

# Thinking 'Small' and the Understanding of Poverty: Maymana And Mofizul's Story

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## **Abstract**

Much recent thinking on poverty and poverty reduction is ‘big’ in terms of its ideas, units of analysis, datasets, plans and ambitions. While recognising some of the benefits of such approaches this paper argues that researchers should counterbalance this through ‘thinking small’. It illustrates this through the life history of a poor two person household in Bangladesh. Maymana and Mofizul’s story confirms much current thinking about persistent poverty in that country. Major health ‘shocks’ can impoverish families; social exclusion, based on gender, age and disability, keeps people poor; and, the lack of demand for unskilled labour means that the landless have few opportunities for increasing their low incomes. This story also raises challenges to contemporary orthodoxies, and new insights. In particular that: plans for poverty reduction underestimate the role that the family and informal agents play in welfare provision and exaggerate the role of poverty reduction professionals; a more critical understanding of the role of civil society in well-being and ill-being is needed; government reform is not simply about improving public service delivery but also about more effectively regulating private and civic action; disability remains a neglected issue within much development research and action; major social protection programmes will be needed if poverty is to be reduced for many of Bangladesh’s poor; and, private providers of health services actively create and maintain poverty. In conclusion it points to the personal agency of Mofizul and Maymana – they may be down but they are not out.

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## 1 Introduction

Much contemporary thinking on poverty<sup>1</sup> is ‘big’ in terms of the units of analysis examined, the scale of policy intervention that is planned and the level of theoretical generalisation that is presented. Countries, often with tens of millions of poor people, are the common unit of analysis and in the last few years much debate has focussed on enumerating global poverty. While most official agencies are in broad agreement that at the end of the 20<sup>th</sup> Century there were 1.2 billion people living on less than US\$ 1 a day (World Bank 2000), this figure has been challenged by academics (Pogge and Reddy 2002 and Wade 2002) and dissident agencies (UNCTAD 2002).

The level at which intervention is planned has also become increasingly ‘big’: poverty is not simply tackled by projects and programmes but by national, continental and global plans. Virtually all aid-recipient nations have prepared poverty reduction strategy papers (PRSPs) that are meant to comprehensively tackle poverty and ensure that in each country millions or tens of millions of people should escape poverty each year. When aggregated, PRSPs, and associated financial and policy support from wealthy countries, should achieve global poverty reduction targets. The Millennium Development Goals (MDGs) seek to reduce income poverty (defined as a per capita income of below US\$ 1 per day, in 1993 prices) by half between 1990 and 2015. That is a planned reduction in the number of poor people by 900 million, along with the achievement of seven other health, educational, social and environmental goals (OECD 2001).

In a similar vein, arguments about the causes of poverty and associated policy prescriptions are made on a grand scale. For neo-liberals, who have dominated recent thinking, poverty is the result of people being denied the opportunity to fully participate in local, national and global markets, often because of state intervention (for a key example see Dollar and Kraay 2000). Almost exactly the opposite view comes from analysts of the left, such as Fine (2002). Mass poverty is an outcome of *laissez faire* policies: capitalist development requires that large numbers of people stay poor.

This ‘big thinking’ (units, ideas, numbers, plans and ambitions) has much to recommend it. It has raised awareness of the vast scale of human deprivation in the contemporary world, particularly for the publics of wealthier countries; it has helped to mobilise vast resources (or at least promises of them); it has mustered political commitment for poverty-reduction; and, it has contributed to the understanding of poverty and poverty reduction policies (particularly of how the actions of the non-poor impact on the poor).

However, such grand approaches are not unproblematic. Ultimately it is individual people who experience the deprivations of poverty, not countries or regions. Understanding what happens ‘on average’ can be an erroneous basis for working out what to do in any specific country (Ravallion 2001), as can understanding what happens to the ‘average’ poor person or poor household. In addition, ‘big’ approaches can lead to the relative neglect of micro-level actors and processes in analysis and action. It is not only multilateral agencies, governments, formal businesses and NGOs that may strategise to reduce poverty: as this paper reveals, poor people and their relatives and neighbours are key agents in the processes that reduce (and sometimes create) human deprivation. We desperately need to continue thinking big about poverty, but this must not mask the counter-balancing need to ‘think small’.

In this paper I attempt such an approach. Rather than looking at ‘big’ units of analysis, aggregated information about thousands of households, grand explanations of poverty or national and international policies I focus on a single, two person household in Bangladesh. They have been poor for several years and I suspect may still be poor in 2015, if they survive that long - *insh'Allah* (God willing). What can we learn by exploring ‘why’ Maymana and Mofizul are poor and ‘how’ they seek to improve their position? There are clearly limits to such a nano-level approach, most obviously in terms of the dangers of trying to subsequently generalise from a single case – what quantitative analysts might see as a 0.000000167 percent sample of the world’s US\$ 1 a day poor! But, there are also potential benefits, in terms of examining ideas about poverty and poverty-reduction for a real household, rather than in terms of faceless armies of the poor or on the ‘average’ poor household.

