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Thinking 'Small' and the Understanding of Poverty: Maymana and Mofizul's story

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Abstract Recent thinking on poverty and poverty reduction tend to be 'big' in terms of ideas, units of analysis, datasets, plans and ambitions. While recognizing the benefits of such approaches, this paper argues that researchers should counterbalance and supplement big ideas through 'thinking small'. In this context, the life history of a single household in Bangladesh, that of Maymana and Mofizul, confirms much current thinking about persistent poverty in that country: major health 'shocks' can impoverish families, and social exclusion, based on gender, age and disability, keeps people poor. This story also raises challenges to contemporary orthodoxies, and new insights, such as plans for poverty reduction that underestimate the role that the family and informal agents play in welfare provision and exaggerate the role of poverty reduction professionals. In conclusion, the paper points to the personal agency of Mofizul and Maymana — they may be down but they are not out.

Key words: Chronic poverty, Life history approach, Bangladesh, Female-headed households

Introduction

Much contemporary thinking on poverty is 'big' in terms of the units of analysis examined, the scale of planned policy intervention and the level of theoretical generalization. Countries, often with tens of millions of poor people, are the common unit of analysis, and in the past few years much debate has focused on measuring global poverty. While most official agencies are in broad agreement that at the end of the twentieth century there were 1.2 billion people living on less than US\$1 per day (World Bank, 2000), this figure has been challenged by academics (Reddy and Pogge, 2002; Wade, 2002) and dissident agencies (UNCTAD, 2002).

The level of the envisaged intervention 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) with the aim to comprehensively address poverty and ensure that in each country millions of people escape poverty per annum. When aggregated, PRSPs, and associated financial and policy support from wealthy countries, should achieve global poverty reduction targets. In this context, one of the eight Millennium Development Goals (MDGs) seeks to reduce income poverty (defined as a per-capita income below US\$1 per day, in 1993 prices) by one-half between 1990 and 2015, thereby reducing the number of poor people by 900 million (OECD, 2001).

Similarly, 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). This is in stark contrast to analysts of the left, such as Fine (2002), who argue that poverty is an outcome of *laissez faire* policies: capitalist development requires that large numbers of people stay poor.

There is much reason to recommend this 'big thinking' on units, ideas, numbers, plans and ambitions. It has raised awareness of the vast scale of human deprivation in the contemporary world; it has helped to mobilize 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' or to the 'average' poor person or household can be an erroneous basis for decisions on intervention in any specific country (Ravallion, 2002). In addition, 'big' approaches can lead to the relative neglect of micro-level actors and informal processes in analysis and action. It is not only multilateral agencies, governments, formal businesses and non-governmental organizations (NGOs) that may strategize 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. While it is of paramount importance to continue thinking big about poverty, this must not mask the counter-balancing need to 'think small'.

In this paper, an example of such an approach is provided. Rather than looking at 'big' units of analysis, aggregated information about thousands of households, theoretical explanations of poverty or national and international policies, the focus is on a single, two-person household in Bangladesh. They have been poor for several years and there is a strong probability they will still be poor in 2015, if they survive that long — *insh'Allah* (God willing). What can be learnt 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 generalize from a single case. 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 the 'average' poor household. A life history approach should not substitute for quantitative analysis or qualitative analysis comparing multiple households. It is, however, a useful methodological supplement that researchers can add to their toolbox to test how their abstractions relate to 'real' lives.

Methodology

Maymana and Mofizul live in a village about 30 km outside the city of Mymensingh in central Bangladesh. 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 and, in the past decade, the local economy has grown. Their village is near to a main road so economic activity is fairly diversified and services are accessible. In addition, there is a high density of NGOs. 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.¹ They were randomly selected from a stratified sample of households in the Grampur area as a poor household — a categorization that covers almost one-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, experienced Bangladeshi research officers visited them at fortnightly intervals and collected information about their financial and economic activities over the previous 2 weeks and about events in their lives. The research officers, who were closely supervised by a principal researcher, constructed a life history for Maymana's family and received information from other villagers about the area. At the end of the research year, the principal researchers (David Hulme and Stuart Rutherford) and research officers had a 1.5-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 focused on the chronic nature of their poverty (for a discussion of the concept of chronic poverty, see Hulme *et al.*, 2001; Hulme and Shepherd, 2003; and for a discussion of the intergenerational transmission of poverty, see Moore, 2001; Harper *et al.*, 2003).

