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dynamics through life histories**

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Uma Kothari and David Hulme

Global Poverty Research Group

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**NARRATIVES, STORIES AND TALES: UNDERSTANDING POVERTY
DYNAMICS THROUGH LIFE HISTORIES**

**Uma Kothari and David Hulme
Global Poverty Research Group and
Institute for Development Policy and Management
University of Manchester**

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All correspondence to:

**Dr. Uma Kothari
IDPM
University of Manchester
Harold Hankins Building
Oxford Road
Manchester M13 9QH**

Uma.kothari@man.ac.uk

Fax: 0161 273 8829

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Abstract

The study of poverty dynamics has been dominated by the quantitative analysis of panel datasets. These can identify patterns and correlates of economic and social mobility but have found it difficult to explain why these occur. This paper examines how qualitative research methods, and in particular life history methodologies, can provide a means for explaining poverty dynamics. It considers the strengths and limitations of using qualitative evidence and the role of life histories in providing deep insights into the lived realities of the poor. Subsequently it provides an illustration of the use of a life history to understand the poverty dynamics of a single poor household in Bangladesh. The way in which such narratives can complement and counter official and institutional explanations of change and deepen the understandings gained from more 'conventional' datasets is then discussed. In conclusion, it argues that the understanding of poverty dynamics necessitates the adoption of multiple methodologies used flexibly to supplement, complement and counter one another.

Key Words: life histories, poverty dynamics, Bangladesh, South Asia

I INTRODUCTION

“Between the mortar and the pestle, the chilli cannot last. We poor are like chillies – each year we are ground down, and soon there will be nothing left” (Hari, two weeks before his death quoted in Hartmann and Boyce 1983:172.)

The study of poverty dynamics has largely been dominated by the quantitative analysis of panel datasets collected by questionnaire survey (Baulch and Hoddinott 2000; McKay and Lawson 2002). With increasing numbers becoming available for developing countries (Shahin 2003; Baulch and

Masset 2003, McCulloch 2003, and Sen 2003) alongside the development of more powerful methods of analysis the number of such studies seems likely to continue to grow rapidly. However, research based on such data and analysis, while they can arguably describe patterns and correlates of economic and social mobility, have proved less effective at 'explaining' why these occur (Shahin 2003). These analyses tend to be 'lifeless' and contrast with more qualitative approaches that in deepening the understanding of why some people are poor and cannot 'escape' poverty while others can, are more 'life full'. That is, that they provide a wealth of data about people and their experiences rather than aggregated classifications, categories and characteristics of poverty.

This paper explores how qualitative research methods, and in particular life history methodologies, can provide a means for pursuing explanations of poverty dynamics. While these have been used more extensively in understandings of poverty in the West, (Bourdieu et al 1999) they remain relatively rare in studies of poverty dynamics in developing countries. In Bangladesh, with few notable exceptions (see Hartmann and Boyce 1983), analyses of poverty have utilised large scale quantitative datasets and materials gathered from group-based participatory exercises. The 'Voices of the Poor' study recently carried out by the World Bank (Narayan 2000) presented testimonies from a varied group of poor people but these were presented as a compilation of pieces of information from different people rather than a detailed life history of any specific individual or household.

Similarly, although the World Bank (2000) presents 'Basrabai's Story' this is as much a story of a village than a personalised account of an individual's life.

While recognising the importance of the technical process of collecting information and the significance of the complex and culturally specific relationship between the interviewer and interviewee, this paper does not examine the specificities of the tools and skills of life history methodologies which have been well developed elsewhere (see Slim and Thompson 1993). Instead, the paper considers in the following section, the issues raised by using qualitative evidence, focusing on the interconnectedness between individual narratives and understandings of wider social contexts, and the role of life histories in providing significant insights into the lived realities of the poor and the dynamics of poverty. To explore the strengths and limitations of this approach, the third section presents the life history of a poor household in Bangladesh made up of two people, Maymana and Mofizul. The fourth section provides preliminary interpretations and analysis of their story which is followed by a discussion of how life history methods can complement and counter more official and institutional sources and explanations of change while at the same time illuminating and providing heterogeneity to more 'conventional' data collection methods. In the final section, we examine the relevance of life histories to studies of poverty dynamics and, following Bourdieu, suggest that life histories are not simply 'tales', they are narratives that can help motivate public action and influence policy (Bourdieu et al 1999). Thus, understanding poverty dynamics necessitates the adoption of multiple

methodologies used flexibly to supplement, complement and counter one another.