## **2 Methodology and background to the case study**

Maymana and Mofizul live in a village about 30 kilometres outside the city of Mymensingh in central Bangladesh. Like most of the country this area is flat, fertile and densely populated. It is relatively ‘favoured’ in Bangladeshi terms as it does not experience severe flooding, agricultural productivity has been rising with the spread of the ‘green revolution’, and in the last decade fish farming has given a boost to the local economy. Their village is near to a main road so that economic activity is fairly diversified and services are accessible. In addition, there is a high density of non-governmental organisations (NGOs) operating in this area. Two highly reputed mega-NGOs, the Bangladesh Rural Advancement Committee (BRAC) and Proshika are here, as well as several smaller NGOs. The widely acclaimed Grameen Bank also has a major presence in the area.

Maymana and Mofizul were interviewed as part of a study of 42 households in Bangladesh looking in detail at the financial behaviours and preferences of the poor (for full details of the methodology, and a summary of Maymana and Mofizul’s household status and use of financial services, visit <http://www.devinit.org/findev/Primary%20Research%20Papers.htm>). They were randomly selected from a stratified sample of households in the Rastapur administrative area as a poor household – a categorisation that covers almost half of the households in this location. In October 1999 they answered an initial questionnaire and agreed to be part of the study. For the following year, at fortnightly intervals, experienced Bangladeshi research officers, closely supervised by a principal researcher, visited them and collected information about their financial and economic activities over the previous two weeks and about the things that were happening in their lives. They also constructed a life history for Maymana and heard from other villagers about what was going on in the area. At the end of the research year the principal researchers (David Hulme and Stuart Rutherford) and research officers had a one and a half hour ‘completion’ interview with Maymana and Mofizul to check through the data and initial findings collect further information on the household’s history and ask a number of open ended questions about their lives and their plans. Many of these questions focussed on the chronic nature of their poverty.<sup>2</sup>

Within the sample of 42 households, this household was particularly interesting in terms of the understanding of poverty. Maymana provided detailed information on its poverty dynamics in recent years; both Maymana and Mofizul provided good quality fortnightly reports of how they had ‘managed’ their livelihoods; it was one of the poorest households in our small sample (being in the bottom quintile); and other interviewees and key informants in the area confirmed the main elements of its ‘story’. While the history, structure and

experiences of this household are specific, its poverty is by no means atypical of rural life: landless people dependent on casual labouring are a major group amongst Bangladesh's poor, and around 15 percent of households are headed by widows or abandoned wives who usually have few assets and suffer social discrimination (Bangladesh Institute of Development Studies 2000). Nor is its poverty unusually severe by Bangladeshi standards: throughout the research year there were no days on which they did not eat, they did not suffer from a natural disaster and they have a level of physical assets (a mud hut and micro homestead) that millions of Bangladeshi's can only dream about. They are not destitute, as are hundreds of thousands of their compatriots who shelter in doorways and railway stations, or beside roads and railways throughout the year.

The methodology that is used is based on the construction of a detailed life history from 26 interviews. The veracity of the materials collected was tested by checking the internal consistency of the information gathered over the year and by subtly checking key pieces of information with other informants in this village.

The life history approach has roots in oral history (Frisch 1990), human geography (Miles and Crush 1993), anthropology (Francis 1993) and sociology (Bourdieu et al 1999). It seeks '...to bring to light the respondent's representation of the situation... [by] set[ting] up a relationship of active and methodical listening... [encouraging] an induced and accompanied self-analysis' (Bourdieu et al 1999: 609, 615).<sup>3</sup> However, in contrast to the use of such methods by French sociologists studying poverty (ibid), here I present my detailed analysis of the personal history that Maymana and Mofizul provided, rather than a short analysis followed by a verbatim presentation of an interview. There are two main reasons for this. First, a verbatim record of 26 interviews would be too demanding of the time and attention of most readers and could well become tedious.<sup>4</sup> Secondly, to examine the ways in which this life history both complements and contests authoritative and official accounts of poverty in Bangladesh it is necessary to introduce a simple analytical framework that is commonly used in social policy (Spicker 1995: 109-121).<sup>5</sup> This framework is not part of the mental constructs that Maymana and Mofizul use for understanding 'their world'.

The method is largely qualitative, in that it is not based on precise measurement and does not lay claim to validity through quantitative or statistical means. It must be distinguished, however, from participatory approaches to research (see Chambers 1997 for a discussion, and for the identification of sources on participatory methodologies). In recent years these methods have been used extensively in work on poverty, most obviously in the *Voices of the Poor* study (Narayan 2000 and Narayan et al 2000) and in the preparation of PRSPs. The *Voices of the Poor* presents much testimony from different poor people but this is spliced together from different pieces of information provided by different groups of poor people in different countries at different times. It does not look at any specific household in detail. As the Narayan studies do not clearly explain the relative roles of their authors, vis à vis the poor themselves, in interpreting the diverse data provided by the 60,000 'voices' the nature of 'participation' in these works needs to be viewed with suspicion.<sup>6</sup> The World Bank (2000:2) presents 'Basrabi's Story' which, at first sight may appear to be a life history. However, this is as much the story of a village as it is of an individual or household. It does not provide an account of Basrabi's background and, although she has clearly had to struggle during her life, we are not provided with any evidence that she has been poor. Her contemporary position as chair of a SEWA group and member of a local council indicates that by the time of the World Bank visit she was almost certainly non-poor. As presented Basrabi's Story is interesting, but it is not a life history.

