

## **Thinking Small, and Thinking Big about Poverty: Maymana and Mofizul's Story Updated**

DAVID HULME  
KAREN MOORE\*

In earlier articles, Hulme argued in favour of 'thinking small' about poverty and poverty reduction, illustrating this through an analysis of a single life history of a poor, two-person household in rural Bangladesh. This analysis was based on a series of interviews with household head Maymana and her son Mofizul, fortnightly over the period of a year (October 1999-September 2000), and in December 2000. Since then, researchers have revisited Maymana and Mofizul in September 2003, and in February, March and April 2005. This paper reviews the experiences of the household until and after 2000, and updates the analysis to reflect post-2000 dynamics. Against the odds, Maymana and Mofizul have improved the quality of their lives and increased their assets over the five year period. Earlier conclusions have largely been born out. In particular, Maymana and Mofizul's story emphasises three issues: (i) health shocks, as well as chronic ill-health and

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\* David Hulme is Director, Chronic Poverty Research Centre and Karen Moore is Professor, Institute for Development Policy and Management, School of Environment and Development, University of Manchester. The authors would like to thank Maymana and Mofizul for their continued patience and participation in the interviews, as well as Stuart Rutherford, S K Sinha, Md Eakub, Imran Matin and Rabeya for conducting follow-up interviews with Maymana and Mofizul, providing access to interview notes and household summaries, and responding to our queries. Karen Moore also acknowledges the insights provided by her research participants—children studying in three NGO schools in urban Jessore – who participated in focus group discussions around Maymana and Mofizul's story. Thanks also to Uma Kothari, Barbara Harriss-White, Imran Matin, Zulfiqar Ali and one anonymous reviewer for useful comments on earlier versions and drafts of this article. Financial support from the UK Department for International Development to the Finance and Development project (1999-2001) and the Chronic Poverty Research Centre (2001-2010), and from the UK Economic and Social Research Council to the Global Poverty Research Group, is gratefully acknowledged.

impairment, are central to the lives and livelihoods of poor households; (ii) unreliable demand for unskilled labour limits the opportunities of the landless to build their asset base; and (iii) the role that family and informal agents play in welfare provision continues to be underestimated in the design of poverty reduction interventions, and the role of poverty reduction professionals exaggerated. Maymana and Mofizul are often down, but not always, and they are ‘thinking big’ about how to improve their lives.

### I. INTRODUCTION

Contemporary thinking on poverty tends to be “big”. It is commonly and increasingly argued that huge resource commitments and comprehensive plans at the national, continental and global levels are required to contend with the huge numbers of very poor people—tens of millions in Bangladesh, perhaps more than a billion globally. Similarly, the causes and consequences of, as well as the cures for poverty, are conceptualised on a grand scale—on the left, battling the perceived poverty-causing and environment-destroying forces of neo-liberalist, globalised political-economic structures; on the right, supporting the private sector as the one true path to local, national and international growth, the full participation of the poor in markets, and poverty reduction. Both see “good governance” as crucial, but have few ideas about how to promote it.

“Big thinking” on units, ideas, numbers, plans and ambitions has raised awareness of the enormous scale of human deprivation in the contemporary world; helped to mobilise vast resources (or at least promises of them); mustered political commitment for poverty reduction; and 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 individuals 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 organisations (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 (see Davis 2001 and Indra and Buchignani 1997 for discussions of the variety of actors that provide welfare in Bangladesh). While it is of paramount importance to continue thinking big about poverty, this must not mask the counter-balancing need to “think small.”

In earlier articles, Hulme illustrated the merits of ‘thinking small’ about poverty and poverty reduction (Hulme 2004) and poverty dynamics (Kothari and Hulme 2004), through an analysis of the life history of a single, two-person household in rural Bangladesh, rather than by focusing on macro- units of analysis, aggregate information about thousands of households, theoretical explanations of poverty, or national and international policies. Household head Maymana and her son Mofizul have been very poor for at least a decade, and it is likely they will still be poor in 2015, when the world tallies up its Millennium Development Goal achievements. There are clearly limits to such a nano-level approach, most obviously in terms of the dangers of trying to generalise from a single case. But there are also real benefits. Exploring why Maymana and Mofizul are poor, how they seek to improve their position, and how their relatives and local community facilitate and hinder their progress, can provide “deep” insights into the dynamics of poverty and poverty reduction for an *actual* household, rather than the mythical “average” household. While a life history approach cannot substitute for comparative quantitative and qualitative analysis of multiple households, it is a useful addition to researchers’ methodological toolboxes, allowing us to relate abstractions to “real” lives and develop grounded approaches to macro-level investigations. It can also be a useful device for presenting complex accounts of processes to non-specialist audiences (see for example CPRC 2004).

In this paper, we review the experiences of the household until and since 2000, and update the analysis to reflect post-2000 dynamics. Earlier conclusions have largely been born out. In particular, Maymana and Mofizul’s story emphasises three issues. First, health shocks, as well as chronic ill-health and impairment, are central to the lives and livelihoods of poor households. Second, unreliable demand for unskilled labour limits the opportunities of the landless to build their asset base. Third, the role that family and informal agents play in welfare provision continues to be underestimated in the design of poverty reduction interventions, and the role of poverty reduction professionals exaggerated. However, whereas Hulme (2003) saw their future as either stable or downwardly mobile, the last five years have seen Maymana and Mofizul accumulate assets and achieve success in some of their goals. Maymana and Mofizul are often down, but not always, and they are “thinking big” about how to improve their lives.