II PERSONAL TESTIMONIES, POVERTY DYNAMICS AND DEVELOPMENT

Democratising History

A variety of forms of oral evidence have become increasingly important in shaping the content and the process of understanding and writing about history. Over time and in different places people have expressed their version of events and interpretations of life experiences through, for example, songs, plays, and personal recollections and memories that have been passed down through generations (see Slim and Thompson 1993). While in many parts of the world these 'oral traditions' have long prevailed as the most accessible form of communication across generations, the adoption of oral history in the writing of community histories and other archival projects in the US and Europe began in the 1940s and has become well established since the 1970s (see Thompson 1988). These forms of oral evidence are often subsumed under the term 'oral history' which overlaps, and is often used interchangeably, with 'personal testimonies' and 'life stories'.

Thompson argues that “oral history has radical implications for the social message of history as a whole” and thus can inform social change (Thompson 1988), and it is often conceived of as a methodology that “enables people who have been hidden from history to be heard”. As such, the successful adoption of this methodology in more academic disciplines has been partly informed by the contribution of feminist analyses (see Rowbotham 1973). These challenged historical interpretations based upon the lives and documentation of men and illuminated issues about, and interconnections between, language, power and meaning. The distinguishing feature, therefore, of oral history has been to include the perspectives of non-authoritative voices so as to reclaim the experiences of marginalized groups (Perks and Thomson 1998, ix). Through oral history, then, those often excluded from authoritative versions, can inscribe their experiences on the historical record and offer their own interpretations of the processes which connect their stories with their present-day circumstances. With its primary focus on those who have been left out, oral history not only allows evidence from a new direction, shifting our focus, but it also opens up new or under-researched areas of inquiry. In doing so, the diverse complexities of reality are illuminated since “it allows the multiplicity of standpoints to be created” (Thompson quoted in Perks and Thomson 1998: 24). Instead, more conventional approaches that rely on aggregates, tend to homogenise individual experiences and present generalised versions of the past.

While oral history often focuses on the content of the stories recounted and the evidence gathered, a further facet to ‘democratising’ history concerns the

process of collecting stories. It has been argued that the process of telling personal histories has the potential for empowering the narrators as for many it may represent the first time that an interest has been shown in their lives and any value placed on their views and perceptions.

Memory, interpretation and social context

There are a range of issues raised by using oral evidence, that focus on the interpretation of stories, the relationship between the past and present, and the interconnectedness between individual narratives and understandings of wider social contexts. Individuals do not simply recall the past, they also implicitly interpret the past by what they choose to say and omit from accounts, and in the emphasis (or lack thereof) that they place on particular incidents or experiences. Thus, oral history does not necessarily illuminate the chronological progression of 'real' past events but rather highlights the meanings ascribed to these occasions and thus explores the workings of memory, since such accounts can show how 'memory is not a passive depository of facts, but an active process of creating meanings' (Portelli 1991, 51). Handel (2000) is interested in how a person constructs their life while Frisch suggests that memory should be central as the 'object and not merely the method, of oral history' (Frisch 1979, 74) so that what happens to experience on the way to becoming memory can be investigated. This requires recognising that memories can evoke feelings of nostalgia which may lead to a romanticising of the past. Thus, as with other sources of data, oral

histories are not objective. However, relying as it does on individual memory and interpretation, and because personal stories are rarely related consistently on different occasions, oral history raises even more challenging questions about historical verification, and more specifically about the reliability of memory and the representativeness of individual testimony. While individual accounts may have factual validity, their strength lies in the ways in which narratives are perceived and interpreted. Providing a dialectic between information and interpretation, interviewees are interpreting continuously and what they present is only one of many stories which they could have told.

As Slim and Thompson (1993) note, “whereas oral historians interview older people about the past, social scientists interview people to obtain documents for the interpretation of contemporary social change. Sometimes this is the same as oral history, sometimes not” (17). Thus, collecting life histories is not always and solely about the past. Indeed personalised narratives can provide evidence to explain trajectories and processes which have led to more recent events and even provide information which alludes to future aspirations and strategies. Crucially then, understanding the past constitutes an important method for interpreting the present.

Although life histories involve the collection of often highly personalised and individual accounts, these are unavoidably shaped by historical and contemporary understandings of social norms and customs which become internalised and embody localised power relations (see Kothari 2001).

Crucially, individual stories draw upon collective imaginaries and themes as they must, since life stories are inevitably located in the social contexts of meanings, languages and institutional and national cultures. In this way, the storied self becomes inserted into collective narratives. The study presented below reveals how, amongst other powerful norms, religion, gender and class shape the interviewee's interpretation of her life story and therefore, tell us about both the social relations within a specific context and an individual's location within, and experiences of, these inequalities.

Since individual recollections reflect contemporary perceptions and collective attitudes, interpreting people's stories becomes a process of analysing how memory is shaped by contemporaneous influences, as much as by 'real' events and experiences. Thus, the ways in which oral narratives articulate the contexts in which the events described in them occur reveal the historical conditions which shape them. For instance, as Passerini (1987) shows, 'the influences of public culture and ideology upon individual memory might be revealed in the silences, discrepancies and idiosyncrasies of personal testimony' (Passerini, quoted in Perks and Thomson 1998: 3).

