

# ‘And Who Listens to the Poor?’ Shocks, Stresses and Safety Nets in India and Pakistan<sup>1</sup>

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## Summary

Conventional government schemes and microfinance interventions have struggled to reach the poorest people and help them escape the confines of extreme poverty. In response, the Bangladesh Rural Advancement Committee (BRAC) experimented with an innovative approach that combined livelihood creation, financial services and safety nets in order to ‘graduate’ participants out of extreme poverty and towards a sustainable livelihood. Inspired by BRAC’s success, CGAP and the Ford Foundation launched an initiative to test and adapt BRAC’s approach in a variety of countries and contexts through their Graduation Programme. This paper focuses on two Graduation Programme implementations – one by Trickle Up in West Bengal, India, and the other by Orangi Charitable Trust (OCT) in Sindh, Pakistan. By utilising a qualitative life history approach, we found that prior to joining the programmes, participants experienced different ‘idiosyncratic resources and risks’ that defined their initial starting points. Programme performance among participants was largely based on a combination of these initial starting points, programme functioning, and use of personal agency. Where the programmes were implemented as designed, they succeeded in strengthening participants’ individual and household resources and access to social networks, and expanding certain spheres of influence. However, some constraints were too deeply internalised to influence, and sustaining positive outcomes beyond the point of graduation proved to be a challenge.

**Keywords:** extreme poverty, livelihoods, social protection, life histories, agency, India, Pakistan

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## 1. Introduction

It is a well-known fact that extremely poor people experience suffering. Every day a new fight for livelihood creation and access to basic sustenance begins. Too often, the experience of suffering is conveyed through graphs, charts and statistics. The voices of the sufferers are ignored, and therefore conditioned. Sufferers grow accustomed to living on the margins of their society, and to never being asked about their day, let alone their life. They stop complaining, and often reinforce their own silence.

The remit of this study is two-fold: firstly to use life histories of extremely poor women in West Bengal, India and Sindh, Pakistan to develop a fine-grained picture of chronic poverty, and secondly, to conduct an impact assessment of a social safety-net programme known as ‘Targeting the Ultra Poor’ (TUP). To achieve this, the paper first examines the trajectories of poverty as they have unfolded in the lives of programme participants in India and Pakistan, and then assesses whether the TUP intervention has managed to tackle the main elements of their poverty. In particular, we will try to understand how the past experiences of the women in our study explain the way that they have experienced the programme – the extent to which they benefited, and the extent to which it is not so clear.

The TUP programme in India and Pakistan is part of a global poverty-alleviation initiative known as the CGAP (Consultative Group to Assist the Poor)/Ford Foundation Graduation Programme. It was originally designed and developed by the Bangladesh Rural Advancement Committee (BRAC). The programme is seeking to pilot a particular approach to chronic poverty in different countries around the world. Section 1 of this paper provides the background to the Graduation Programme, and explains the methodology and analytical framework used in this study. Sections 2 and 3 describe the TUP programmes in India and Pakistan. In these sections, we discuss the overall constraints that affected the TUP participants in each country; the dynamics of extreme poverty among TUP participants and the role that the programmes played in their lives; the changes that participants experienced, and the sustainability of outcomes; and finally, the extent to which the programmes expanded participants’ spheres of influence. Section 4 concludes by summarising and providing key recommendations.

### *1.1 The exclusion of the poorest*

As high-risk cases who are often socially invisible, the poorest people in societies are frequently bypassed by traditional development efforts. A large body of work has pointed to the fact that conventional development interventions, for example, state-run programmes and microfinance interventions, have often bypassed or actively excluded the most vulnerable people (Hashemi 1997; Matin 2005; Greeley 1997; Fisher and Sriram 2002).

Government programmes have faced a number of challenges in reaching the poorest and most vulnerable people. Firstly, they operate on such a large scale that it is difficult for them to develop targeting tools that capture the various nuances in poverty. Secondly, state interventions do not generally have the ability to tackle the complex web of deprivations that characterise extremely poor households. Thirdly, state programmes such as wage employment schemes or grants generally assume that the income boost alone will help households ‘escape poverty’. Alternatively, food rations or other forms of one-off assistance are provided that can only help people smooth consumption temporarily, when they face a shock. Fourthly, the local-level bureaucracy, inefficiency and corruption that sometimes characterise state interventions often work against the poorest (Mooji 2003; Pellissery 2005). Lastly, given that extremely vulnerable households are generally unaware of the existence of government services, let alone of how to apply for them, the likelihood of their being bypassed is very strong.

Microfinance, another development intervention widely implemented across South Asia, has typically excluded extremely poor people. A number of reasons have been put forward. They include group-

based exclusions, where moderately poor people are averse to the risks of including extremely poor people into their joint liability groups; and self-exclusion, where the rigid repayment structures and the emphasis on borrowing discourage extremely poor people (Hashemi 1997; Rahman and Razzaque 2000). Studies also show that the poorest people do not benefit even if they do join microfinance schemes, as they have very little entrepreneurial experience (Banerjee *et al.* 2009). They thus earn fewer profits, they are less likely to be active members, and are more likely to move into and out of groups (*ibid.*).