In Bangladesh, the interim PRSP involved the preparation of a participatory poverty assessment (PPA) based on group meetings and participatory data collection and analysis at a large number of sites (Zulfiqar 2002). These were collected by the NGO Proshika. While the PPA study provides interesting insights there remains confusion about ‘who’ has done the interpretation and analysis. Clearly the hundreds of groups of people interviewed (many of them illiterate) have not written the report, yet it does not explain how an external author can interpret such a vast amount of material without introducing his or her interpretation of materials. The study implies that the materials speak for themselves thus letting the voices of the poor be heard. I find this hard to believe!

The methods used in this study need to be carefully distinguished from such participatory approaches. They are based on interviews with either Maymana or Mofizul individually or together about their lives. They are not group interviews about what is ‘generally’ happening in a village. There was systematic checking and triangulation. Most importantly, I make no claim that this is Maymana or Mofizul’s ‘voice’. This is my interpretation of a long interview with them and a large amount of materials collected by research officers over 12 months.

### **3 Maymana and Mofizul’s Story Phase 1: the Slide into Poverty**

In the early 1990s this household had five members – Maymana, her husband Hafeez and their three children (two girls and a boy). Hafeez had three rickshaws that he hired out on a daily basis and an acre of paddy land. The household had a reasonably secure income and an asset base to fall back on in hard times. Had its position been assessed in terms of the official poverty line, it probably would have been judged to be a little above the poverty line. It was what Hulme et al (2001) would term an ‘occasionally poor’ household: one that is generally not poor but may slip into income poverty if a shock (e.g. ill-health, a robbery, downturn in business) occurred. In Maymana’s words, life was ‘*balo*’ (alright /OK), although with two daughters approaching their teens there was the expense of dowry to think about and the youngest, Mofizul, had a growth on his back and was often unwell.

However, at this time Hafeez began to find his throat painful and coughed a lot. After getting medicines from a ‘pharmacist’ in the bazaar (almost certainly someone with no formal training) which made no difference, and visiting the nearby government-run health centre, where the staff asked for bribes but did not seem very interested, he went to a ‘doctor’ in a nearby town (again, it is possible that this man may not have been trained or was only partly trained). This doctor recommended special medicines that were expensive, and when they did not work referred him to a colleague in the nearest city, Mymensingh. This was expensive so a rickshaw had to be sold to meet the medical bills. The condition worsened and X-rays and other tests were required. Another rickshaw had to be sold. Weekly income plummeted with only one rickshaw to hire out, and the family had to reduce its consumption and stop replacing old clothes and utensils. Hafeez got sicker.

The elder daughter, now moving into a marriageable age, was concerned that the family would not have a dowry and so she would not be able to get married. She acquired a kid, fattened it, sold it and repeated this cycle (I do not know where the idea or the start-up capital came from). In this way she was able to save her own dowry; her younger sister adopted the same strategy of self-provisioning to marry.

By now Hafeez was confined to the house and had lost a lot of weight. The rickshaws had all been sold off and the household was dependent on rice produced from its small plot of land and Maymana getting occasional work as a domestic help. Male members of the wider family, with some involvement from Hafeez, were able to arrange marriages so the girls were wed – much to Maymana’s relief as with everything going wrong she had thought the girls might never reach that stage.

In 1998 Hafeez died shortly after a stay in hospital when specimens had been removed from his throat and sent to a pathologist in Dhaka (local key informants described the disease as throat cancer and they may be correct). Maymana was in despair with no husband, minimal income and a sickly child. But things got worse. Her father-in-law took control of the household’s agricultural plot and so she had to start borrowing, gleaning and begging for food. Fortunately her married daughters, wider family, neighbours and the mosque committee helped, and so she and Mofizul –now a household of two – survived. Although Mofizul was only 12 and often sick, he looked around for work and sometimes got casual employment at a local timber mill. His income helped, but at a daily rate of 10 taka (20 cents) it did not make a big difference.

Despite threats and warnings she took her father-in-law to the village court (*shalish*) in December 1999 to get him to return Hafeez’s land to her and her son. Despite the fact that in Bangladeshi law she almost certainly had rights to the land, the *shalish*, as is the norm in the country when women claim rights to land, ruled against her. Following the spirit of compromise that often guides the *shalish* her father-in-law did, however, tell the court that he would pay for any medical expenses arising from Mofizul having his back treated. Unfortunately, he has only partly honoured this promise.

In terms of livelihoods analysis (Ellis 2000), the household’s asset pentagon has shrunk dramatically over the late 1990s. Physical, natural and financial capitals have almost disappeared. Social capital (or more accurately, social networks), and the household’s constrained human capital (illiterate, disabled and suffering ill health) are the basis of their survival.