Oral testimonies, development and poverty dynamics

From the above discussion, it is clear that the life histories can provide important insights into the lived realities of the poor and the dynamics of poverty. With a few notable exceptions (Cross and Barker 1991; Miles and

Crush 1993; Rogaly and Coppard 2003; Slim and Thompson 1993) particularly in the area of migration studies, oral history is not widely used in the development context. However, as Cross and Barker (1991) propose, oral history can complement other sources of data, contest conventional interpretations and attribute alternative versions of processes of change. In this paper we suggest that it can also illuminate those aspects of people's lives that are not normally revealed and in so doing, provide a valuable critique of development policy and the necessary information for improved responses to particular circumstances and for the formulation of more appropriate and effective development interventions.

One of the most problematic issues within the development industry has been the tendency for policy makers and project planners to impose their ideas and practices on the recipients of aid (see Slim and Thompson 1993, 10). In recent years, in an attempt to address this problem, participatory approaches have been developed and widely adopted (see Chambers 1997; Guijt and Shah 1998; Nelson and Wright 1995). These have emerged in an espoused attempt to enable marginalized groups previously excluded by more top-down planning processes to be included in decisions that affect their lives. The argument supporting these approaches is that development policies and practices which are based on research with intended beneficiaries, and are thus informed by local knowledge, are more likely to meet their interests and needs, and encourage empowerment. There may appear to be a close relationship - even some overlap - between participatory approaches and the practice of oral history. However, participatory approaches tend to be applied

at the level of the group which necessarily informs the behaviour and information provided by individuals within it, interpellated as they are by the circulation of power and hierarchies expressed within the group. Thus, following Cooke and Kothari (2000) it is argued here that participatory development can encourage a reassertion of control and power by dominant individuals and groups through consensus building (see Mosse 1995) and the re-presentation of the views of elites. Conversely, oral history's focus on individuals can work to uncover the normative articulations of power at these sites. By valorising multiple and varied interpretations, personal testimonies can act as a counter to generalisations and provide important benchmarks against which to review apparently collective narratives. Most obviously, oral testimonies can bring into the foreground the daily lives and experiences of those whose stories and interpretations tend to be overlooked. Importantly, this understanding of the mundane, the everyday routines, strategies and imperatives of the poor can reveal the site, form and consequences of the daily oppressions in people's lives.

Focusing on the interpretations and meanings of what is spoken allows for a deeper understanding of the cultural context within which various narratives and experiences have been shaped and understood. As Long and Villareal (1994) point out, knowledge is not a fixed commodity owned by 'experts' and elites, but is always a product of social relationships. So although life stories are inevitably personal, as bearers of culture, the narrators also reflect these social relations and counter or challenge dominant discourses and ideologies. Oral testimony, therefore, has significant strengths in understanding poverty

dynamics since those interviewed work in and against prevailing hegemonic discourses about poverty.

Furthermore, as Slim and Thompson (1993) highlight, oral evidence can bring to the foreground those voices, spheres and connections previously hidden. All kinds of social differentiations and divisions within societies can be brought forward, demonstrating not only the multiplicity of experiences and interpretations but also versions of history and experience of the most marginalized, including women, the elderly, ethnic minorities, children and those with disabilities. Oral testimony can also focus on areas of activity and experience which may be hidden, such as aspects of personal, domestic and family life, dimensions which are rarely brought out in development analyses, including those more group focused methodologies in participatory approaches.

The section below presents the recent and ongoing life story of Maymana and Mofizul which we subsequently analyse in terms of what it tells us about becoming and staying poor. We then go on to explore how this study can deepen our understanding of poverty dynamics before highlighting the ways in which life stories can form one of multiple methodologies in the exploration of poverty.

III MAYMANA AND MOFIZUL'S STORY

The following presents a summary of Maymana and Mofizul's life story as recounted during a number of extended conversations over a period of 12 months from October 1999.

Maymana and Mofizul live in a village about 30 kilometres outside the city of Mymensingh. The area is flat, fertile and densely populated and is relatively 'favoured' in Bangladeshi terms as it does not experience severe flooding and agricultural productivity has been rising with the spread of the 'green revolution' and fish farming. Their village is near to a main road so the economy is fairly diversified and services are relatively accessible. In addition, there is a high density of Non-Governmental Organisations operating in the area which include the mega-NGOs of BRAC and Proshika as well as several smaller ones. The widely acclaimed Grameen Bank also has a large presence in the area. Maymana and Mofizul were selected as one of 42 poor households interviewed as part of a study on financial behaviours and preferences of the poor. For a year from 1999-2000 Bangladeshi research officers visited them every fortnight and collected information about their financial and economic activities. Besides this ongoing history of their financial situation, the researchers also gathered their life history and explored their perceptions as to how and why they had declined into poverty, their strategies for addressing the difficulties they faced and the persistent nature of their poverty.