### *1.1.1 The BRAC response*

BRAC designed the TUP in response to these problems. Realising that its microfinance programmes were not reaching many of the poorest people, the organisation joined up with the Government of Bangladesh and the World Food Programme to add a graduation ladder to an existing national safety-net programme that was providing the poorest households with a monthly allocation of food grain for a two-year period. BRAC added skills training, mandatory savings and small loans, working with 2.2 million households in 20 years. In 2002, BRAC fine-tuned its approach: it tightened its definition of the ‘ultra poor’ (those spending 80 per cent of their total expenditure on food and unable to attain 80 per cent of their standard calorie needs; see Hashemi and deMontesquiou 2011) and intensified the support it gave. By 2010, BRAC had reached around 300,000 extremely poor households with this approach: over 75 per cent of these are currently food secure and managing sustainable economic activities. Inspired by BRAC’s model, CGAP and the Ford Foundation decided to develop a ‘Graduation Programme’ to replicate it in other contexts, and, in 2006 launched ten pilot projects – in Haiti, Pakistan, Honduras, Peru, Ethiopia, Yemen, Ghana and India, to see if the approach could also transform the lives of extremely poor people elsewhere.

### *1.2 Two South Asian pilots*

The CGAP/Ford Foundation TUP was piloted in India and Pakistan by two groups of organisations. Trickle Up, an implementing organisation in West Bengal, India, offered the TUP programme to 300 extremely poor women over a 33-month period (November 2006 to August 2009). They partnered with a local NGO known as the Human Development Centre (HDC) to operate the programme on the ground. Their ultimate goal was to ‘graduate’ participants into one of two pathways:

- taking loans from the SHG and continuing to develop and diversify their income-generating activities
- taking a microfinance loan from a local microfinance institution.

In Sindh, Pakistan, the Pakistan Poverty Alleviation Fund (PPAF) funded the Orangi Charitable Trust (OCT) to implement the TUP.<sup>2</sup> OCT is the microfinance arm of the larger, better-known NGO, Orangi Pilot Project (OPP). OCT’s TUP programme was offered to 200 women over a 15-month period (Feb 2008 to May 2010), and defined its end goals in terms of two possible pathways:

- Eligible participants graduate into OCT’s mainstream microfinance programme.
- Participants can continue saving formally through bank accounts set up in their names.

OCT and Trickle Up adapted what they identified as the key elements contributing to the success of BRAC’s TUP programme, which are summarised in Table 1.1.

**Table 1.1: Trickle Up and OCT inputs, as adapted from the BRAC TUP Programme**

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<sup>2</sup> PPAF funded a consortium of five NGOs to implement the graduation model. OCT is one of the five implementers. The other four organisations are not discussed in this paper, but are doing very interesting work. To learn more about their projects, please visit <http://graduation.cgap.org/pilots/pakistan-graduation-pilot/>

|                        | <b>Trickle Up inputs<br/>West Bengal, India</b>   | <b>OCT inputs<br/>Sindh, Pakistan</b>   |
|------------------------|---|---|
| Targeting              | 300 women Their households own less than 40 decimals of land, have no productive assets, and have school-age children engaged in child labour. They were excluded if they had earning male members of the household or a microfinance loan.   | 11 villages with poor infrastructure, weak market linkages and dilapidated houses were selected. 200 women were chosen. However, selection criteria were vague.   |
| Asset selection        | Participants received a combination of livestock, poultry and assets for petty trade up to a value of US\$100. They also received training, veterinary services and access to an 'animal friend' (community members who were provided with veterinary skills). Towards the end, participants were given additional inputs for fish cultivation or paddy husking so that they could diversify their livelihoods.   | OCT provided TUP participants with assets such as livestock (goats), poultry (hens), and equipment for basket-making and broom-making. Those who lived in peri-urban villages with stronger market linkages engaged in candle-making, and running grocery shops, tea stalls, etc.   |
| Personal coaching      | Six HDC programme officers (POs) visited participants twice a week – once at home, and once at the SHG meeting. Their duties included conducting SHG meetings, home visits to check on enterprises, providing health and social messaging, conducting livelihood training and evaluating participants' progress. As mentors, they also had to empathise with the women, help them resolve their personal problems, and mobilise resources from the government and village elite when necessary. | Four programme officers visited 200 beneficiaries once a week. There were no group meetings. The field worker inquired about the asset and the participant's personal well-being, provided health and social messaging, and also acted as a mentor and 'life coach' for programme participants.   |
| Financial services     | The SHG operated as a village-based financial intermediary composed of 10–20 TUP participants. The women deposited at least 10 INR each week, and could borrow against the fund. The group decided collectively on loan terms.  | OCT opened group savings accounts for participants, who were encouraged to save a portion of their income and stipend. Because the bank was located in Karachi and transport was expensive, participants deposited and withdrew from the account with the help of their programme officer.  |
| Consumption support    | Participants received 91 INR (\$2) a week for 12 to 32 weeks, depending on their asset.   | Participants received 1,000 PKR (~\$12) a month for 12 months, as well as food packets during Ramadan.  |
| Health care            | Field staff provided sanitary latrines for all participants; persuaded eligible members to adopt family planning methods; and provided health messaging. They also instituted an emergency health fund to help members pay for treatment for serious ailments.  | OCT purchased a 'medical van' and hired female health visitors to visit the members each week. They provided free medicines for minor ailments to TUP participants and at subsidised rates for non-TUP participants. Free health tests were provided for serious illnesses. OCT also provided a <i>matka</i> (water filter) as a preventative health measure. |
| Links with local elite | Trickle Up had considerable resistance in the early stages of the programme from local political authorities who did not want an NGO intervention in the area.  | OCT did not implement the Village Assistance Committee model like Trickle Up and BRAC. They feared that government officials would bias participant selection, and would co-opt the   |

|  |   |   |
|--|---|---|
|  | <p>They invited the most active and influential people in the area to form a Village Development Committee. However, the committee was disbanded because staff realised that its members would only assist those within their own party, or as a platform for upcoming elections.</p> | <p>intervention for their own personal gain. A study done of the committees in the BRAC TUP programme highlights that the assistance has been an important source of vertical social capital for TUP participants, but has often operated more clientalistically than systematically (Huda <i>et al.</i> 2006).</p> |
|--|---|---|