#### **4 Maymana and Mofizul’s Story Phase 2: Enduring Poverty**

The first time we met Maymana, in October 1999, she and Mofizul occupied a one room, mud walled house with an old iron roof. They also had a small kitchen hut with mud walls and plastic sheeting on the roof. This, and its 0.06 acres of homestead land, was their main asset. They had no furniture, equipment or livestock (not even chickens) and only a small amount of old cooking utensils. This hut stood at the back of a number of better-constructed buildings belonging to an uncle. Maymana did not know her age but was probably in her late 40s. She had two years schooling but was illiterate. She was also deaf (requiring people to talk loudly and to repeat themselves) and often tired or ill. Mofizul was 13. He had no education, as remains the norm for children with an impairment in Bangladesh, and being ‘disabled’ was part of his social identity.

During the research year (October 1999 to October 2000) that Maymana met with our field-researchers every fortnight, she and Mofizul patched together their livelihood from a variety of sources – casual work, gleaning, borrowing, begging and receiving charity. They survived, but they were not able to acquire or accumulate any significant financial, physical or natural



capital. Their human capital remained at low levels, with no new skills acquired and their health often poor. As indicated below, their social capital was of great importance for survival, but as she had angered her father-in-law (see above) and taken loans of grain and cash that are not being repaid, their social network may be less willing to support them in the future.

Their preferred survival strategy was to work. Despite his youth, disability, ill health and lack of education Mofizul was determined to work. This paid off and during the research year, as he matured, his wage rate was increased to half the adult male rate: that was a rise from 10 taka to 30 taka (60 cents) a day. However, it was casual work, so often he went without hire. When the police shut the business down for a month in 2000, claiming that the mill was sawing logs that had been taken from a protected area, times got very hard.

Maymana told us that she tried for work as a domestic help – but, as she was aging, deaf and often unwell no one was prepared to hire her. Whenever possible she gleaned rice from harvested fields and areas where rice is processed. When times were really hard she borrowed food and money. When desperate she begged. Sometimes they received gifts or charity. During Eid in the research year the mosque committee gave her 150 taka (US\$ 2.50 or the equivalent of five days pay for her son), a sari and meat (a rare treat).

At the beginning of the research year, she held a Vulnerable Groups Development (VGD) card entitling her to 30 kilograms of wheat each month.<sup>7</sup> This is World Food Programme grain that is provided to female-headed households identified by the local government councillor as meeting the criteria for being vulnerable to hunger. However, she received only 7.5 kilograms and then had to return the card to the councillor. The reasons for this were complicated, but were related to the councillor belonging to a different political party than the uncle she is living alongside. It appeared that the uncle was worried about the motives of the councillor, suspecting that this was a means of getting the broader family to change their political allegiances. Whatever, micro-level political economic machinations meant that a well-targeted VGD card was forfeited by its recipient.

The other two strategies were borrowing and begging. Distinguishing between these is not always easy as during the year Maymana arranged several loans from family and neighbours that she was not able to repay. These were described as loans but appeared to be gradually converting into ‘gifts’. By October 2000 she had borrowed 500 taka from one daughter, 20 kilograms of rice from the other daughter, 15 kilograms of rice from a son-in-law, and 1.5 kilograms of rice from a neighbour. It was unclear how this could be paid back.

Despite these difficulties, she reported that 2000 had been much better than the previous year. Her son’s earnings had reduced the need for her begging for food and carefully managing that money meant that they could often substitute borrowing for begging (as they could plan to repay, at least in part, loans from future income). From discussions with key informants it was clear that Maymana and Mofizul were seen locally as ‘deserving poor’ – their poverty was not due to foolishness or wastefulness and they were constantly trying to provide for themselves. Maymana was *dushtha mahilla*, a distressed woman, which both supported and constrained her: it entitled her to charity but also meant that she was not a credible member of a woman’s group.

In terms of poverty analysis, the household had been both income and capability poor for three or four years, and this condition was likely to continue as all of the escape routes

(regular employment, VGD card, microenterprise) seem unlikely to be available. Following their decline into poverty this deprivation has endured. They were poor, but still well above the bottom rungs of deprivation in Bangladesh. They were not destitute – having a place to live, a major asset (house and micro-homestead), some earnings from the labour market and a social network that partly met their needs during periods of hardship. It was difficult to imagine how they might escape poverty but it looked as though they had the resilience to avoid the slide into destitution.

## **5 Why are Maymana and Mofizul Chronically Poor?**

When Maymana was asked why she thought she was poor she identified three main factors. At the heart of the explanation was the prolonged illness and eventual death of her husband. That had led to a dramatic decline in household income, a rise in expenditure and the selling of productive assets. Second, was the seizure of her husband's land by her father-in-law. If she could have held on to that then the household would have been ensured of producing some food each year. Finally, there was the structure of her household: two daughters needing dowries and her son's condition, having an impairment and being unwell, only aggravated things. When pushed for a further analysis of 'why' she explained that it was God's will – *Allah r ichcha*.