## II. METHODOLOGY

The analysis presented here is based on a series of interviews over the course of more than five years with Maymana and her son Mofizul. Maymana was initially interviewed in October 1999, and her household became one of 42 involved in an in-depth study of the financial behaviours and preferences of the poor in

Bangladesh.<sup>1</sup> Over the course of one year, they received fortnightly visits from experienced Bangladeshi research officers, closely supervised by a principal researcher. The researchers collected information about Maymana and Mofizul's financial and economic activities over the previous two weeks, as well as about any other things that were happening in their lives. The researchers also constructed Maymana's life history with her, and heard from other villagers about what was going on in the area. At the end of the research year, in December 2000, the principal researchers and research officers undertook 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>2,3</sup>

Within the sample of 42 households, Maymana and Mofizul's household was particularly interesting in terms of understanding poverty. Theirs was not only one of the poorest households in the small sample, but crucially, Maymana provided detailed information on the history and dynamics of poverty and well-being over recent years and both Maymana and her son provided good quality fortnightly reports of how they had managed their finances and livelihoods. Other interviewees

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<sup>1</sup> This research was part of the "Finance for the Poor and Poorest" sub-project of the "Finance and Development" project, (1999 to 2001) supported by DFID. The research into "Finance for the Poor and Poorest" comprises work in two countries, (India and Bangladesh) using three research instruments, of which the "Financial Diaries" are one. The other two are a "Snapshot" study and an "Innovative Institutions" study. The Financial Diaries are the result of 42 in-depth case studies undertaken via fortnightly interviews over one year (2000), and incorporate a life history element. Principal researchers were David Hulme, Stuart Rutherford (Bangladesh) and Orlanda Ruthven (India).

<sup>2</sup> For a discussion of the concept of chronic poverty, see Hulme and Shepherd (2003), and for inter-generational poverty, see Harper, Marcus and Moore (2003) and Moore (2001, 2005).

<sup>3</sup> It is important to note that the purpose and design of the original research project, specifically intended to elucidate how the poor and poorest engage with financial services, may have to some extent limited our capacity to "capture" Maymana and Mofizul's own voices on a wider range of issues. While the original research project did not employ a participatory design (which may have allowed greater scope for participants to lead the research in directions of their own choosing), a fairly informal approach was employed, without the use of a tape recorder or too much notetaking, intended to foster rapport and comfort between interviewees and interviewers. This does not lend itself to "voices of the poor" style quotations, and may have discouraged interviewers from pursuing lines of discussion unrelated to the research focus.

and key informants in the area confirmed the main elements of the “story” detailed by Maymana and Mofizul.

Since the completion interview, researchers have revisited Maymana and Mofizul in September 2003, and again in February, March and April 2005, to find out how their lives and livelihoods had changed.<sup>4,5</sup>

### III. CONTEXT

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 rarely experiences 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, a high density of NGOs, including BRAC and Proshika, as well as several smaller NGOs and the Grameen Bank have a major presence in the area.

#### **Phase I—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” by 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

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<sup>4</sup> Also, in September 2004, one of the authors (Moore) pretested the use of a stylised version of Maymana and Mofizul’s story as a framework for discussions with urban Bangladeshi children about livelihoods. This was undertaken as part of her doctoral research on the factors that affect how economically and socially vulnerable children in urban Bangladesh understand their present and future lives and livelihoods. The children presented their views on the choices facing Maymana’s household at different points, and commented on the decisions that were actually made and the events that occurred. While the children’s knowledge and attitudes were important and interesting in their own right, they were also valuable in terms of what they can tell us about social and economic norms within wider society. Ideas and opinions offered by the children provided new insights about Maymana and Mofizul’s life history.

<sup>5</sup> In the early stages of the research, neither Maymana nor Mofizul were used to attention from non-poor outsiders, and neither the very poor and marginalised older woman nor her young, disabled son were very confident in expressing their views. As interviewers built an ongoing relationship with the household, as their situation improved, and as Mofizul grew into a young man and, both respondents’ confidence levels have raised markedly, such that there are clearer expressions of strategy in the later phases of the research.

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, Moore and Shepherd (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, suffered a back deformity and was often unwell.

Around this time Hafeez began to find his throat painful and coughed a lot. After buying some totally ineffective medicines from a “pharmacist” in the bazaar (almost certainly someone with no formal training), he visited the nearby government-run health centre where the staff asked for bribes but did not seem very interested. Next, he went to a “doctor” in a nearby town—again, it is possible that this man may have been untrained or 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. As Hafeez’s condition worsened, 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. Maymana sold 3 decimals of the 12 decimals of land she had inherited from her father, and spent the Tk. 2,000<sup>6</sup> proceeds on his treatment.

The elder of the two daughters remaining at home, 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.<sup>7</sup> In this way she was able to save for 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.

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<sup>6</sup> 10 Bangladeshi *taka* (Tk.) were worth almost 20 US cents at the beginning of 2000. By late 2005, Tk. 10 was worth about 15 cents.