Graduation is the ultimate goal for both these programmes. In August 2009, Trickle Up and HDC determined who was ready to graduate from their TUP pilot by assessing the maintenance and growth of each participant's assets, their success in diversifying their livelihood, ability to meet a savings/borrowing requirement of \$20, SHG participation, food security, children's education, knowledge of sanitation/hygiene, and knowledge of government services. The process incorporated both PO knowledge and SHG peer perceptions. POs gave scores to participants on each of these indicators, and those who scored above the 60 per cent benchmark were considered to be graduates. These results were verified by the SHGs, who verified whether their peers would be able to continue without any programme support. Given the series of shocks that afflicted participants (goat pox, cyclones, inflation, etc), Trickle Up and HDC felt that SHG perspectives were required to make the assessment more holistic and boost the graduation numbers. Based on the fulfilment of these indicators, 86 per cent of participants graduated.

In May 2010, shortly after the field research ended, the Pakistan programme conducted its graduation evaluation. Since the programme had not conducted a baseline survey before the programme started, the field staff conducted individual case studies of participants and ascertained that 62 per cent of participants had graduated out of extreme poverty. Their assessment was based upon the following criteria: asset value has increased by at least 25 to 30 per cent; the participant has at least Rs 2,000 of savings; the family eats at least two meals a day; the participant has at least two sources of income; the participant's haemoglobin level is normal; and all TUP children aged between five and ten are going to school (where a school is available less than 1.5km away).

### ***1.3 Assessing participants' trajectories: a qualitative approach***

The methodology we used to examine participants' trajectories was a phased life history approach based on periodic visits to 20 selected participant households in each project over a period of 12 months (May 2009–May 2010). During these visits we built up a picture of the lives of these women – their early childhood and transition to adulthood; their entry into the programme and their experiences of it; and the changes it had made, or failed to make, in their lives. Local researchers gathered truncated life histories<sup>3</sup> of the 20 respondents over a 12-month period, interviewed other household and community members, and created village maps to help understand the infrastructure and resources that existed in each of the areas. The respondents selected were an equal mix of those who were very dynamic within the TUP programme, and those who struggled to achieve progress. The field staff in each of the two locations helped to determine which individuals belonged in each category.

In West Bengal, the researcher tracked respondents during the last four months of programme implementation and until nine months after the programme ended. The India example therefore discusses the impacts of the programme, as well as the sustainability of these impacts. The study area of South 24 Parganas lies at the foot of the Sundarbans forest, and the villages consist of saline, marshy land. They are a mix of older established villages and resettlement areas controlled by the state government. The respondents in the resettlement areas had experienced land pressures in their ancestral villages, and had political connections that helped them to secure a homestead plot during

<sup>3</sup> We refer to these as 'truncated' to differentiate them from the more in-depth and comprehensive life histories associated with conventional social science uses of this method.

the time of land reform in the early 1970s. Each village is inhabited by a mix of Muslims, Hindus and Tribals, and the villages vary in size. The smallest village, Kushtipur,<sup>4</sup> consists of 35 households, while the largest one, Dulakhali, has about 400 households.

In rural Sindh, the researcher followed the lives of respondents from the beginning of programme implementation until one year into its 18-month implementation. The study villages are located in the rural outskirts of Karachi. Each village comprises 10–12 related households. They have been the ancestral homes of the respondents since the time of British colonisation. The area is very arid, and has few water and electricity services and education and health facilities. Employment opportunities are limited and market access is difficult. Since the villages are on the border of Balochistan and Sindh, the inhabitants are mainly Balochis who migrated to Sindh during British rule. Balochis are a marginalised ethnic group in Pakistan who have been fighting for local autonomy. Although typically known for their nationalistic attitudes and ‘warrior’ personas, the Balochis in Sindh feel powerless in the face of destitution. According to one of the villagers: ‘We are displaced people. We have resided here for generations and still have no land ownership. We are not warriors – we are illiterate, hungry and tired.’ The government has provided the area with few resources: there is only one school and some water tanks that were built ten years ago and that the villagers must replace and refurbish themselves.

#### ***1.4 Herself, her household and her resources: a framework for analysis***

At the heart of our account are the participants and their households. TUP households are made up of men, women and children who are largely uneducated, prone to illnesses and accidents, own few resources and have precarious livelihoods. Households draw on a limited pool of resources to pursue their livelihoods and deal with crisis. However, despite the commonality of many of the constraints that restrict their opportunities and life chances, extremely poor people are by no means homogenous in their attempts to deal with their circumstances. Chronic poverty, or the descent into poverty, is a product of the interaction of the covariate (generalised forms of shocks and stresses) and the idiosyncratic (‘good luck’ or misfortunes specific to a household). How they fared given their common constraints often reflected idiosyncratic risks (e.g. a bad marriage, or serious health shock) which worsened their plight, or the ability to draw up on ‘idiosyncratic resources’ (e.g. the good fortune of having a high number of earners to dependants, or lucrative social networks), which often improved their circumstances. Idiosyncratic resources also refer to the personal traits that were unique to individuals – for instance, the ‘agency’ and will that some people brought forth.