Advantages of class, wealth, education, race and gender make it possible for analysts of poverty to elaborate on these (*mea culpa*). There are two main phases to this household's persistent poverty. The first, as Maymana identifies, is concerned with the 'decline' or 'slide' into poverty from what was, by the standards of rural Bangladesh in the mid-1990s, a reasonably secure position. The second, relates to the post-slide period and focuses on why it has not been possible for them to improve their economic and social circumstances – why are they trapped in poverty? In Table 1 I attempt to summarise the main reasons why they have slid into poverty, why they remain poor and what they are doing to try to survive. This is structured in terms of the way in which their welfare has been supported or undermined by the actions (and inactions) of the state, market, civil society and family.

**The Role of the State:** Public provision has done relatively little for this household. The failure of the health services to provide for the health needs of Hafeez and Mofizul has been central to their slide into poverty. This has been compounded by the failure of the state to regulate the private health sector, which bled the household of its assets during Hafeez's demise, and to oversee the village court and ensure that it does not discriminate against women. Public education has done little: only Maymana has been to primary school and she dropped out and is illiterate. The one really effective form of intervention – providing Maymana with a VGD card to get 30 kilograms of wheat per month – was blocked by her uncle because of local political economic machinations. This was a tragedy, as such an entitlement, running for 18 months, would have created an opportunity for Maymana and Mofizul to begin to accumulate other assets (see Matin and Hulme 2003 for a review of the impacts of the VGD and related programmes). This was an 'escape route from poverty' that was lost.

**Table 1: Understanding Maymana and Mofizul's Poverty**

Sectors	What support has this sector provided for them?	What constraints has this sector placed on their welfare and in what ways has it 'failed' them?
State	• VGD card	• Card withdrawn
	• Basic health services	• Poor quality, and has failed to regulate the quality of private health service providers
	• Primary education	• Only Maymana went to school, and then only for two years
	• Law and order	• Failed to uphold Maymana's rights to land inheritance
Market	• Labour market	• Provides Mofizul with poorly paid, casual work. Maymana unable to get work
	• Product market	• Used by Maymana's daughters to sell goats for dowries
	• Insurance	• No health or life insurance available to manage Hafeez's decline
	• Health Services	• Provided services to Hafeez that did little for his health but dramatically depleted household assets
Society	• Charity	• Neighbours give food when Maymana begs and permit her to glean from their land
	• Mosque Committee	• Provides gifts at Eid
	• Informal loans	• Neighbours provide loans of money and grain that may turn into gifts
	• Village court	• Cheated Maymana out of her land rights and greatly reduced her asset base
	• NGOs	• Do not provide support to Maymana – not a suitable client
Family	• Father-in-law	• Seized her land, greatly reduced her asset base, does not buy health care for Mofizul
	• Daughters and sons-in-law	• Provide loans of food and money that may not be repaid
	• Uncle	• Provides physical security (as the household is part of the uncle's <i>bari</i> ) and food loans and gifts. Blocked Maymana from using her VGD card and discourages her from begging
	• Maymana's father (mother is dead)	• Unable to provide support as he is old, sick and poor. Maymana wishes she could help him

**The Role of the Market:** Prior to Hafeez's illness the market was the basis for household security and accumulation through the expansion of their rickshaw business. During the 'slide into poverty' the market also provided the opportunity for the two daughters to save for their dowries through raising goats. While many commentators frown on dowry, for these women it was their main personal priority.

However, the market also played a central role in the decline of the household by providing costly services to Hafeez that did not improve his health condition but which impoverished his family. The present status of private health services for rural people in the country is such that they can provide little or no benefits to those with major, complex health problems – such as cancer. Many private doctors are providing services when they do not understand the patient's condition (or when they understand it but are not prepared to admit that they cannot treat it).

One can also understand these issues in terms of failures in the formal insurance market – a market that this household has never encountered. Health insurance could have covered Hafeez's medical costs and might have been a device through which the quality of medical services he received could have been set at a minimal level. The formal health insurance market in Bangladesh for low income, rural people is a totally missing market. In contrast, the life insurance market for such households has begun to develop (Matin 2002). One of the country's biggest insurance companies, Delta Life, has been selling its *Gono Bima* policies that insure the lives of people over 5, 10 and 15 years in return for small, weekly premiums. Had Hafeez known about *Gono Bima*, the policies of which are available in the Mymensingh area, he could have taken out life insurance to partly protect his family against his death. It is fortunate that he did not take out such insurance – given that policies are not being paid out (ibid). Delta Life was unable to effectively administer its field staff so that some premiums were collected without a policy being registered and, even when policies were registered, the families of deceased policyholders have not been paid out. Failures of corporate governance in Delta Life, and state failure to regulate the insurance market, mean that obligations to rural clients can be avoided. Low-income households in rural Bangladesh are in no position to take large financial institutions to court.

Post-slide, the labour market has partly supported the household and the best thing that happened to Maymana and Mofizul during 2000 was his pay rise, from 20 cents to 60 cents a day (see above). However, the abundance of labour in relation to demand means that rates are low and work is casual. Mofizul's disability means that he is likely to be discriminated against throughout his life in terms of daily rates and job security. Maymana is desperate to work, in preference to gleaning, borrowing and begging, but there are no opportunities for an illiterate, aging, deaf woman who is often sick.