<sup>7</sup> It is unclear where the idea or the start-up capital came from. A young boy discussant in Jessore suggested that the girls may have received their goat kids as part of the Bangladesh government’s “Poverty Alleviation through Goat Rearing” Programme; however, this only began in 2001, after the girls were already married.

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 felt responsible for his mother and so looked around for work and sometimes got casual employment at a local timber mill. His income helped, but at a daily rate of only Tk. 10, 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. Limited 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.

### **Phase II—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. These two small buildings, and 9 decimals (0.09 acre) of homestead land, were their main assets. They had no furniture, equipment or livestock (not even chickens) and only a few old cooking utensils.

Their hut stood at the back of a number of better-constructed buildings belonging to Maymana's paternal cousin. This property used to belong to Maymana's father, but because Maymana didn't have any brothers, after her father's death the majority of the property was taken by her paternal cousins rather than Maymana and her two elder half-sisters.<sup>8</sup> After Maymana's mother died, her paternal cousins wanted to push her out from her father's homestead, but they failed

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<sup>8</sup> Maymana had three mothers—that is, her father married three times. Her father's first wife died after giving birth to a daughter; he remarried, and his second wife also died after giving birth to a daughter. His third wife gave birth to Maymana (Pers. comm. Rutherford 2005).

to do so. Maymana was left with 8 decimals of land from her father's property and 4 decimals from her mother's property; she later sold 3 decimals for her husband's treatment, leaving her with 9 decimals.

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 poor children with an impairment in Bangladesh.

During the initial 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. While their social networks were of great importance for survival, as discussed below, their preferred survival strategy was to work.

Despite his youth, disability, ill-health and lack of education, Mofizul was determined to make 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 Tk. 10 to Tk. 30 per day). However, it was casual work, so often he went without hire. Further, the mill had no legal papers and was suspected of sawing logs that had been taken from a protected area, so the Forestry Department seized the mill and filed a case against it three times. When the mill was shut down for a month in 2000, times got very hard for Mofizul and his mother.<sup>9</sup>

Maymana tried to get 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 Tk. 150 (the equivalent of five days' pay for her son), a sari and some meat.

At the beginning of the research year, she held a Vulnerable Groups Development (VGD) card entitling her to 30 kg wheat each month. 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

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<sup>9</sup> The first two times the mill owner was able to reopen after paying a bribe, but the last time the owner sold the mill, and it was shut.



were complicated, but were related to the councillor belonging to a different political party than her paternal cousin, in whose *bari* (compound) Maymana's hut stood. 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 unable to repay. These were described as *howlat* (interest free loans of money and food), but appeared to be gradually converting into 'gifts'. By October 2000 she had borrowed Tk. 500 from one daughter, 20 kg rice from another daughter, 15 kg rice from a son-in-law, and 1.5 kg rice from a neighbour. It was unclear how any of these *howlats* 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 the women's groups set up by NGOs.

In terms of poverty analysis, in 2000 the household had been both income and capability poor for three or four years, and this condition seemed likely to continue as all of the escape routes (regular employment, VGD card, microenterprise) were unlikely to become 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.

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 per cent of households are headed by widows or abandoned wives who usually have few assets and suffer social discrimination (BIDS 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.

### Phase III – Making and Securing Small Gains

Returning to Maymana and Mofizul's home in September 2003, nearly three years after the last interview, was both a nerve-wracking and humbling experience, and one that highlighted the important ethical challenges to conducting research with extremely poor and vulnerable people. We were returning with the knowledge that it was likely that Maymana and Mofizul's lives had not improved since the researchers' last encounter with them, and that there was a high probability that it had become worse. In particular, we feared that a moderately serious health shock might have led to the depletion of their only remaining assets—their small house and micro-homestead—or even to the death of Maymana, or her son, or both. Adverse weather, or the permanent closure of the sawmill, or further pressure from Maymana's cousin not to accept assistance from politically-linked people—any of these factors may have combined to push the pair into destitution. We knew the threats that were facing Maymana and Mofizul, yet—in the name of research objectivity and treating all participants equally—we had done little to help, although as individuals we had the means to do so.<sup>10</sup> Further, we had gained significant knowledge from Maymana and Mofizul, as well as material for publication and presentation (cultural capital in the academic world).

The feeling of foreboding heightened upon entering Maymana's cousin's *bari*—the space where Maymana and Mofizul's small hut stood was empty. Happily, it was soon confirmed that the new house standing opposite was in fact Maymana's! Recently constructed, the house was of a good size—about 24 feet long, with a veranda—and both the mud-plastering and tin roof were in excellent condition. A very small, thatched kitchen shed stood nearby. In addition, the home now contained some basic furniture—a bed<sup>11</sup> and an *alna* (clothes rack), and by early 2005, a table. Overall changes in assets are detailed in Table I.

It was clear that between 2000 and 2003 Maymana and Mofizul's condition had improved markedly, and by the time of our 2005 visits, their progress had continued. Several factors contributed to the improvement in their material and social position over these five years—Mofizul's successful entry into the adult labour market, the effective way in which they managed their finances and

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<sup>10</sup> Over the years, the research project provided small cash gifts totalling Tk. 800 and a sari and shirt to compensate Maymana and Mofizul for their time and show the appreciation of the researchers. All respondents received similar gifts.