Within the sample of 42 households, this household was particularly interesting in terms of understanding 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 the small sample; 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 among Bangladesh's poor, and around 15% 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 the poverty of this household unusually severe by Bangladeshi standards: throughout the research year they had something to eat every day, they did not suffer from a natural disaster and they had a level of physical assets (a mud hut and micro homestead) that millions of Bangladeshi's can only dream about.

The methodology 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, pp. 609, 615)

For a more detailed discussion of the use of life histories in development studies, see Kothari and Hulme (2003).

However, in contrast to Bourdieu *et al.*'s approach, the present study consists of a 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. Second, 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). 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. However, the methods used in this study need to be carefully distinguished from participatory approaches (Cooke and Kothari, 2000). 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. Most importantly, it is not claimed that this is Maymana or Mofizul's 'voice' (Naryan *et al.*, 2000), but rather an interpretation of a long interview with them and a large amount of materials collected by research officers over 12 months.

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 three children (two girls and a boy). The couple's third

and eldest daughter had already been 'married off' at this time. Hafeez had three rickshaws that he hired out on a daily basis and about 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 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 '*bhalo*' (alright /OK), although with two daughters approaching their teens there was the expense of dowry to think about and the youngest, Mofizul, had a 'hunchback' and was often unwell.

Around 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) that 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 remaining 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 have not been able to ascertain 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, 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.

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 son. But worse was to come. 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. In terms of livelihoods analysis (Ellis, 2000), the household's asset pentagon had shrunk dramatically over the late 1990s. Physical, natural and financial capitals had almost disappeared. Social capital (or, more accurately, social networks), and the household's constrained human capital (illiterate, disabled and suffering ill health) were the basis of their survival.

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 2 years' schooling but was illiterate. She had a hearing impairment (requiring people to talk loudly and to repeat themselves) and was often tired or ill. Mofizul was 13 years old. He had no education, as remains the norm for children with an impairment in Bangladesh.

During the research year (October 1999–October 2000), Maymana 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 later, their social capital was of great importance for survival.

Their preferred survival strategy was to work. Despite his youth, disability, ill health and lack of education, Mofizul was determined to making a living. This paid off and during the research year, as he matured, his wage rate was increased to one-half the adult male rate (i.e. a rise from 10 taka to 30 taka (60 cents) per 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 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 5 days' pay for her son), a sari and meat.

At the beginning of the research year, she held a Vulnerable Groups Development (VGD) card entitling her to 30 kg wheat each month (see Hashemi, 2001; Matin and Hulme, 2003). This is World Food Programme grain provided to female-headed households identified by the local government councillor as being vulnerable to hunger. However, she received only 7.5 kg 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 her uncle. 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 kg rice from the other daughter, 15 kg rice from a son-in-law, and 1.5 kg 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 to beg for food, and careful management of that money allowed them to 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. Maymana was 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 3 or 4 years, and this condition seemed likely to continue as all of the escape routes (regular employment, VGD card, microenterprise) were 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.

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. Finally, there was the structure of her household: three daughters needing dowries and her son's condition, having an impairment and being unwell, only

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TABLE 1. Understanding Maymana and Mofizul's poverty

Sectors	Type of support	Sector constraints, failures and assistance
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 2 years
Market	Law and order	Failed to uphold Maymana's rights to land inheritance
	Labour market	Provided 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	Did not provide support to Maymana — 'not a suitable client'
Family	Father-in-law	Seized her land, greatly reduced her asset base, did not buy health care for Mofizul
	Daughters and sons-in-law	Provided loans of food and money that may not be repaid
	Uncle	Provided 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 was old, sick and poor. Maymana wished she could help him

aggravated things. When pushed for a further analysis of 'why', she explained that it was God's will — *Allah ichcha*.