**The Role of Society:** Support from neighbours and local institutions is of fundamental importance to this household. Neighbours allow Maymana and Mofizul to glean from their land and provide no interest loans of food and money (Table 2). Despite her poverty, Maymana is engaged in reciprocal transactions and also makes small loans to neighbours when times are hard for them. The mosque committee also provides her with gifts at Eid. Islamic principles of charity and helping the poor are part of the social support network on which she can draw. When times are really hard Maymana begs people in the village and surrounding areas for food. She does not like doing this, however, as not only is it demeaning but it annoys the other people who live in her uncle's *bari*. The big change in her life in 2000

compared to earlier years is that she is able to borrow rather than beg, as her son's income provides a flow from which loans can be repaid.

**TABLE 2 Loans of Cash and Grain to Maymana (October 1999 – October 2000)**

	Lender	Amount	Date Received	Purpose	Status in October 2000
CASH (taka) <sup>1</sup>	Neighbour	10	Jan 2000	Food purchase	Repaid Feb 2000
	Neighbour	2	Jan 2000	Buy a 'cake'	Repaid Feb 2000
	Daughter 1	100	May 2000	Household purchases	Repaid May 2000
	Neighbour	10	May 2000	Household purchases	Outstanding
	Son-in-Law 1	100	May 2000	Food purchase	Outstanding
	Daughter 1	500	Sept 2000	Food purchase and health expenses	Outstanding
Grain (kilograms)	Neighbour	2	Dec 1999	Consumption	Repaid Jan 2000
	Son-in-Law 2	15	March 2000	Consumption	Outstanding
	Neighbour	1.5	June 2000	Consumption	Outstanding
	Daughter 1	20	June 2000	Consumption	Outstanding

<sup>1</sup> At the time of study 50 taka = US\$1 (approx.).

The village court's ruling that her father-in-law can control the land that Hafeez farmed was the biggest setback during the year. This was the only significant 'tangible' asset she and Mofizul had. If they could have accessed it their livelihood would have been much more secure. However, as is common in rural Bangladesh the *shalish* regards land as a resource that is controlled by men: a widow, and particularly an ageing and deaf widow with a disabled son, is not likely to acquire land in such a patriarchal setting.

And what of the NGOs, which have such a high reputation for poverty-reduction and focus especially on women? The country's two largest NGOs, BRAC and Proshika, operate in this village, as does the Grameen Bank and several smaller NGOs. When Hafeez was alive he told Maymana that she should not think about joining the NGOs as he did not like their ideas about changing the role of women. Since she became a widow she has never been approached by their fieldworkers or by neighbours to join them. Her personal understanding is that they all do microfinance and she says that she would be worried about joining them as she is not sure that she could make the *kisti* (weekly repayments) and then the fieldworkers and other members would tell her off. As well as this 'self exclusion', there are probably also elements of social exclusion (other members may well see an ageing, deaf widow with no secure income as a risk) and organisational exclusion (BRAC has done work with HelpAge International that revealed that field staff 'push' women in their 40s out of BRAC village organisations).<sup>8</sup>

**The Role of the Family:** Maymana's blood relations are central to her and Mofizul's survival. Being part of her uncle's *bari* provides physical security and a social relationship that guarantees survival. He will not see them starve to death, but he is not concerned about

their living standards much beyond this minimum criterion. As described above, he has also been an obstacle to their accessing a VGD card that might have created a chance for them to escape from penury. Her daughters and sons-in-law have provided loans of food and money (Table 2) to help them out during lean times and these seem likely to slip into becoming gifts as she is unlikely to repay them back.<sup>9</sup> At the end of the research year Maymana had borrowed 600 taka and 35 kilograms of paddy (in four separate transactions) from her daughters and their husbands that had not been returned. Of key importance in the future will be whether her daughters and sons-in-law will continue to provide such support as the scale of these 'loans' mounts up.

By contrast, her husband's relatives have undermined the household's livelihood by seizing Hafeez's land. There may be mitigating circumstances that we did not hear about, such as Hafeez having borrowed money from them to pay for his medical costs that was not repaid. Whatever, the loss of access to land by widows remains a norm in rural Bangladesh, and family ties are both a source of support and a source of vulnerability for the poor.

## **6 Learning from Maymana and Mofizul**

What lessons can be drawn from this nano-level account of enduring poverty? We need to be careful about drawing conclusions from a single case, but this problem can partly be overcome by relating their experience to the wider literature on poverty in Bangladesh. I start with Maymana and Mofizul and work up the institutional framework.

Despite their penury Maymana and Mofizul think strategically about how to survive and how to improve their circumstances. They have low levels of assets and are discriminated against in multiple and reinforcing ways because of their ages (too old and too young), their health (often ill) and their social identities (widowed, disabled, uneducated) – but they have agency. They have a clear hierarchy of strategies by which they seek a livelihood. In order of preference these are – working, gleaning, borrowing, receiving charitable gifts and begging. Those who seek to help the poor would do well to appreciate such strategic hierarchies and assist them in their pursuit. In addition we can see that a strategic infusion of assets, or assistance in retaining assets during the 'slide', could transform (or would have transformed) their position.