Sliding into Poverty

In the early 1990s this household was made up of Maymana, her husband Hafeez and their three children (two girls and a boy). Hafeez had three rickshaws that he hired out on a daily basis and an acre of paddy land thus the household had a reasonably secure income and an asset base to fall back on in hard times. In Maymana's words, life was '*balo*' (alright /OK). However, with two daughters approaching their teens there was the expense of dowry to consider and concerns over Mofizul, the youngest, who had a growth on his back and was often unwell.

At this time Hafeez developed a cough and complained of a painful throat. After purchasing ineffective medicines from a 'pharmacist' in the bazaar and visiting the nearby government run health centre, where the staff asked for bribes but were generally disinterested in his illness he went to a private 'doctor' in a nearby town. This doctor recommended costly medicines but when these also failed to work he referred Hafeez to a colleague in Mymensingh. In order to meet these medical bills a rickshaw was sold and as his condition worsened and further X-rays and tests were required, a second rickshaw had to be sold. The weekly income plummeted and the family reduced its consumption levels and no longer replaced old clothes or utensils. As Hafeez got sicker the elder daughter, concerned that her family would not be able to provide for her dowry, acquired a kid, fattened it, sold it and repeated this cycle. In this way she saved for her own dowry and her younger

sister adopted the same strategy of self-provisioning to marry. Male members of the wider family with some involvement from Hafeez, arranged marriages for the girls much to Maymana's relief. By now Hafeez was confined to the house and there were no more rickshaws to hire out. The household was dependent on rice produced from its small plot of land and on Maymana finding occasional work as a domestic help.

When Hafeez died in 1998, Maymana was in despair, she was now a widow with minimal and irregular income and a sickly youngest child. Although Mofizul was only 12 and often sick he looked around for work and sometimes gained casual employment at a local timber mill. At a daily rate of 10 Taka (US\$0.20), however, his income did not make a significant difference. Her situation declined further when her father-in-law took control of the household's agricultural plot. Maymana began to borrow, glean and beg for food and fortunately her married daughters, wider family, neighbours and the mosque committee provided some support so she and Mofizul, now a household of two, survived.

In December 1999, despite threats and warnings against doing so, Maymana took her father-in-law to the village court (*shalish*) for the return of Hafeez's land to her and her son. Although under Bangladeshi law she has rights to the land the *shalish* ruled against her. Following the spirit of compromise that often guides the *shalish* her father-in-law did tell the court that he would pay for any medical expenses arising from Mofizul having his back treated. Unfortunately, he only partly honoured this promise.

Enduring Poverty

In October 1999, Maymana 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 few 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, had only two years schooling and was illiterate. She was also hearing impaired (requiring people to talk loudly and to repeat themselves) and often tired or ill. Mofizul was 13 with no education, as is the norm for children with an impairment in Bangladesh, and being 'disabled' was part of his social identity.

Maymana and Mofizul met their livelihood needs from a variety of sources including casual work, gleaning, borrowing, begging and receiving charity but were unable to acquire or accumulate significant financial or physical capital. Not only did their human capital remain low with poor health and no new skills acquired, but having angered her father-in-law and taken loans of grain and cash that they were unable to repay, their social networks were weakening.

Despite his youth, disability, ill health and lack of education Mofizul was also determined to find employment. As he matured his daily rate for casual

labour increased to 30 Taka (US\$0.60), equivalent to half the adult male rate. However, employment was irregular and once the police shut his employer's business down for a month, claiming that the mill was sawing logs that had been taken from a protected area. Maymana also sought paid work but found it increasingly difficult to find employment as a domestic help as she was ageing, deaf and often unwell. Thus paid employment was not a particularly successful livelihood strategy for the household and so whenever possible Maymana gleaned rice from harvested fields and areas where rice is processed. Sometimes they received gifts or charity such as during Eid, when the mosque committee gave her 150 Taka (US\$ 2.50 or the equivalent of four days pay for her son), a sari and meat. Maymana also borrowed and begged for food and money. Distinguishing between these of borrowing and begging strategies is not easy as during the year Maymana arranged several loans from family and neighbours that she was unable to repay. These were described as loans but appeared to be gradually converting into 'gifts'. By October 2000 she had 'borrowed' 500 Taka from one daughter, 20 kilograms of rice from the other daughter, 15 kilograms of rice from a son-in-law, and 1.5 kilograms of rice from a neighbour. It was unclear how this could be paid back.

