9. Life trajectories and the production of structured disadvantage

By examining the trajectories of people in Bangladesh it is clear that harmful (both idiosyncratic and covariant) crises tend to be socially structured and disproportionately experienced by the power-resource weak. The following figure depicts mechanisms that produce this distribution of crisis¹¹. It also identifies potential categories of social policy intervention.

Figure 17: Power-resource positioning, profiles of risk, and the production of structured disadvantage.



¹¹ While the diagram outlines how crises tend to produce structured disadvantage, it does not interrogate the other side: how the power-resource rich, in addition to being more protected from crises, are also more likely to benefit from other's crises. These 'benefits of crisis' are extracted through reduced prices of distress sale goods, increased prices of essential survival goods, demand for medical commodities, cheap labour, and exploitative reciprocal relations. These exchanges also interact with social structure and contribute to the outcomes of the social protection system.

Exposure

The distribution of exposure to crises tends to be skewed against certain groups of power-resource-weak people. Illness was at the forefront of the risk profile and it is easy to understand how certain groups tend to be more exposed to illness than others. The power-resource weak tend to live in less healthy and more hazardous environments. When they become ill their carers, particularly women, pay a high price for this ill-health and they are more exposed to accidents and live on and use land which is more flood or erosion prone. Illness is also often one causal factor in outcomes which have multiple or cumulative causation.

Also minority populations such as the Hindu population in the study area were more vulnerable to losses due to illegal land grabbing or burglary. Membership of networks with access to the means of violence was important in preventing such losses, and many Hindus due to their minority status, were weak in this regard. What Bourdieu describes as 'symbolic capital', can be seen in this case as norms which legitimate inequality, associated with contested definitions of national identity, are exploited to legitimate land-grabbing from Hindus, especially if they travel to India. Here the politics of recognition contributes to an axis of disadvantage which is displayed in increased exposure to certain risks.

Insurance resources

In addition to skewed exposure to crises, once crises occur the power-resource poor are less able to spread impact widely across their communities or over their life cycle. Some formal insurance policies exist amongst the poor but the uptake of these are low. Informal insurance strategies, such as fostering connections with the powerful, were much more important. However, these channels of coping are usually embedded in relationships of asymmetric reciprocity which results in coping which buttresses the power-resources of the strong party and thus reinforces the long-term structural disadvantage of the weak. These channels of helping fall along a continuum between outright exploitation and generous altruism and further research is needed to clarify the aggregate impact of informal helping of this sort. Among the power-resource poor, significant relationship networks with more powerful people were much more limited than powerful people's relationship networks. Many destitute women in villages only had one significant relationship with a powerful actor. This was usually the Union Parishad member for their ward and was usually fostered by the member due to the desire to build a 'vote bank'.

Vulnerability

Once a crisis occurs and all insurance resources have been deployed (informal and formal) the power-resource poor tend to translate an adverse event into harmful well-being decline. Thus, in addition to being more exposed and less likely to have insurance resources, they are also more vulnerable. An economic crisis – loss of a job, or medical expenses for a parent – is more likely to directly reduce well-being than is the case for more power-resource rich people. Food intake may be reduced or a child may leave school rather than using a less harmful buffer to cope.

Resilience

The final factor related to vulnerability leading to the skewed distribution of the risk profile against the poor is due to reduced resilience in the face of repeated crises. The impact of one crisis often reduces a person's ability to cope with the next crisis leading to a trajectory of downward steps. Minor crises and ailments then inflict greater damage because resilience is reduced. This tends to be illustrated most strongly in the downward step and declining

saw-tooth type trajectories. The life-history approach can uncover these types of cumulative declines in a way that remains hidden to many other research methods.

10. Concluding remarks

There are a number of advantages of using life history methodology in studies of poverty dynamics. A much longer and more detailed interview can take place without boring the respondent, mainly because of the fascination we all have with our life histories when they are discussed and depicted. The sense of objectification which can be experienced by respondents is reduced because respondents can take greater control of the interview process and enjoy a greater freedom of expression than in more structured interviews. This leads to better communication of contextual detail and a more nuanced historical story which can accurately reflect people's own understanding of their experiences.

A life history approach also allows a different type of analysis to occur. Life cycle patterns can be identified, patterns of complex causation emerge and individual episodes of crisis, coping and opportunity can be seen within the interrelated and wider context of national, community and family trajectories. It allows patterns to emerge of diminishing or accumulating resources and socially-structured behaviour. These patterns point the researcher towards the underlying social structures that support the informal social protection system.

Life history interviews also provide a rich source of contextually situated (spatially and temporally) qualitative data providing the opportunity to bridge the qual/quant divide through the use of medium-n case based research and categorical data analysis techniques (see Ragin, 2000). Such an approach allows a reflexive interchange between conceptual theory and substantive data analysis. The use of trajectory categories can contribute to poverty dynamics research and enhance its impact on social policy – particularly social protection policies. Such categorisations can also be used as heuristic tools to inform policy.

A broader range of research approaches, including combinations of qualitative and quantitative methods, would help inform a range of protective, promotional, and redistributive social policies, aimed at enhancing and complementing informal forms of social protection, and taking into account the changing (structured and structuring) profiles of risk and coping that poor people face over their life cycles. This leads to a rethinking of social protection based on an understanding of dynamic risk profiles and their underlying social structures. Interventions need to complement existing informal and formal means of coping and be sensitive to life-cycle stages and transitions when people are most vulnerable.

The present research uncovers the harsh and long-term impact of a number of categories of crisis in a fresh way. These include: illness, dowry, underemployment and low income, court cases, business failure, crop loss, divorce, household breakdown, violence, conflict and crime. Our understanding of the causes and consequences of these can only be improved if they are viewed from within a life-course perspective. The different vantage point taken addresses many of the blind spots of other methods and provides a complement to the existing suite of research approaches already informing social policy in development contexts.

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