Given these variations, one would expect those women with favourable attributes and starting positions to have been better placed to make use of the inputs handed to them through the TUP intervention. However, the way that the intervention was conceived and implemented bears a huge responsibility in explaining some of the successes and failures.

In spite of continuing constraints and risks that keep people trapped in a vicious cycle of poverty, agency (which includes personal initiative, ambition and creativity) can help them to ascend. Agency can be seen as the prime mover behind change, but it seems to have its limits. While, in this particular context, those women with a strong sense of self seem to have better outcomes than those without, there was a barrier in terms of what they felt they could achieve. The final sub-section of each of sections 2 and 3 poses the following question: since joining the TUP programme, have the women’s notions of what they can influence evolved, devolved or remained unchanged?

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<sup>4</sup> Pseudonyms have been used for villages and respondents in order to protect respondents’ identities

## 2. Stories from the poverty trap in West Bengal, India

### 2.1 *Extreme poverty in the West Bengal context*

In this sub-section we sketch out in brief the key structures of constraint within which the TUP programme in India sought to transform the lives of its participants. The women were constrained not only by a lack of material resources but also human resources (for example, work opportunities) and social resources (networks and connections).

As members of Dalit, Tribal and Muslim households, TUP participants are among the most marginalised social groups. Gender cuts across other forms of marginalised identities so that women from these households tend to be less educated and own fewer assets than men. This places them in a relationship of some dependency on male household members, and in a context of extreme scarcity, these relationships are often extremely fragile.

The devalued status of women and girls is further exacerbated by the practice of dowry. Dowry has mixed implications in the resource bases of TUP participants. For parents of daughters, it can become a crippling obligation, leading them to deplete any savings they might have, sell off assets and plunge into debt. For parents of sons, on the other hand, it can be a key means of strengthening their resource base.

One aspect of the social hierarchy that has profound implications for people's capacity to escape from poverty is the traditional assignment of members of different castes and tribal groups to specific occupations. For example, a large number of tribal households in the study area are engaged in crab catching. This is characterised by extremely harsh working conditions and irregular returns. A TUP participant recalls: 'We went early in the morning at 4am, eating puffed rice once in the whole day. We walked for hours [...]. It was so difficult to walk back with hunger at the end of the day. But we did not know anything else – if we went we at least earned something.'

Land is an important asset for this population. However, land reforms that were designed to bring about fairer distribution of land were only implemented recently, and many people got less land than they were entitled to, some of it uncultivable owing to high levels of salinity. Moreover, people have no written legal rights to where they reside, leaving them vulnerable to the possibility of eviction at any time.

Health services are difficult for participants to access. Although government-run primary health clinics (PHCs) do provide treatment free of charge, the closest PHCs were approximately 3–5km away from TUP households. This imposed considerable costs in terms of time and transportation. Respondents complained that medical practitioners were unavailable, or treated them poorly as a result of their social status and poverty. Adults' poor health affects children and perpetuates inter-generational poverty. Children are often pulled out of school when an income earner becomes ill, in order to assist with household chores and earnings.

### 2.2 *Early life histories of TUP participants*

This sub-section aims to illustrate the heterogeneity of extreme poverty through case studies of the research respondents. The differences that characterise their past efforts to cope with life were an important factor in explaining how they fared in relation to the opportunities offered by the TUP. Two of these are of women who we have classified as 'dynamic' participants in the programme because of the resourcefulness they displayed. The other three are described as 'less dynamic'. The field staff helped to determine which individuals belonged in each category. These case studies were selected to illustrate how the respondents' varying starting points influenced the way that the programme unfolded in their lives.