<sup>11</sup> Mofizul explained to us how happy he was for his beloved mother to have a bed to sleep on, and how despite her insistence otherwise, he always slept on the floor so that she could enjoy this comfort.

Maymana's acquisition of a government old age pension, alongside broader social support from people in their neighbourhood. Changes in financial, economic and livelihood status are detailed in Table I.

TABLE I  
CHANGES IN ASSETS

	December 2000		February-April 2005	
	Description	Actual/estimated value (Tk.)	Description	Actual/estimated value (Tk.)
Land	<ul style="list-style-type: none"> <li>0.09 acre homestead land within Maymana's father's <i>bari</i>, held by her paternal cousin</li> </ul>	18,000	<ul style="list-style-type: none"> <li>0.09 acre homestead land within Maymana's father's <i>bari</i>, held by her paternal cousin</li> </ul>	18,000 plus inflation
Home	<ul style="list-style-type: none"> <li>Own small one-roomed hut with mud walls and old iron sheet roof; one small kitchen room with mud walls and plastic sheet roof</li> </ul>	Approximately 3,000	<ul style="list-style-type: none"> <li>One 24 foot one-roomed hut with mud walls and tin roof; one small kitchen room with mud walls and thatch roof*</li> </ul>	15,000
Household goods	<ul style="list-style-type: none"> <li>No furniture</li> </ul>	Negligible	<ul style="list-style-type: none"> <li>Bed</li> <li>Table</li> <li><i>Alna</i></li> <li>Mosquito net</li> <li>Pots and pans</li> <li>Old wood and tin</li> </ul>	200 160 240 120 300 650 1,670
Livestock	<ul style="list-style-type: none"> <li>None</li> </ul>	0	<ul style="list-style-type: none"> <li>None</li> </ul>	0
TOTAL		21,000		34,670

\* This is an estimated value. However, such houses are not saleable and so only the tin roof, worth about Tk. 7,000, could be converted into cash.

During 2000, Mofizul's wage at the timber mill was upgraded from a young boy's rate of Tk. 10 per day to half the adult wage rate (Tk. 30 per day). By late 2003 he had transferred to the brickfields and was earning a full male adult rate of Tk. 50 to Tk. 60 per day. In 2005, the brickfield owner suggested to a researcher that he considered his payment of a full male adult wage rate to Mofizul for doing "small jobs" around the brickfield as charity. However, while Mofizul's impairment

and general condition do mean that he often has to work a longer day head-loading bricks from the stockpile onto rickshaw vans than other casual labourers in order to earn this wage, the brickfield owner's perceptions of Mofizul as a charity case in fact may be limiting his wage.

TABLE II  
CHANGES IN LIVELIHOOD, ECONOMIC AND FINANCIAL STATUS

	December 2000	February-April 2005
Main livelihood	<ul style="list-style-type: none"> <li>• Mofizul: irregular casual child labour</li> <li>• Maymana: housework plus some begging, gleaning, maidservant work</li> </ul>	<ul style="list-style-type: none"> <li>• Mofizul: day labour in brickfield by, but not during rainy season (August-October) when he works in shops, or as a houseboy when unwell</li> <li>• Maymana: housework</li> </ul>
Income	<ul style="list-style-type: none"> <li>• Tk. 10 to Tk. 30/day casual labour</li> <li>• Gleaning a major food source</li> <li>• Gifts/charity</li> </ul>	<ul style="list-style-type: none"> <li>• Mofizul:</li> <li>• In brickfield: Tk. 50/day or Tk. 250-300/week day labour (though both employer and Maymana claim he receives Tk. 60/day)</li> <li>• As houseboy: Tk. 500/month plus food</li> <li>• In shops: food plus occasional small cash gifts (used to maintain <i>somity</i> savings?)</li> <li>• Maymana:</li> <li>• Irregular Tk. 125/month pension</li> <li>• Sold three trees from her homestead land for Tk. 1,200</li> <li>• Vegetables from neighbours' gardens</li> <li>• Gifts/charity from brother and at Eid</li> </ul>
Expenditure	<ul style="list-style-type: none"> <li>• Tk. 15/day on food and fuel; some health expenditures</li> </ul>	<ul style="list-style-type: none"> <li>• New house: Tk. 10,700</li> <li>• Mofizul's sister's treatment: Tk. 1,500</li> <li>• Tk. 35/day on food and fuel; clothing Tk. 900/year; health Tk. 500/year; Tk. 300/year land tax; Tk. 25/week betel nut and leaf; house repairs by own labour</li> </ul>
Financial instruments used	<ul style="list-style-type: none"> <li>• Major: borrowing <i>howlats</i>; saving at home in clay bank</li> <li>• Minor: lending <i>howlats</i>; borrowing and lending in-kind <i>howlats</i></li> </ul>	<ul style="list-style-type: none"> <li>• Major: to build a new house Mofizul saved Tk. 30 out of Tk. 50 daily income with brickfield manager (his maternal cousin); now saving in <i>somity</i>; borrowing <i>howlats</i></li> <li>• Minor: lending <i>howlats</i>; borrowing in-kind <i>howlats</i>; saving at home; shop credit for consumption smoothing</li> </ul>
Value of financial transactions	<ul style="list-style-type: none"> <li>• Over year: 18 transactions worth Tk. 2,000 recorded; Tk. 2,000 in, Tk. 1,000 out</li> <li>• Savings at home from Tk. 0-300 at any time</li> </ul>	<ul style="list-style-type: none"> <li>• Mofizul claimed to have saved about Tk. 7,000 out of his brickfield wage over 4-5 years, which he then spent on a new house (Tk. 30/day over 4-5 years should have at least 5 times that much)</li> <li>• Mofizul's <i>somity</i> balance about Tk. 600, saved over one year</li> <li>• Maymana saved about Tk. 1,000 at home and Tk. 500 with her daughter to spend on the new house</li> <li>• Taking fewer <i>howlats</i>, but in larger amounts; giving more, very small <i>howlats</i></li> </ul>