In October 1999, Maymana was able allocated a Vulnerable Groups Development (VGD) card entitling her to 30 kilograms of 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 kilograms and subsequently had to return the

card to the councillor. The reasons for this were complicated, but were related to the councillor belonging to a different political party than the uncle she lives alongside. It appeared that the uncle was worried about the motives of the councillor, suspecting that this was a means of getting wider family members to change their political allegiances.

Despite the difficulties described above, Maymana reported that 2000 had been much better than the previous year as her son's earnings meant that they could more often substitute borrowing for begging.

Explaining Poverty

Maymana identified three main factors to explain her poverty. At the heart of the explanation was the prolonged illness and eventual death of her husband. That had led to a dramatic decline in household income, a rise in expenditure and the selling of productive assets. Second, was the seizure of her husband's land by her father-in-law. If she could have held on to that then the household would have been ensured of producing some food each year. Finally, there was the composition of her household with two daughters in need of dowries and her son's impairment. These explanation, however, were more broadly understood and explained by her as "*allah r ichcha*" or God's will.

There are clearly various ways in which Maymana's story can be interpreted to explain the slide into poverty and the processes by which her poverty is

sustained and reproduced. In studies of poverty, the particular analytical approach taken is largely shaped by the purpose of the study which also influences the sorts of methodological approaches adopted. Below we attempt an interpretation of this narrative in order to explore the particularities of the poverty dynamics involved as well as to link this personalised narrative to wider social relations and in particular to deepen our understanding of the relationship between the individual, civil society, market and the state.

IV INTERPRETING AND UNDERSTANDING MAYMANA AND MOFIZUL'S POVERTY

As Maymana reported, there are two main phases to her household's persistent poverty. The first is concerned with the 'decline' or 'slide' into poverty from what was, by the standards of rural Bangladesh in the mid-1990s, a reasonably secure position. Indeed, had their position been assessed in terms of the official poverty line it would have been judged to be non-poor. It was what Hulme et al (2001) would term a vulnerable non-poor or 'occasionally poor' household: one that is generally not poor but may slip into income poverty if a shock, such as ill-health, a robbery or downturn in business occurred. The second relates to why they became trapped in poverty and were unable to improve their economic and social circumstances.

In this section we explore wider social, economic, political and cultural processes that may explain why they slid into poverty, why they remain poor

and their strategies for survival. We focus here on the various relations and interactions between the household and their wider family, civil society, market and state and the ways in which their experiences are influenced and shaped by these (see Wood 2000). These linkages are summarised in the table below.

Table 1: Understanding Maymana and Mofizul's Poverty

Sectors	Support and provision	Constraints and failure
State	VGD card Basic health services Primary education Law and order	Card withdrawn Poor quality, and has failed to regulate the quality of private health service providers Only taken up by Maymana for two years; unable to provide for Mofizul due to his 'disability' Failed to uphold Maymana's rights to land inheritance
Market	Labour market Product market Insurance	Provides Mofizul with poorly paid, casual work. Maymana unable to get work Used by Maymana's daughters to sell goats for dowries No health or life insurance available to manage Hafeez's

	Health Services	decline Provided services to Hafeez that did little for his health but dramatically depleted household assets
Civil Society	Charity Mosque Committee Informal loans Village court NGOs	Neighbours give food when Maymana begs and permit her to glean from their land Provides gifts at Eid Neighbours provide loans of money and grain that may turn into gifts Cheated Maymana out of her land rights and greatly reduced her asset base Do not provide support to Maymana as she is not considered a suitable client
Family	Father-in-law Daughters and sons –in-law Uncle Maymana’s father	Seized her land, greatly reduced her asset base, does not buy health care for Mofizul Provide loans of food and money that may not be repaid. Blocked Maymana from using her VGD card Provides physical security (as the household is part of the uncle’s <i>bari</i>). Unable to provide support as he is old,

		sick and poor. Maymana wishes she could help him
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In terms of public provision the state failed to provide adequate health services, education and to ensure legal rights. Providing Maymana with a VGD card to obtain 30 kilograms of wheat per month was the only effective form of intervention but one which was blocked by her uncle because of local political machinations. An entitlement such as this, had it run for the full 18 months, would have created an opportunity for Maymana and Mofizul to begin to accumulate other assets (see Hashemi 2001; Matin and Hulme 2003). This potential 'escape route from poverty' was lost.

Prior to Hafeez's illness the market was the basis for household security and accumulation through the expansion of their rickshaw business. However, the market also played a central role in the decline of the household through costly but ineffective health care provision that did not improve his condition but which immiserated his family. The present status of private health services for rural people in Bangladesh is that they can provide little or no benefits to those with major, complex health problems. During the 'slide into poverty' the market did, however, provide the opportunity for the two daughters to save for their dowries through raising goats.