#### **Table 2.1: TUP participants' trajectories into poverty**

|           |              |   |
|-----------|--------------|---|
| Majida    | Dynamic      | Majida was born into a hard-working family. Her father was a daily wage labourer, and saved enough income to purchase 20 <i>bighas</i> of land, which gave them food security. Majida did agricultural work after school in order to have some spending money. She studied in a <i>madrassa</i> until she married at the age of 11. She was unhappy and faced domestic abuse, but with the financial and emotional support of her father, she left her first husband and returned home. She eventually married again, to Khalek, whose household was much worse off financially. Luckily, her uncle was the head of the <i>panchayat</i> (village council), and with his connections and her father's help, they were able to acquire homestead land. Khalek had trouble finding work and failed at a contracting business he started. Majida worked in the fields to support the family. Their eldest son did weaving work in a neighbouring village and sent 1,000 Rs a month home.                               |
| Farida    | Dynamic      | Farida's family cultivated land, but the harvests were not always good and they often had to skip meals. As a result, Farida began working as an agricultural labourer at the age of ten, and could not go to school like her brothers. Farida was 13 when she wed Sakat, who was financially much worse off. Farida thinks her dark skin kept prevented her from finding a proper suitor. They lived with his parents and siblings. Sakat supported the entire family. Farida's brother eventually gifted them three <i>bighas</i> of homestead land, and things began to improve. Land salinity had naturally decreased over time, and they were able to cultivate twice a year. They also cultivated a vegetable garden together on share with a landlord, which proved to be profitable.  |
| Indu      | Less dynamic | Indu is a Tribal who grew up in a very poor household. Indu and her siblings caught crabs for 50 Rs a day to support the family. They never went to school, as none existed in the area. Indu's father was a member of the local party, but never got any support from them. She was 15 when she married Khangal, who married her without dowry. Khangal had a severe drinking problem and chose not to work, so Indu caught crabs to support them and their three children. After a few years, an oven fire burnt down their house and they lost all their belongings. They had no one to turn to, and tried to get support from the <i>panchayat</i> , but were refused.  |
| Sukhibala | Less dynamic | Sukhibala was raised in a landless household. Her father was a wage labourer, and her mother, who worked as a vegetable vendor in Kolkata, was the primary breadwinner. Sukhibala never earned money or studied as a child. She was married at the age of 12 to Panchu. His parents demanded a dowry of 5,000 Rs that her parents could not pay, and Sukhibala faced verbal abuse from her in-laws. Panchu worked as a labourer in Kolkata, and Sukhibala reared goats. They educated their children, and borrowed from the local moneylender to pay school fees. But all of Sukhibala's goats suddenly died because of disease, and Panchu broke his back while loading a van and could no longer work. The family borrowed 9,000 Rs from the moneylender to pay for his medical expenses. Sukhibala pulled her children out of school so they could work, and relied on neighbours for food and assistance. Panchu will not allow Sukhibala to work outside the home.   |
| Hamida    | Less dynamic | Hamida grew up in an impoverished household. Her father sold palm sap and did agricultural labour to support the family. At the age of 12, she was married to Monchand who came from a poor landless household with ten dependants. He caught and sold fish to support the entire family. Hamida's brother-in-law was politically connected, and managed to get three <i>bighas</i> of homestead land, which he gifted them. Soon after they moved, Monchand took a second wife. Hamida did not object, as she expected him to equally support both wives, but this was not the case. Monchand began to abuse and neglect her. When she had her fourth child, Monchand sent her to her parental home for seven years with no financial support. She begged Monchand to take her back, as she no longer wanted to be a financial burden on her father. She managed to get her three daughters married without a dowry, but, one of her daughters faced abuse from her in-laws and returned home to live with Hamida. |

The women in our sample displayed a combination of covariate and idiosyncratic risks and resources, as well as 'agency'.

Majida, for instance, was born into a household of comparative wealth and support with good social connections, and instilled with a strong work ethic. These resources helped her cope when her first marriage failed and her second marriage proved financially unviable. Atypically of Muslim households, Majida and her mother were vital contributors to the household economy, and her father supported her when she wanted to end her marriage. Her household, therefore, was not simply more financially secure than the average TUP household, but was also endowed with a strong sense of agency and cooperation that proved to be her biggest safety net.

How participants fared also depended on their position within the social structure and the extent to which they could draw on resources beyond the immediate family. In the cases of Majida and Farida, these relationships proved vital. While these relationships are often central to the strategies that poor people use, they are not available to everyone, and they can be precarious and fragile. 'Less dynamic' participants could not draw on these networks. In Indu's case, her marginalised identity as a Tribal automatically limited the pool of social capital that she could access.

In each of these cases, husbands and sons play a crucial role in determining the future of the household. In Sukhibala's case, her husband's accident was the shift that led to her downward trajectory, and her husband's unwillingness to let her work exacerbated this crisis. Her only respite was the fact that her eldest son could take over the livelihood responsibilities of his father, albeit at the cost of his education. Indu's husband's alcoholism prevented him from being a productive member of the household.

Patriarchal risk in the form of a health shock or male irresponsibility caused hardship and decline for some of these individuals but appropriate support from males could help improve their fortunes. In Farida's case, the unwavering financial support of her husband framed her ascent. She and her husband jointly operated their enterprises, and this adherence to the conjugal contract<sup>5</sup> kept their household unit strong.

Ill health and death (particularly of an income earner) were big pitfalls, especially for those that had few other resources to offset such a loss. Because they are extremely poor, TUP participants are typically unable to manage such catastrophes. A participant by the name of Asma experienced a series of shocks including the death of her father-in-law and illness of her husband. The loss of household income and exorbitant medical fees forced them to sell off their land. Asma, however, was fortunate in that she had inherited a large quantity of land, and this enabled her to be more resilient against the great difficulties that would have normally plunged her far deeper into poverty.

### ***2.3 The interaction of past trajectories and programme activity***

Given these variations, one would expect that those who had more favourable attributes and starting positions were better placed to make use of the inputs handed to them through the TUP. However, the way that the intervention was conceived and implemented bears a huge responsibility for some of the successes and failures. Table 2.2 presents the same five case studies since the time they joined the programme. It aims to illustrate how a combination of past trajectories, current resources and risks, and programme functioning determined how each individual experienced the TUP programme, and the impacts it had on their lives.

#### **Table 2.2: TUP participants' trajectories since programme entry**

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<sup>5</sup> The notion of 'conjugal contract' was cited by Kabeer (2000) to mean the cooperative relationship by which spouses exchange resources.