Nonetheless, Mofizul was able to set aside a significant portion of his earnings each day with a money-guard at the brickfield—a supervisor he described as an ‘uncle’, possibly a maternal cousin. When work at the brickfields is unavailable during the rainy season, or when he felt too unwell to work there, Mofizul was able to find casual work in shops and as a houseboy. Mofizul’s savings grew, and in mid-2003 Mofizul and Maymana used this money, along with between Tk. 500 and 1,500 Maymana was “minding” for her elder daughter (or, possibly, her daughter was minding for Maymana), to build their new house. Their previous house was falling into a poor state, and Mofizul explained, “What would happen to my mother if I should die? She needs to live in a good house.”

During our September 2003 visit, Maymana told us that she had been registered for a government old age pension, and showed us her pension book which confirmed that she had recently received Tk. 1,500 (12 months pension at Tk. 125 per month). She had been “listed” on her union’s (the smallest unit of local government) register after the local elected member held a discussion with prominent local men, after prayers one Friday, to identify poor people who the union should help. Maymana was listed because of her poor condition (a widow who cannot work and is living in poor housing), but she is also clearly seen as a deserving case, and her blood relations with some better-off families in the area may also have helped. In 2005, Maymana had continued to receive her pension (in two further lump sums of Tk. 800 and Tk. 900), but it was unclear whether she was receiving the full amount. Local government pays these on an irregular basis as lump sums every three to six months, and pensioners are often unsure how many “months” they are getting after spending hours queuing in crowded offices where they receive conflicting information.

Both Maymana and Mofizul had suffered illness over the past two or three years, and sometimes felt tired, but neither had faced a serious health shock. However, while Mofizul had continued to work hard and make savings, Tk. 1,300 of these had been wasted on consultation with a doctor about his back problem and in purchasing a Tk. 1,000 brace to correct his back shape. Mofizul found the brace to be uncomfortable and tiring to wear while working, so he abandoned it. Friends and neighbours had contributed significantly to the purchase, so he did not bear the full cost. Further, early in 2005, Maymana accompanied her youngest daughter from hospital where she had been admitted for acute stomach pain. Mofizul spent Tk. 1,500 from his daily income for her diagnosis and treatment. Later on in the year she died, leaving behind a young daughter and son. This is clearly a personal blow to Maymana and Mofizul, but it is not clear whether it will impact negatively on their livelihoods in other ways.

The big news, however, was that Mofizul is to marry a cousin<sup>12</sup> later on in the year. While such an event has enormous personal significance (for Maymana, as well as for Mofizul and his bride), we must also note its social significance. Marrying is a public demonstration that Mofizul is now an adult male, and will transform his identity. When we enquired about how this decision was reached we were told that Mofizul's uncle had decided the time was right and had negotiated the marriage—Mofizul's sisters and brothers-in-law had nothing to do with it. Mofizul's uncle had given the girl a gold nose ornament and a sari, petticoat and blouse, and the bride's family gave her two saris, 2 silver bangles and a silver chain, promising earrings later. No-one would comment on whether any other dowry had been agreed, but it is likely that Mofizul's disability and poverty have limited Maymana's capacity to demand one. At the same time, in 2005 a researcher accompanied Mofizul to his brickfield worksite and observed that he appeared to be well-socialised with his co-workers, and not treated differently by them in any way because of his back problem. Mofizul's good spirits and optimism about the future clearly aid his integration into social groups.

As the researchers leave the field site in mid-2005, they feel that Maymana and Mofizul's prospects look better than in 2000. Maymana and Mofizul have been managing their finances effectively. The money-guard had allowed them to securely save a lump sum to build a new house, and carefully controlling consumption was also an important part of their strategy.

### **Understanding Maymana and Mofizul's Dynamic Livelihoods**

When Maymana was asked in 2000 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 aggravated things. When pushed for a further analysis of "why", she explained that it was God's will—*Allah'r ichcha*. In 2005, she explains that things are going better because of a good son, help from friends and relatives, and God's will.

Advantages of class, wealth, education, race and gender make it possible for analysts of poverty such as us to elaborate on these. Table III summarises the main factors that have shaped their welfare over 1995 to 2005. This is structured in terms

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<sup>12</sup> While the degree of blood relationship between Mofizul and his bride is unclear, marriage between first cousins is not uncommon in Bangladesh.