It is also possible to understand these issues in terms of failures in the formal insurance market – a market that this household has never encountered.

Health insurance could have covered Hafeez's medical costs and might have been a device through which the quality of medical services he received could have been improved. While there is a limited formal health insurance market in Bangladesh for low income, rural people, 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 in return for small, weekly premiums. However, even if Hafeez had known about *Gono Bima* and taken out life insurance these policies are currently not being paid out. Failure of corporate governance in Delta Life, and state failure to regulate the insurance market, mean that obligations to rural clients can easily be avoided.

The labour market partly supported the household however, the abundance of labour in relation to demand means that rates are low and work is casual. Mofizul's disability means that he is likely to be discriminated against throughout his life in terms of daily rates and job security. Maymana is desperate to work, in preference to gleaning, borrowing and begging, but there are few opportunities for an illiterate, ageing, deaf woman who is often sick.

As the life story demonstrates, support from neighbours and local institutions has been of fundamental importance. Neighbours allow Maymana and Mofizul to glean from their land and provide 'no interest' loans of food and money. Islamic principles of charity and helping the poor are also part of the social support network on which she can draw. Maymana is sometimes compelled to

beg for food, however, apart from finding this demeaning she is aware that it annoys other people who live in her uncle's *bari* (compound). In 2000 for the first time since her husband died she has been able to borrow rather than beg, as her son's labouring provides an income flow from which loans can be repaid or, at least, a credible explanation of how loans might be repaid.

The village court's ruling that her father-in-law can control the land that Hafeez farmed has been the biggest setback during the year. This was the only significant 'tangible' productive asset she and Mofizul had a claim over. If they could have accessed it their livelihood would have been much more secure. However, as is common in rural Bangladesh (MHHDC 2000) the *shalish* regards land as a resource that is controlled by men: a widow, and particularly an ageing and deaf one with a disabled son, is not likely to acquire land in such a patriarchal setting.

Despite their reputation for poverty-reduction particularly for women, NGOs have also failed Maymana and Mofizul. The country's two largest NGOs, BRAC and Proshika, operate in their village, as does the Grameen Bank and several smaller NGOs. When Hafeez was alive he told Maymana that she should not think about joining the NGOs as he did not like their ideas about changing the role of women. Since she became a widow she has never been approached by their fieldworkers or by neighbours to join them. Her personal understanding is that they focus solely on micro-credit and she would be worried about joining them and not being able to make the *kisti* (weekly loan repayments). In addition to this 'self exclusion', there are other elements of

social exclusion (i.e. the high risk of including an ageing, deaf widow with no secure income into the group) and organisational exclusion (research by BRAC and HelpAge International reveals that field staff 'push' women in their 40s out of village organisations). Thus, despite the evidence that Bangladesh's NGOs are probably the best in the world at large scale service provision to poor people, they still encounter major structural obstacles in reaching those who are experiencing enduring poverty. They also find it difficult to reach the most disadvantaged because of the promotional focus (income-generation, micro-finance) that foreign donors have encouraged them to take on (see Matin and Hulme 2003; Hashemi 2001).

Maymana's relatives are central to her and Mofizul's survival. Being part of her uncle's *bari* provides physical security and a social relationship that guarantees survival. He will not see them starve to death, but he is not concerned about their living standards much beyond this minimum criterion. As described above, he has also been an obstacle to their accessing a VGD card that might have created a chance for them to escape from penury. Her daughters and sons-in-law have provided loans of food and money which often become gifts when she is unable to repay them. At the end of the research year Maymana had borrowed 600 Taka and 35 kilograms of paddy (in four separate transactions) from her daughters and their husbands that had not been returned. Of key importance in the future will be whether her daughters and sons-in-law will continue to provide such support as the scale of these 'loans' mounts up. By contrast, her husband's relatives have undermined the household's livelihood by seizing Hafeez's land. There may

be mitigating circumstances, such as Hafeez having borrowed money from them to pay for his medical costs that was not repaid, that we were not told about. Whatever, the loss of access to land by widows remains a norm in rural Bangladesh, and family ties are both a basis of support and a source of vulnerability for the poor.

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

V CHALLENGES TO THE ORTHODOXIES OF POVERTY STUDIES

What lessons can be drawn from this nano-level account of poverty? Clearly, we need to be careful about drawing conclusions from a single case, but we also need to remember that 'data is just the plural of anecdote' (The Economist 2002). The literature on poverty in Bangladesh and the study from which this life story is drawn indicate that while Maymana and Mofizul's lives are unique, as are all lives, their experiences are not atypical of the lives of poor people in Bangladesh. Their story provides insights into the processes that create and/or alleviate poverty that can beneficially inform choices about policy and action. The interpretation and analysis of the life story presented here provide insights into our understanding of why poverty endures and how

it might be reduced. Furthermore, it complements and counters authoritative and official accounts of poverty dynamics in Bangladesh.