Advantages of class, wealth, education, race and gender make it possible for analysts of poverty such as me to elaborate on these. Table 1 summarizes the main reasons why they have slid into poverty, why they remain poor and what they are doing 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 Hafeez's health needs 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 almost certainly 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 — she dropped out and is illiterate. Providing Maymana with a VGD card to get 30 kg wheat per month, the one really effective form of intervention, was blocked by her uncle because of local political economic machinations. This was a tragedy, as such an entitlement over 18 months would have created an opportunity for Maymana and Mofizul to begin to accumulate other assets (for a review of the impacts of the VGD and related programmes, see Matin and Hulme, 2003).

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. 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, but instead 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 are unwilling to admit lack of knowledge of its treatment.

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, ensuring quality of medical services at a minimal level. The formal health insurance market in Bangladesh is a totally missing market for low-income, rural people. 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 in return for small, weekly premiums. Had Hafeez known about *Gono Bima*, 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 many claims on such policies are not being paid out because of management problems and fraud (Matin, 2002).

Post-slide, the labour market 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 per day (see earlier). However, the abundance of labour in relation to demand means that rates are low and work is casual. 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 was of fundamental importance to this household. Neighbours allowed Maymana and Mofizul to glean from their land and provide 'no interest' loans of food and money (Table 2).

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TABLE 2. Loans of cash and grain to Maymana (October 1999–October 2000)

	Lender	Amount	Date received	Purpose	Status in October 2000
Cash (taka) ^a	Neighbour	10	January 2000	Food purchase	Repaid February 2000
	Neighbour	2	January 2000	Buy a 'cake'	Repaid February 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	September 2000	Food purchase and health expenses	Outstanding
Grain (kg)	Neighbour	2	December 1999	Consumption	Repaid January 2000
	Son-in-Law 2	15	March 2000	Consumption	Outstanding
	Neighbour	1.5	June 2000	Consumption	Outstanding
	Daughter 1	20	June 2000	Consumption	Outstanding

^aAt the time of study 50 taka = US\$1 (approximately).

Despite her poverty, Maymana was engaged in reciprocal transactions and also made small loans to neighbours when times were hard for them. The mosque committee also provides her with gifts at Eid. When times were really hard, Maymana begged people in the village and surrounding areas for food. She did not like doing this, however, as it is not only demeaning but also annoyed her relatives. Compared with earlier years, the big change in her life occurred in 2000 when she is able to borrow rather than beg, as her son's income provides a flow from which loans could be repaid. The village court's ruling that her father-in-law can control the land that Hafeez farmed was the biggest setback during the year, since it was the only significant 'tangible' asset she and Mofizul had. If they could have accessed it their livelihood would have been much more secure.

What about Bangladesh's NGOs with their high reputation for poverty reduction and focus 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 join 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 was that they all do microcredit. She said that she would be worried about joining them as she was not sure that she could make the *kisti* (weekly loan 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 organizational exclusion. (Laudably, BRAC has done work with HelpAge International that revealed that field staff 'push' women in their 40s out of BRAC village organizations.

The role of the family

Maymana's blood relations are central to her and Mofizul's survival. Being part of her uncle's *bari* (compound) provides physical security and a social

relationship that guarantees survival. He will not see them starve, but he is not concerned about their living standards much beyond this minimum criterion. 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 (see Table 2) to help out during lean times, and these seem likely to slip into becoming gifts as she is unlikely to repay them back. 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. 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.

Learning from Maymana and Mofizul

What lessons can be drawn from this nano-level account of enduring poverty? Caution needs to be taken about drawing conclusions from a single case, but this problem can partly be overcome by relating the experience of this household to the wider literature on poverty in Bangladesh.