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 also 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 cousin 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). Since 2003 Maymana has received a government old age pension of Tk. 125 per month—a useful additional supplement to their income, but its irregularity may reduce its effectiveness. However, some pensioners may prefer to receive less frequent but larger and more useful lump sums, while at the same time having to queue up in local government offices less frequently. Indeed, Maymana told researchers that if she withdrew (or was allowed to withdraw) her pension money every month she would be unable to do anything with it except purchase day-to-day necessities. By withdrawing her pension every six months or more, she is 'forced' to save. With the recent increase of pensions to Tk. 175 per month, its significance within Maymana's economic strategies may rise.

### ***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—as well as those incurred by Maymana, Mofizul, and his sister—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. At the same time, it is perhaps fortunate that he did not take out such insurance, given that many claims on such policies were not being paid out because of management problems and fraud (*ibid.*).

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 Tk. 10 to Tk. 30 per day, as discussed above. 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 positive transformation of the family’s prospects from 2000 to 2005 has been largely if not almost entirely dependent on a life-cycle factor: Mofizul shifting to being an adult labourer. This has raised his daily earnings from Tk. 10 to Tk. 60 per day. The continuing strength of the Bangladeshi economy (5-6 per cent per annum) has invisibly helped by increasing demand for labour.

### ***The Role of Society***

Support from local institutions—such as the mosque committee, which provides Maymana with gifts at Eid—and neighbours has been of fundamental importance to this household. During earlier periods of intense hardship, neighbours allowed Maymana and Mofizul to glean from their land and provided *howlats* (Table II). Despite her poverty, Maymana was engaged in reciprocal transactions and also made small loans to neighbours when times were hard for them. By 2005, Maymana was taking fewer *howlats*, but in larger amounts, and providing more, very small *howlats* to others, both trends suggesting her strengthened position.

When times were really hard, Maymana begged for food from people in the village and surrounding areas. She did not like doing this, however, as it was not only demeaning but also annoyed her relatives. A big change in her life occurred in 2000 when, compared with earlier years, she is able to borrow rather than beg, as



her son's income provides a flow from which loans could be repaid. By 2005, Maymana's begging days seem to be behind her.

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 an NGO as he did not like their ideas about changing the role of women. Since she became a widow, Maymana has never been approached by fieldworkers or neighbours to join an NGO, and her cousin continued to discourage her from joining, as she is hard of hearing and, in his opinion, not very clever. Maymana's personal understanding was that all the NGOs do microcredit, and that she was 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 organisational exclusion.<sup>13</sup> Our visits in 2003 and 2005 showed no change in regard to NGOs. None of the many NGOs in this area are interested in ageing widows or young male labourers. However, in 2004, Mofizul did join an informal savings group.

The village court's ruling that her father-in-law can control the land that Hafeez farmed was the biggest setback during Maymana and Mofizul's slide into poverty, and one that continues to affect the household today, since this land was the only significant "tangible" asset she and Mofizul had. If they could have accessed it their livelihood would have been much more secure.

### ***The Role of Family***

Maymana's blood relations are central to her and Mofizul's survival. Being part of her cousin's *bari* 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 *howlats* of food and money (see Table II) to help out during lean times, and these seem likely to slip into becoming gifts as she is unlikely to repay them back.

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<sup>13</sup> Laudably, BRAC has done work with Help Age International that revealed that field staff "push" women in their 40s out of BRAC village organisations.

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. In any case, as Khan and Seeley (2003:86) argue, "Land seems to be the prime source of intra-kin conflicts" in the context of rural Bangladesh, and the loss of access to land by widows remains a norm.

Our research in 2005 revealed that Maymana's family connections—she has relatives in the village who are relatively well-off—may have been critical to her getting the old age pension. There is a far greater number of deserving widows in the area than there are pensions. The contact that her relatives have with union members has almost certainly raised her viability for "listing".

TABLE III  
INFLUENCE OF STATE, MARKET, SOCIETY AND FAMILY ON  
MAYMANA AND MOFIZUL'S LIVES AND LIVELIHOODS

Type of support	Facilitation and assistance	Constraints and failures
<b>State</b>		
Basic health services		<ul style="list-style-type: none"> <li>• Poor quality and corrupt (thus unaffordable) service that cannot meet Hafeez's or Mofizul's needs</li> <li>• State has failed to regulate private health service providers</li> </ul>
VGD card	<ul style="list-style-type: none"> <li>• Received 7.5 kg of wheat</li> </ul>	<ul style="list-style-type: none"> <li>• Card withdrawn before first month's disbursement complete</li> </ul>
Law and order		<ul style="list-style-type: none"> <li>• Failed to uphold Maymana's land inheritance rights</li> </ul>
Primary education		<ul style="list-style-type: none"> <li>• Only Maymana went to school, and then only for two years</li> </ul>
Emergency relief		<ul style="list-style-type: none"> <li>• Received no relief during or after the September 2004 floods</li> </ul>
Pension	<ul style="list-style-type: none"> <li>• Maymana receives monthly pension of Tk. 125</li> </ul>	<ul style="list-style-type: none"> <li>• Pension is received irregularly</li> </ul>