Maymana's experience confirms the significance of gender inequalities 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. Age and disability are also relevant in understanding their lives as Mofizul's experiences of exploitation in the labour market are crucially shaped by his youth and his disability. While in this case study disability emerges as an important factor in understanding why poor people stay poor, in many studies of poverty dynamics, disability is a neglected issue. As Yeo and Moore (2003) demonstrate, much research in development studies rarely address issues of disability as is evident in the limited number of publications on disability in most major academic and professional journals on international development. Thus the disabled remain invisible in much development research, policy making processes and practice yet has been brought into sharper focus through the narrative presented here as having significantly informed the life experiences not only of Mofizul but also Maymana. The study further confirms that the limited demand for labour in rural areas ensures that casual labourers are 'price-takers'. Maymana and Mofizul's bargaining power in this market is severely constrained due to these inequalities shaped as they are by age, disability and gender. It would be overly simplistic to interpret this story as a case of a culture of poverty versus agents in a free market since Maymana and Mofizul do have agency, however the 'real' markets in which

they are located are ones in which social structural factors limit considerably their freedom of action.

This story also indicates how ill health and poor health services contribute to the creation and perpetuation of poverty. While this is well documented for Bangladesh (Pryer 1993), and most other parts of the world, this study moves beyond these accounts. It reveals the way in which the inadequately regulated private provision of health services to poor people in Bangladesh is not only 'bad value for money' but is a significant contributor to creating and maintaining poverty by a process of redistribution of resources from the poor to the better-off. While there is a growing awareness of the problems of service provision in South Asia (Kabir et al. 2000; Mehotra and Jarrett 2002), the World Bank in its draft report for 2004 (Devarajan and Reinikka 2002) continues to argue that in order to improve health services for the poor there needs to be an increase in the role of the private sector.

Accounts of the capacity of institutions to reach poor people in Bangladesh acclaim the outreach of NGOs and criticise government attempts at providing services. However, it is clear from the story of Maymana and Mofizul that reaching chronically poor people and households remains a challenge, even for committed non-governmental agencies with capacity. Despite the very high level of NGO activity in their area, they are not sought out by the agencies. Indeed 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. It is evident therefore that NGOs treat different types of poor people in different ways. By contrast local government did identify Maymana, through the VGD programme, as the head of a particularly vulnerable household. However, it failed to provide the necessary long-term social protection that was finally gained through the mosque committee. Because of their Islamic identity such organisations have generally been ignored by donors who shape debates on poverty reduction in Bangladesh. It is evident from the case study that there remains a need for large scale social protection programmes, 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).

While it is evident from their story that the family and informal civil society institutions played an important role in their poverty-alleviation and reduction these are often not adequately recognised in contemporary analysis. A focus on targets, policy instruments and PRSPs leads to an overemphasis on the role of the state, formal market and civic institutions and development agencies. Informal action and institutions are further undervalued because they are difficult to measure and to programme. When poor people in Bangladesh face problems their first port of call for social support are these local/informal networks and not 'professional' poverty reduction agencies. Having said this, there is a need to shift our focus in contemporary development policy from an uncritical valorisation of civil society in order to recognise that social capital is not always and inevitably a positive asset but

one which can also keep poor people poor. The focus on building social capital in much development policy and practice is shown to be naïve when we consider Maymana's case in which the village court explicitly, and the village 'community' implicitly, supported her loss of land rights. Maymana and her uncle have a social relationship, not a measurable stock of 'social capital', and thus, families and 'communities' are both a form of social and physical security and a major constraint for poor people.

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 not only to ensure improved service delivery but also to take on its regulatory and overseeing roles of the private and civic sectors more effectively. Our case study household would have benefited greatly from improved regulation of private health providers, and village institutions that upheld the country's laws. The notion of 'partnerships' is cosy, but institutional reform entails more antagonistic behaviours in which governments limit private action, and civic and private groups energetically, but non-violently, demand state accountability.

There are many reasons why poverty endures, some of which have been brought out by this case study. Maymana and Mofizul's story demonstrates the inter-connectedness of factors and processes, some individual and familial while others more structural which have shaped their experiences of poverty. They are not poor due to inaction but rather because of a range of

daily constraints produced by a specific constellation of personal, social, economic and political relations that they constantly seek to overcome.