At the next level, we can see that the family is a double-edged sword that can both provide support and undermine capacity to derive a livelihood. Without the support of her daughters and sons-in-law Maymana would find it difficult to survive when times are hard. Encouraging families to continue with this role, and recognising that those who have lost their family connections – through deaths, relocation or being socially outcast – are likely to be the most vulnerable, needs to be a consideration of those seeking to help poor people. At the very least, well-intentioned outsiders need to ensure that they do nothing to weaken the positive role that family support can provide. Maymana's experience, and the lives of millions like her in Bangladesh, suggests that attempts to reform the ways in which fathers-in-law (and brothers-in-law) treat widows needs to be a major focus of attention. Even Maymana's uncle, who provides the security of having them as part of his *bari*, helped to keep her poor by limiting access to the VGD card.

Civil society, as has only recently been recognised in policy circles, is a major player in poverty-reduction. But it also plays a role in poverty-creation and persistence. Neighbours

and religious institutions provide crucial support for Maymana's and Mofizul's survival, but they are obstacles to their significantly improving their prospects because of the ways in which they explicitly and implicitly permit discrimination against widows, children and those with limited capabilities and impairments. Civil society is both a hero and a villain. Despite the evidence that Bangladesh's NGOs are probably the best in the world at large scale service provision to poor people, they still encounter major structural obstacles in reaching those who are experiencing enduring poverty.<sup>10</sup> They also find it difficult to reach the most disadvantaged because of the promotional focus (income-generation, microfinance) that foreign donors have encouraged them to take on (see Matin and Hulme 2003; Hashemi 2001).

At the end of the research year, markets were making a major contribution to Maymana and Mofizul's livelihood through the casual employment that Mofizul had gained. But the rural labour market remains dramatically oversupplied and for someone with few skills is far from secure. Increased demand for labour, through economic growth, is essential. Ideally Mofizul needs assistance to develop his skills as, with a disability and frequent ill health, he will always be a prime target for retrenchment if the saw mill hits hard times. Removing discrimination against the disabled in Bangladesh's labour market is a task which has only recently come on the agenda of social activists. Had Maymana been 'lucky' perhaps one of her enterprising daughters might have got a job in the country's garment industry which boomed during the 1990s: a flow of remittances might then have followed. But even such a breakthrough would have been short-lived with the recent laying off of more than 200000 women in this sector. Maymana and Mofizul never mentioned international trade during their interviews, but it is possible to see the way that these 'unknown' processes can have knock-on effects on their lives.

And then there is the state, '... a moderate Islamic democracy with whom we can do business' as Bill Clinton described it. It has not delivered on its promises of poverty-reduction and has failed Maymana and Mofizul in terms of: not providing health care to them (and to Hafeez); not regulating the private health care market; and, not having the capacity to ensure that Maymana's rights to her husband's land were honoured. Paradoxically, a state-operated social protection scheme, the VGD, was able to reach Maymana, something that the country's NGOs did not achieve. Unfortunately, other factors then stopped her from taking advantage of this!

## **7 Conclusion**

Maymana and Mofizul's poverty confirms many elements of the contemporary orthodoxy on why people are poor and stay poor in Bangladesh and about what can be done to reduce poverty. As one would expect being part of a female-headed household in a rural region in a low-income country is a recipe for enduring poverty, especially when impairment, ill health and ageing are added ingredients!

- Maymana's experience confirms the role that gender discrimination and inequality plays in keeping women and women's dependents poor in Bangladesh. Because she is a woman, and a widow, her rights and opportunities are severely constrained.
- Mofizul's experience confirms the way in which young and disabled workers are exploited in the labour market. Our study was not able, however, to distinguish the

relative degree to which each of these social disadvantages contributed to this exploitation.

- The study confirms that the weakness of the demand for labour in rural areas ensures that casual labourers are ‘price-takers’. Maymana and Mofizul’s bargaining power in the labour market is negligible. Pro-poor growth that increases the demand for unskilled labour has the potential to remedy this situation.

What challenges does this story throw up to authoritative and official accounts about poverty and poverty reduction in Bangladesh?

1. The role that the family and informal civil society institutions play in poverty-alleviation and reduction is not adequately recognised in contemporary analysis. A focus on targets and policy instruments and PRSPs leads us to emphasise the role of the state and formal market and civic institutions. By contrast we undervalue informal action and institutions because they are difficult to measure and to programme. When poor people in Bangladesh face problems their first port of call for social support are these local/informal networks – not ‘professional’ poverty reduction agencies.
2. Having said this, we need to move away from the tendency in contemporary development policy thinking to uncritically laud civil society and to see social capital automatically as a good thing that needs ‘building’. Civil action can be beneficial to the poor, but it can also keep poor people poor – as in Maymana’s case where the village court explicitly, and the village ‘community’ implicitly, supported her loss of land rights. Maymana’s uncle is both a form of social and physical security and an obstacle to Maymana and Mofizul improving her position. They have a social relationship with the uncle, not a measurable stock of ‘social capital’. Families and ‘communities’ are both a tremendous source of support and a major constraint for poor people.
3. Poverty-reduction does not merely require action by state, private and civil society institutions, it also entails their reform. In Bangladesh reforming government is a priority, but this is not simply to get it to deliver better services. It must also take on its regulatory and oversight roles of the private and civic sectors more effectively. Our case study household would have benefited greatly from better regulated private health providers, and village institutions that upheld the country’s laws. ‘Partnership’ is nice and cosy, but institutional reform also entails more antagonistic behaviours in which governments limit private action, and civic and private groups energetically, but non-violently, demand state accountability.
4. In this case study disability comes out as an important factor in understanding why poor people stay poor. This may be a result of having a sample of only one household – but surely disability remains one of the frontiers of our understanding of poverty and a neglected issue within the field of development studies. As Yeo and Moore (2003) demonstrate, most of the major academic and professional journals on international development have never published articles on disability. The disabled remain invisible in development research and most action.
5. Reaching chronically poor people and households remains a challenge, even for committed agencies with capacity. The pressure on Bangladesh’s NGOs to be ‘sustainable’ (i.e. to charge poor people the costs of service delivery and to focus on