Type of support	Facilitation and assistance	Constraints and failures
<b>Market</b>		
Labour market	<ul style="list-style-type: none"> <li>In 2005, Madhupur's economy is rapidly growing, so Mofizul has some choice over what jobs to do.</li> </ul>	<ul style="list-style-type: none"> <li>Provides Mofizul with poorly paid, casual work, although this has improved now that he is an adult.</li> <li>Sawmill occasionally closed by Forest Department due to illegal processing of trees from the hilly areas, leaving Mofizul out of work.</li> <li>Maymana unable to get work.</li> </ul>
Financial market		<ul style="list-style-type: none"> <li>Does not provide useful or accessible services for Maymana and Mofizul</li> </ul>
Product market	<ul style="list-style-type: none"> <li>Used by Maymana's daughters to sell goats for dowries</li> </ul>	
Insurance		<ul style="list-style-type: none"> <li>No health or life insurance available to manage Hafeez's decline, Mofizul's impairment or Maymana's health crises</li> </ul>
Health services	<ul style="list-style-type: none"> <li>Private doctor was frank with Mofizul regarding the impossibility of a local operation, and tried to help with a less expensive (but still costly) solution</li> </ul>	<ul style="list-style-type: none"> <li>Provided services to Hafeez that did little for his health but dramatically depleted household assets</li> </ul>
<b>Society</b>		
Village court		<ul style="list-style-type: none"> <li>Cheated Maymana out of her land rights and greatly reduced her asset base</li> </ul>
Community savings group	<ul style="list-style-type: none"> <li>Mofizul joins new group in 2004 because he thinks it is easier and safer to save with <i>somity</i> than in a mud bank</li> </ul>	

Type of support	Facilitation and assistance	Constraints and failures
NGOs		<ul style="list-style-type: none"> <li>Do not provide support to Maymana or Mofizul—not suitable clients</li> </ul>
Informal loans	<ul style="list-style-type: none"> <li>Neighbours provide loans of money and grain that may turn into gifts</li> <li>Shop credit available for consumption smoothing when Mofizul unable to work</li> <li>Maymana and Mofizul able to build social capital through providing small howlats</li> </ul>	<ul style="list-style-type: none"> <li>In longer bad periods, <i>howlats</i> dry up, as neighbours see that there is no way that they will be repaid</li> </ul>
Charity	<ul style="list-style-type: none"> <li>Neighbours consider Maymana a good woman who has faced bad luck, and is thus worthy of help</li> <li>In 1999-2000, gave food and gifts when Maymana begged, and permitted her to glean from their land</li> <li>In 2002, contributed to Mofizul's treatment expenses.</li> <li>Community, including brickfield owner, gives Eid gifts.</li> </ul>	<ul style="list-style-type: none"> <li>Owner of brickfield considers it charity to pay Tk. 60/day to Mofizul for doing “small jobs” around the brickfield. While he work slower than others, he does head-load bricks from the stockpile onto rickshaw vans, and being considered as a charity case may be limiting his wage.</li> </ul>
Mosque Committee	<ul style="list-style-type: none"> <li>Provides gifts at Eid</li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>
<b>Family</b>		
Maymana's father-in-law		<ul style="list-style-type: none"> <li>Seized her land, greatly reduced her asset base, does not buy health care for Mofizul</li> </ul>

Type of support	Facilitation and assistance	Constraints and failures
Maymana's younger brother-in-law	<ul style="list-style-type: none"> <li>• Contributes to Mofizul's healthcare costs, and allowed Mofizul to stay at his house when he was too ill to work</li> </ul>	
Maymana's 3 daughters and sons-in-law	<ul style="list-style-type: none"> <li>• Provide loans of food and money that may not be repaid (elder daughter who lives nearby in particular)</li> <li>• Some indication that Maymana's elder daughter invested her 'own' savings in her mother's new house</li> </ul>	
Maymana's paternal cousin	<ul style="list-style-type: none"> <li>• Provides physical security (as the household is part of the paternal cousin's <i>bari</i>) and food loans and gifts</li> </ul>	<ul style="list-style-type: none"> <li>• Blocked Maymana from using her VGD card</li> <li>• Discourages/forbids her from joining an NGO microfinance group, as she is hard of hearing and not very clever</li> <li>• Discourages begging</li> </ul>
Maymana's father		<ul style="list-style-type: none"> <li>• Before his death, he was unable to provide support because he was old, sick and poor. Maymana wishes she could have helped him.</li> </ul>

#### IV. LESSONS

As was pointed out in earlier writings on this household (Hulme 2003, 2004) caution needs to be taken in drawing general lessons from a nano-level account. However, many of the points we make here are supported by the wider literature on poverty and welfare in Bangladesh.

Despite their poverty and social positioning, Maymana and Mofizul have thought strategically about how to survive and how to improve their circumstances, and have drawn upon their personal agency to achieve this. They have demonstrated a clear hierarchy of strategies to seek a livelihood. In order of preference these

were: working, accessing social protection schemes, gleaning, borrowing, receiving charitable gifts and begging. Fortunately, since 2000, it has not been necessary for them to resort to begging. They have gradually built up their assets, particularly in terms of their housing stock and savings.