|           |              |   |
|-----------|--------------|---|
| Majida    | Dynamic      | When Majida joined the programme, her husband Khalek became very ill. The programme staff encouraged them to go to the local health clinic but they insisted on private health care. Because Khalek had 1.5 <i>bighas</i> of ancestral land, he was able to sell it for 15,000 Rs and pay for his treatment. The goats Majida was given by the TUP soon died of goat pox, but the programme replaced them. She eventually sold some of these to maintain the house and purchase additional land. She borrowed from the SHG and purchased a paddy thrasher which she rented out to people during the harvest period. She sold her remaining goats to start a bangle business, which her husband helped her with. Although the businesses were going well, Majida pulled her elder sons out of school so they could look after her youngest son while she went to SHG meetings and sold her stock.  |
| Farida    | Dynamic      | Farida wanted goats as her asset, but her husband, Sakat, insisted she take up paddy husking since he had experience with this. The programme gave her 2,000 Rs in cash to buy the inputs, and they bought a small piece of land and a second-hand thrasher. They both stopped daily labour and relied solely on cultivation and paddy husking. Although they have been successful, Farida laments that Sakat controls the business. The programme gave her another 2,000 Rs to diversify her income, and she excavated a fish pond. Their food security improved, and people now come to them for loans. She feels that her status has changed. However, after the programme ended, she wanted to borrow 5,000 Rs from the SHG to purchase more land, and the group refused. She claims that since the Trickle Up staff no longer regulate the meetings, a few women take the loans only for themselves. She has decided to leave the group, but does not know how to get her savings back.                          |
| Indu      | Less dynamic | The field staff say that Indu's house, health and self-confidence were the worst they had ever seen. She had a small child and could not go out to catch crabs, so was overjoyed at receiving the stipend and being able to eat regularly. Indu took sheep and ducks as her assets, but the ducks were culled because of bird flu, leaving her no source of short-term income. She thus had to sell off a few sheep to buy rice to feed the family, but also invested in buying a pig and cultivating fish. This worked well for her, and she continued to sell a few lambs for rice, piglets and fish. She attributes her success to field staff, who taught her everything she knows. She saved for the first time in the SHG, and took a 5,000 Rs loan to convert her thatched house to a wooden structure. She was most proud of her ability to invest in land to grow paddy, which gave her food security for the first time. The staff say that she is very attentive, and has begun to send her son to school. |
| Sukhibala | Less dynamic | Sukhibala was selected for the programme because of her husband Panchu's inability to work and their food insecurity. She received four sheep, as she had previous experience with livestock rearing. Her sheep suddenly died, and staff discovered that her husband had killed them to show his disapproval of the programme. Panchu also did not allow her to attend the SHG meetings, and would drag her out by the hair. Because of this commotion, the group no longer wanted her in the SHG and refused to give her a loan. Given her husband's behaviour, the staff took her other sheep. They gave her 1,000 Rs to do paddy husking, but as she was not interested in this, she used the funds to buy a cow. The staff thus asked her to leave the SHG and stopped giving her programme support. She was one of only three respondents who did not graduate.  |
| Hamida    | Less dynamic | Hamida supports a household of eight through begging in the village for alms and in-kind support. Her younger son does not earn; her daughter is living with her again; her eldest son comes back with his family and stays for six months at a time. She did not want to stop begging, but the programme urged her to participate. She continued to beg, and asked her daughter to look after her goats, but they died due to negligence. She needed an asset for daily income, but had no confidence to take on petty trade. Because she begs, the group does not deem her creditworthy and will not give her a loan. She is also afraid of being unable to repay, and thus will not withdraw her own savings of 3,000 in the form of a loan.   |

A key feature of the performance of any programme is the degree of continuity between programme objectives and implementation. In essence, graduating TUP participants out of extreme poverty, or failure to do so, depends greatly on the effectiveness of programmatic processes on the ground.

Interestingly, the villages that the women reside in are emblematic of this. Each of the respondent villages had a different Programme Officer looking after it, resulting in great variation in programme implementation across sites. Each village also has a certain homogeneity in the make-up of its residents. Shamolpur is the best endowed of the villages. It has good access to transportation and infrastructure, as well as the most active *panchayat*. This has resulted in the creation of government schools and health centres, the provision of water pumps, and the distribution of land for the residents. The outlook is very different in Kushtipur, which is barren and deprived. There are no schools or health centres, and the village is not connected to larger towns by strong transportation or road links. Surprisingly, participants in Kushtipur were dynamic and fast performing, while TUP respondents in Shamolpur have had little programmatic success.

Kushtipur consists of mainly Tribal families, and as Tribals are poorly represented in local-level *panchayat*, their villages are commonly disregarded by government officials. Kushtipur was thus underserved and had the fewest residents using pro-poor services. Unaccustomed to receiving assistance and having no lucrative networks, TUP participants in Kushtipur viewed the TUP programme as an opportunity to alleviate their hardship that might never come again.

Indu, from Kushtipur, heeded her PO's advice. She decided to rear pigs, and was thus looked on with disdain by her Muslim and Hindu counterparts. Her PO did not restrict her creativity, but instead, helped her develop a plan to harness her entrepreneurial vision. The harmonious relationship between TUP participants based in Kushtipur and their PO created lasting impacts: all the respondents improved their food security, diversified their livelihoods, sent their children to school, and even improved their hygiene.

Shamolpur-based participants, politically sensitised and with personal ties to the local *panchayat*, did not consider the programme to be a unique opportunity, and did not approach it with similar gusto. They perceived programme support to be charity to which they were entitled. Their PO proved to be a weak communicator, which compounded the false expectations and misunderstandings.

Latifa, a participant in Shamolpur, experienced negative outcomes and did not have a good relationship with her PO. She did not exhibit any change in income, did not apply for loans from the SHG to diversify her livelihood, and blamed her PO for cutting her stipend short and giving her poorly performing assets. Her PO claims that she did not heed any of his advice, did not come to SHG meetings, and simply relied on the programme to continually give her assistance.

Hamida's story illustrates that a participant's positioning prior to entering the programme is also a significant factor. Hamida was not well placed to take advantage of such a programme. As her PO aptly stated, 'Participants like Hamida present a challenge for the programme. She is older, her health is impaired, and she wants to rely on begging for subsistence. But still, it is our moral obligation to include her because she is needy and begs.'