income-generation strategies) leads to large numbers of the poorest being excluded from their programmes. There remains a need for large scale social protection programmes, such as the VGD which nearly reached Maymana, and for experimental programmes that combine elements of asset redistribution, social protection and livelihood promotion in a sequence that permit poor people to stabilize their positions and then pursue their own strategies for improvement (see Matin and Hulme 2003).

6. This story indicates the way in which ill health and poor health services contribute to the creation and perpetuation of poverty. This is already well documented for Bangladesh (Pryer 1993) and most other parts of the world. However, this account takes us beyond this. It reveals that the provision of health services to poor people by the private sector is not merely 'bad value for money' but is an active agent in impoverishing people. To take this one step further, I would argue that the private provision of health services to poor people in Bangladesh is a significant contributor to creating and maintaining poverty. It redistributes resources from the poor to the better-off. This may come as no surprise to researchers on South Asia (more than 20 active researchers on Bangladesh have agreed with the point I make and researchers on India advise that the situation is similar). It would seem, however, to be a surprise to the World Bank whose draft 2004 Report (Devarajan and Reinikka 2002) argues that the way to improve health services for the poor is to increase the role of the private sector. The principal-agent theory (ibid) that the Bank's analysts use in Washington DC tells a different story than Maymana and Mofizul told me. I know which story I think is closer to the experiences and lives of poor people.

There are many reasons why poverty endures, some of which have been drawn out by this case study. One final message must be noted – Maymana and Mofizul are not poor because of any lack of action on their part. Their agency may be severely constrained by a host of structural factors but they are constantly seeking out ways of improving their position – they may be down but they refuse to be out.

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## NOTES

<sup>1</sup> I do not examine the many meanings of poverty in this paper but the reader should note that it employs both the concepts of income and capability poverty. My personal preference is for multidimensional conceptualisations of the Sen and Nussbaum variety (see Hulme, Moore and Shepherd 2001 and Hulme and Shepherd 2003 for a discussion).

<sup>2</sup> For a discussion of the concept of chronic poverty see Hulme et al (2001) and Hulme and Shepherd (2003). For details of the Chronic Poverty Research Centre and its publications see [www.chronicpoverty.org](http://www.chronicpoverty.org). See Moore (2001) and Harper, Marcus and Moore (2003) for a discussion of the intergenerational transmission of poverty.

<sup>3</sup> For a more detailed discussion of the use of life histories in development studies see Kothari and Hulme, forthcoming.

<sup>4</sup> The full narratives in Bourdieu et al's (1999) *Weight of the World* are fascinating, but I doubt that many readers and/or reviewers have managed to read all 54 accounts (69 in the original French edition). While researchers need to be in full command of their primary data, it seems unrealistic to expect other readers to have the same amount of time and the same level of commitment. From my personal experience, I doubt that any policymaker would read more than a few narratives either.

<sup>5</sup> This simple framework will be familiar to social scientists from other disciplinary perspectives, although they may use different terminologies.

<sup>6</sup> For a detailed examination of the use and abuse of participatory methods see Cooke and Kothari (2000).

<sup>7</sup> For a discussion of the VGD see Hashemi (2001) and Matin and Hulme (2003).

<sup>8</sup> BRAC has operated the Income Generation for Vulnerable Group Development (IGVGD) Programme for many years in an attempt to reach women excluded from its main programmes. This has reached 'deeper' than its other activities, but some women are still excluded (see Matin and Hulme 2003 for a discussion). Recently, BRAC has introduced the Challenging the Frontiers of Poverty-Reduction (CFPR) Programme, and Proshika its 'ultrapoor' programme to reach women such as Maymana.

<sup>9</sup> It is difficult to ascertain whether these loans are regarded as coming from a daughter, a son-in-law or the couple. Both the daughter and the sons-in-law were mentioned as lenders during discussions.

<sup>10</sup> In the mid-1990s I was a critic of Bangladeshi NGOs, especially when they claimed to reach the poorest of the poor. Having looked at NGO programmes in other parts of the world, however, I have revised my views and, adopting a comparative international perspective, I realise how wrong my doubts were. Bangladeshi NGOs rarely reach the country's poorest people but they go deeper than do NGOs in many other parts of the world.

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