VI UNDERSTANDING POVERTY DYNAMICS THROUGH LIFE HISTORIES

Oral history enables a more complex and nuanced understanding of different realities while simultaneously revealing common themes and trends which reflect wider social characteristics and processes. And the particular and subjective aspects of personal experience often consigned to irrelevance by other approaches can be disclosed through individual stories about more 'private' issues such as personal relations and domestic life. Consequently, while oral history is not necessarily an instrument for change, by challenging established accounts, such personal experiences can be linked to make important critiques of oppression and inequality. Thus, as Bourdieu (1999) argues 'it is clearly necessary to get to the real economic and social determinants of the innumerable attacks on the freedom of individuals and their legitimate aspirations to happiness and self-fulfilment. To achieve this, it is necessary to break through the screen of often absurd, sometimes odious projections, that mask the malaise or suffering as much as they express it' (629). Furthermore, this study highlights how subjective and collective understandings of past and present are imbricated in each other and how the trajectory of an individual's life can be used to explain past processes but also bring into sharper focus their current situation. Thus, as people use the past to

interpret their lives and the world around them, the past becomes part of the present (Frisch 1990).

Questions about the validity of oral history have been raised relating to whether selective individuals can possibly represent the groups to which they belong. However, similar narrative styles and experiences repeatedly described by different people allow the identification of common themes, patterns and processes. Thus, while Maymana and Mofizul's individual story may not be representative, it seems pertinent to identify typical narrative tropes and experiences and thereby move from the particular to the general. In the interviews, Maymana attributes her current situation to 'god's will', thus appropriating and applying specific socio-religious understandings and explanations to her experiences. These 'common sense' understandings and discursive norms construct and embed individual ontologies. As emphasised above, evoking these wider cultural understandings means that oral testimonies are not simply a personalised account of events and experiences but simultaneously reflect the wider context within which they take place. Moreover, 'by showing people trying to make sense of their lives at a variety of points in time and in a variety of ways, by opening this individual process to view, the oral history reveals patterns and choices that, taken together, begin to define the reinforcing and screening apparatus of the general culture, and the ways in which it encourages us to digest experience' (Frisch 1979, 76). They also demonstrate more fully, not only that culture and society are internally differentiated, but also how they change over time thus questioning normative representations of cultures as immutable and fixed. Bourdieu adds

that while life histories can inform us about the wider social context they can also highlight the position occupied by the individual within that 'social macrocosm' through 'the directly experienced effects of social interaction within these social microcosms' (1999: 4) that include, for example, the neighbourhood, the extended family and the workplace.

By exploring change over an individual's life, oral testimonies can provide a trajectory, a deeper understanding of the processes and dynamics of poverty creation and reproduction in contradistinction to other methodologies which tend to present an aggregate of generalised experiences or a snapshot at a particular moment in time. Unpacking this type of data can also challenge lazy, homogenising and stereotypical depictions of the poor and the causes of poverty, and offer alternatives to these received images and perceptions. Indeed, the Sahel Oral History Project found that much of the information they had collected contradicted conventional development wisdom and showed standard generalisations to be seriously misleading (Cross and Barker 1991). Collecting the life experiences of all kinds of people can thus be used as raw material to give new dimensions to understandings of poverty and of the poor. Through oral history, ordinary people can identify the more subjective aspects of the uncertainty in their own lives that are not so obviously depicted in more academic analysis of social and economic change. In this way, the multiplicity of experience can be identified, discrete moments interpreted as critical incidents, and timing and coincidence more readily captured.

As evident from Maymana and Mofizul's story, individuals embody a range of economic, social, cultural, political and psychological relationships which can only be partially brought out by single disciplinary perspectives. The different spheres of life and the variety of alliances, connections and networks can be more fully brought out through these personal narratives. These interlinkages between different spheres and individuals, often overlooked in more sector based or specialist research, bring out the complexity and multiple experiences that are a part of daily exchanges. Oral evidence thus provides a more inter- and multi-disciplinary perspective which can complement, contest and provide alternative sources of data about the experiences of the poor and the dynamics of poverty. As Thompson (1988) suggests 'The use of oral evidence breaks through the barriers between chroniclers and their audience; between the educational institution and the outside world' (quoted in Perks and Thomson 1998, 26). This allows for greater contact and potentially greater understanding between those who make decisions and those whose lives are affected by them.

In conclusion, we argue for a multi- disciplinary, dimensional and methodological approach to understanding poverty dynamics which can replace more simplistic and uni-dimensional images with more complex and multi-layered representations. Following Bourdieu, we argue that this means working with 'the multiple perspectives that correspond to the multiplicity of co-existing, and sometimes, directly competing, points of view' (Bourdieu 1999, 3). In this way the benefits of large scale aggregates and quantitative data can be complemented and even challenged by these accounts which,

while highly individualised and personal, nevertheless reflect wider social and economic processes. Life histories can challenge hegemonic versions of poverty and in so doing inform the formulation of policies which are more cognisant of dynamics and processes, as well as the inter-connectedness of people's lives. We argue for a wider acceptance and inclusion in development research and practice of the nature and form of evidence collected through life histories.

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