When asked about how she would cope in her old age, Maymana told the researcher that she hoped Allah would look favourably upon her, and that she feels she is blessed because she has a good son and a bit of homestead land with her own house on it. Questions remain, however, regarding the extent to which the changes seen in Maymana and Mofizul's lives are structural improvements—i.e. have their material condition and social position fundamentally changed, or have they just been lucky, or at least not faced any bouts of terribly bad luck? Is securing a place on the pension register, the construction of a significantly better house, and the accumulation of a few household goods—alongside with Mofizul's new status as a full adult wage labourer—sufficient for Maymana and Mofizul to have passed an *asset threshold* (see Carter and Barrett 2004), such that they are now protected from falling into destitution?

Perhaps not—the household's well-being, and any further improvements in it, seem to depend largely on whether Mofizul remains healthy enough to continue working to the extent he does at present. If his health fails such that he is unable to maintain his position as a usually-employed adult casual labourer, and if his and/or his mother's failing health require expenditure on treatment, the limited gains they have made over the past five years may be put in jeopardy. It is clear that a strategic infusion of assets, or assistance in retaining assets in the face of ill-health shocks could transform, or would have transformed, their position in a much more durable fashion.

It is also clear that lifecycle processes play a highly significant role in poverty and livelihood dynamics. When the only breadwinner in a household moves into adulthood, it usually heralds a positive structural change: wages become consistently higher and more secure (if not absolutely high or secure), and the young person can begin to take a more substantial role in social life. At the same time, it can mean that the young person has at least one ageing parent who may move into a situation of economic dependence as their health status and general capacity declines. That Mofizul's marriage has been arranged suggests both these trends. Marriage will solidify Mofizul's position as an adult and, at least in name, the household head. It will also bring in a pair of extra hands to help the ageing Maymana in her household duties, as well as to undertake income earning work. If young and physically fit, Mofizul's wife may also be seen by NGOs as more eligible for membership (although it is possible that relatives would also discourage

or forbid her from participating). On the other hand, the arrival of children will put a further economic strain on Mofizul's household.

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 reduction approaches should encourage families to continue with this role, and recognise that those who have lost their family connections—through deaths, relocation or being socially cast aside—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 need to be a major focus of attention.

It has relatively recently been recognised 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 there were also obstacles to any significant improvement of Maymana's and Mofizul's prospects because of the ways in which these institutions explicitly and implicitly permit discrimination against widows, children, and those with impairments and limited capabilities. 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 (particularly income generation and microcredit) that foreign donors have encouraged them to take on (see Hashemi 2001 and Matin and Hulme 2003).

Over the research period, markets have made major contributions to Maymana and Mofizul's livelihood through Mofizul's employment. The life-cycle transition of Mofizul from child labourer to adult labourer, taking his earnings from Tk. 10 to Tk. 60 per day, has transformed their economic position and permitted some asset accumulation. But the rural labour market remains both dramatically oversupplied and highly vulnerable to seasonality (and shocks), 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 in 2000. 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. In 2000, a state-run social protection scheme for vulnerable group development (VGD) was able to reach Maymana, but family concerns stopped her from being able to benefit from this. Since 2003, she and Mofizul have benefited from the government’s old age pension allowance. This has added to their income and security, but its full impact may have been reduced by its irregular delivery. Efforts need to be made to have monthly pensions paid monthly, and perhaps to have them paid through institutions such as Grameen Bank or BRAC Bank rather than government offices which are chaotic and where ‘hanky panky’ (a Bangladeshi expression used to denote some forms of corruption) may occur. Drawing pensions from Grameen or BRAC Bank would also allow pensioners to exercise more choice over when to withdraw a pension and when to save it up for withdrawal as a lump sum later on, rather than depending on the bureaucratic vagaries of local government. Despite these concerns, it must be noted that the government has managed to reach this household whereas the country’s NGOs have not. The many observations of our field researchers and the wider literature continue to show that NGOs rarely reach ageing widows or make casual labourers.

## V. CONCLUSIONS

Maymana and Mofizul’s poverty dynamics—their slide down into extreme poverty, and their more recent upward economic and social mobility—confirms many elements of the contemporary orthodoxy on why people are poor and stay poor in rural Bangladesh, and about what can be done about it. 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 ways in which young and disabled workers are exploited in the labour market. As he has matured, and with his personal agency (his determination and great effort), he has managed to negotiate himself into the adult labour market, but as a casual labourer



in a saturated labour market his bargaining power is very limited. 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 (i.e. thinking “small”) tends not to be adequately recognised in contemporary analysis. A focus on targets and policy instruments within PRSPs emphasises the role of the state, formal markets and civic institutions. 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 paternal cousin 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 cousin, 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 the problems poor people face, 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) demonstrate, most major academic and professional journals on international development have never published articles on specifically addressing issues of impairment and disability, and in fact barely even mention it.

Reaching chronically and extremely poor people remains a challenge, even for committed agencies with capacity (CPRC 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 programme that nearly reached Maymana, as well as old age pensions, widows’ allowances and child support grants, and for experimental programmes that combine elements of asset redistribution, social

protection and livelihood promotion in a sequence that permit poor people to stabilise 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 (Grant 2005 Hulme and Lawson, forthcoming). This is already well documented for Bangladesh (Pryer 1993, 2003) and indeed 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 emphasises 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.

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