Although well intentioned, the programme staff placed a value judgment on Hamida's livelihood of begging and convinced her that the TUP programme would enable her to pursue something more respectable. Her outcome can be explained by several instances of programme and client 'misbehaviour'. Hamida's main need was for short-term income, but the assets that she was given did not meet this need. Like Hamida, 80 per cent of TUP participants were hesitant to take on petty trade, as it required numeracy skills and self-confidence which they lacked, and Trickle Up failed to provide through training. A staff member said, 'We did not really think through the petty trade option carefully. We received little training on how to give our participants business skills, and they really needed to know how to manage accounts, price items, and so on.'

Another factor affecting outcomes was that the programme was restrictive with livelihood options, offering mainly livestock and poultry in the first round, and paddy husking, fish cultivation and petty trade in subsequent rounds. Participants who wanted an asset that was not a part of this pre-determined list were discouraged. According to Majida,

I had no experience with livestock, so I did not want goats. What I really wanted was fish, something that the PO offered me later but not in the beginning. I was told by Dada that was not an option, that I should take goats because I could build a herd, sell them and make profit. So I did.

Part of the problem lay in the fact that two different organisations were responsible for decision-making (Trickle Up) and implementation (HDC). Internal politics kept HDC from reacting to problems on the ground until they were approved by Trickle Up, leading to a time delay that proved to be detrimental:

We said right away that the goats were getting sick. If we had been allowed to act earlier, we could have prevented all these goats from dying. We also said in the beginning that people needed petty trade, because they were not earning enough from the goats. But we can't do anything without consent from the head office, and by then, it becomes too late. (HDC staff member)

Given these implementation challenges, the resources that the women brought to bear proved to be a crucial component of success. Those who had previous experience with their assets and did not rely on staff assistance, like Farida and Majida, tended to flourish, while participants who ventured into new livelihoods and required more skills than the staff could impart, like Hamida, often struggled.

The extent to which participants made use of SHGs depended on programme functioning as well as personal agency. Staff state that dynamic participants, like Majida, soon gained the confidence and the financial skills to borrow from the group for income diversification or business expansion, while less dynamic participants, like Hamida and Sukhibala, were seen as group liabilities and denied access to loans. This undermined their confidence, restricted their opportunities for economic advancement, forced them to continue to rely on moneylenders and other exploitative networks for financial support, and prevented them from accessing their own hard-earned savings when in need. The SHG structure, therefore, was both a programme asset and deficiency.

What is evident is that for some, the programme *reinforced* existing trajectories, while for others, it *transformed* trajectories. Participants who were well placed to succeed were able to make the most of the opportunities presented to them through the programme. Outcomes varied for less dynamic participants with fewer resources.

#### **2.4 Overall programme performance**

We have thus far discussed the nuances between individual trajectories. We now focus on overall outcomes and their sustainability. The following outcomes were measured against the programme's objectives:

- There was no change in the number of participants who obtained BPL cards<sup>6</sup> from the government.
- 5 out of 20 participants ate three meals a day and did not skip meals before the programme; this increased to 15 out of 20 participants at the end of programme.
- 4 out of 20 respondents sought health care at government facilities before the programme, and this increased to 10 out of 20.

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<sup>6</sup> A BPL card is a small white booklet that officially recognises someone as living below the poverty line and entitles them to buy certain essential items at subsidised rates.

- 13 out of 20 respondents sent their children to school before the programme, and this decreased to 10 out of 20.
- 12 out of 20 respondents cultivated land or a fish pond before the programme; this increased to 16 out of 20.
- 15 out of 20 participants depended solely on wage labour or begging as their livelihood; this decreased to 4 out of 20.
- 1 out of 20 participants saved formally, and this increased to 18 out of 20.

Evidently, the areas where the programme made the largest contribution were income generation, saving through the SHG, food security and health care, and there was a slight increase in land leasing and cultivating fish ponds. These outcomes were intended and fell in line with programme design. Trickle Up and HDC's inability to increase BPL card ownership is more a reflection of government inefficiencies than institutional capacity. The local *panchayat* failed to distribute BPL cards to all those who were eligible, despite the lobbying efforts of Trickle Up and HDC, and demands made by participants themselves. According to TUP participants and the programme staff, such assistance remained clientalistic and based on favouritism. A few participants pulled their children out of school to assist with their new enterprises, not surprising, given their general dissatisfaction with the quality of government schools. This does, however, highlight a slight dissonance between the programme's social messaging and the practicalities of the women's new livelihoods.

Graduation remains the overarching goal, as this is the programme's way of ascertaining that the three years of continued support have been transformative. Although participants are evaluated at a particular point in time, much like students sitting for a final exam, it is difficult to determine through a static snapshot whether a participant has definitively 'graduated' out of extreme poverty. Interviews<sup>7</sup> reveal that while some participants may have appeared stable at the point of graduation, a subsequent crisis or shock eroded their gains. As another woman named Hamida, a programme graduate, stated, 'When the men came to pass me, I still had three of the nine goats left. But they died a month later. I was not earning from them, but because I had those three, the men gave me my certificate.' In the same vein, some who did not 'pass' at that point in time had the resilience to overcome setbacks and make progress after the programme. Sukhibala, for example, did not graduate from the programme, but displayed resilience through her maintenance of multiple livelihoods. She began daily wage labour again soon after the programme ended, adding yet another source of income to the household.

This raises the question of sustainability: although programme outcomes and graduation rates were predominantly positive, have these gains been sustained following the programme?