Despite their penury, Maymana and Mofizul thought strategically about how to survive and how to improve their circumstances. They had low levels of assets and were 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 had agency. They demonstrated a clear hierarchy of strategies by which they could seek a livelihood. In order of preference these were: 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, it is apparent 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, the family appears to be 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. Poverty alleviation approaches should encourage families to continue with this role, and recognize that those who have lost their family connections — through deaths, relocation or being socially outcast — are likely to be the most vulnerable. 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 widows are treated needs to be a major focus of attention.

It has only recently been recognized that civil society is a major player in poverty reduction. But it also plays a role in poverty creation and persistence. Neighbours and religious institutions provided crucial support

for Maymana's and Mofizul's survival, but they were obstacles to the significant improvement of Maymana's and Mofizul's prospects because of the ways in which these institutions explicitly and implicitly permitted discrimination against widows, children and those with limited capabilities and impairments. Civil society turns out to be 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 the poorest. 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 Hashemi, 2001; Matin and Hulme, 2003).

At the end of the research year, markets were making a major contribution to Maymana and Mofizul's livelihood through Mofizul's casual employment. But the rural labour market remains dramatically oversupplied, and for someone with few skills it is far from secure. Increased demand for labour, through economic growth, is essential. Removing discrimination against the disabled in Bangladesh's labour market is a task that has only recently come on the agenda of social activists. Had Maymana been 'lucky', perhaps one of her enterprising daughters might have secured a job in the country's garment industry that boomed during the 1990s: a flow of remittances might then have followed. Maymana and Mofizul never mentioned international trade during their interviews, but it is possible to see the way that these 'unknown' processes could have knock-on effects on their lives.

Finally, 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 it has failed Maymana and Mofizul by failing to provide adequate health care, regulate the private health care market, and protect Maymana's rights to her husband's land. 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!

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 illustrates the way in which young and disabled workers are exploited in the labour market. 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?

The role of the family and informal civil society institutions in poverty alleviation and reduction is not adequately recognized in contemporary analysis (i.e. thinking 'small'). A focus on targets and policy instruments and on PRSPs emphasizes the role of the state, formal market and civic institutions (Government of Bangladesh, 2003). By contrast, informal action and institutions are undervalued because they are difficult to measure and to programme. At the same time, 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 favourable and in need of '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 their position. They have a social relationship with the uncle, not a measurable stock of 'social capital'.

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 should not be confined to delivering better services. It must also take on its regulatory and oversight roles of the private and civic sectors more effectively. In this case study, disability emerged as an important factor in understanding why poor people stay poor, but 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) demonstrated, most of the major academic and professional journals on international development have never published articles on disability and barely ever mention it.

Reaching chronically poor people remains a challenge, even for committed agencies with capacity (Chronic Poverty Research Centre, 2004). 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).

This story indicates the way in which ill health and poor health services contribute to the creation and perpetuation of poverty (Hulme and Lawson, forthcoming). This is already well documented for Bangladesh (Pryer, 1993, 2003) and most other parts of the world. However, this account also reveals that the provision of health services to poor people by the private sector is

not merely 'bad value for money', but can be an active agent in impoverishing people. It may redistribute resources from the poor to the better-off.

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. Analysing this story from the 'small' perspective emphasizes the importance of the unique interplay of various circumstances and, more importantly, of individual agency and drive. These need to be taken into account in the 'big' analyses that dominate contemporary thinking about poverty.

Postscript

At the time of finalizing this paper (October 2003), Maymana and Mofizul were revisited. Readers will be pleased to hear that their situation has improved, largely due to Mofizul's efforts to gain employment and family support. A future paper will examine their experience over 2000–2003.

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Notes

- 1 Full details of the methodology, and a summary of Maymana and Mofizul's household status and use of financial services, are available online (<http://www.chronicpoverty.org/financialdiaries>).

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