### **2.5 Post-programme sustainability**

In a self-evaluation exercise, respondents were asked to illustrate where they were at programme entry (baseline), and where they saw themselves nine months after the end of the programme (end line). They were asked to place themselves on a staircase, with the first step representing 'extreme hardship' and the seventh (last) step representing 'complete security and happiness'. No one placed themselves above the second step at baseline, but at endline, 18 out of 20 respondents felt they had climbed up the staircase. This signifies that the majority of respondents felt that they progressed since joining the programme, and only two felt that they made little to no change. Table 2.3 summarises the movement of our 20 respondents from baseline to end line.

**Table 2.3: Results of staircase exercise**

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<sup>7</sup> This refers to the last round of case studies that reflect the time between programme termination and nine months after the programme.

| Baseline step | End-line step | Change | Number of respondents |
|---------------|---------------|--------|-----------------------|
| 1             | 2             | +1     | 1                     |
| 1             | 3             | +2     | 5                     |
| 1             | 4             | +3     | 4                     |
| 1             | 5             | +4     | 3                     |
| 2             | 6             | +4     | 1                     |
| 2             | 3             | +1     | 2                     |
| 3             | 6             | +3     | 1                     |
| 3             | 7             | +4     | 1                     |
| 1             | 1             | 0      | 1                     |
| 2             | 1             | -1     | 1                     |

Yet a great deal of variation exists even among those who felt they were doing relatively well. Why were some doing better than others? Can these gains be attributed to the programme, or simply to household resource bases evolving and growing stronger through fewer shocks and more favourable earner-dependant ratios? Generalising from the respondent interviews, a few general post-programme trends emerge.

#### 2.5.1 Maintaining a dynamic trajectory

Some dynamic participants, such as Majida and Farida, continued to maintain their positive trajectory. Majida lost 14 of her goats to an epidemic after the programme, yet she remains entrepreneurially versatile and forward thinking. She purchased the inputs for *zari* (weaving) work through a loan from a local microfinance institution, and has engaged all her family in this enterprise (including her children, thereby not re-enrolling them in school). She continues her bangle business and wants to open a fixed shop and a fish-hatchery business. Similarly, the land that Farida invested in has given her an adequate food supply. Although crop yields were lower this year, she was able to borrow in kind from relatives and did not view this as a major setback. She is focused now on repaying her debt to the moneylender and constructing a new house. She has faced no serious shocks, and her husband continues to manage the paddy husking business successfully. ‘In order to be successful, you both have to work together,’ she states.

#### 2.5.2 Maintaining a less dynamic trajectory

Other participants, like Hamida, maintained their less dynamic status throughout. However, she is content and has no desire to improve her circumstances further. All her goats died, but her son, who learned to cultivate paddy and a kitchen garden through the knowledge imparted to Hamida, helps to support her with his food and income. Her main respite has come from the fact that five of her dependants (her daughter and grandchildren) have moved out of her house and no longer depend upon her – therefore, her gains through begging and her son are enough to meet her needs.

#### 2.5.3 A change in trajectory

Indu and Sukhibala, on the other hand, changed their trajectories after the programme. Indu went back to being less dynamic, just as she was at baseline. After the programme ended, she was diagnosed with a stomach tumour, and sold off all her pigs and sheep to pay the 10,000 Rs required for an operation. She also feels that the progress of the Tribals created resentment among Muslim neighbours, who poisoned many of their pigs. ‘The programme is no longer here to protect us, and Dada is no longer here to encourage me.’ She is mentally and physically broken, and lacks the confidence to rebuild her livelihood. She is grateful for the fact that her alcoholic husband now contributes regularly to the household through masonry work, and she attributes this to the fact that her PO actively engaged and encouraged him.

Sukhibala, on the other hand, went from being less dynamic to dynamic, which is attributable to a combination of programme gains and greater household cooperation. Although her programme assets did not benefit her, she began working with her daughter to rear goats and these produced four kids.

She seems to have benefited from the goat-rearing knowledge that she obtained during the programme, but the interviews also show that the programme impacted negatively on the power dynamics within her household. Given her husband Panchu's tendency to control her actions, he disapproved of her socialising in the SHG and taking on enterprises that required the engagement of male programme staff. Now that the programme is over, she can pursue livestock rearing and daily wage labour freely and with no hindrance. Sukhibala also has two cows (the cow she bought with the asset funds has reproduced), and Panchu has begun contributing again to the household through fish cultivation.

This reveals that sustainability among dynamic participants with favourable starting points is more likely, as they have strong household resource bases and networks that they can draw on even if programmatic gains are eroded. The truly vulnerable are those who lacked the foundation to withstand shocks, especially when the programme stopped supporting them. If these scenarios are the two ends of the spectrum, then participants like Sukhibala can be seen as falling somewhere in between – a combination of household resource bases strengthening over time, and programme gains being sustained.

Once the programme ended, the general challenges that participants like Indu and Hamida faced were maintaining their assets, saving with and borrowing from SHGs, and accessing cultivable land. Participants who raised goats or sheep were advised to keep minimal herd sizes, but when the staff were no longer there to check, they built up herds of 12 to 14 in order to enhance their social status, save for a major investment (usually land or dowry), and sometimes out of emotional attachment to the animals. In each of these cases, goat pox or other local epidemics killed off their entire herd.

Respondents' SHGs began to decline slowly after the programme, which posed another big sustainability challenge. Out of the eight SHGs that the research covered,<sup>8</sup> two collapsed and six began to malfunction seriously for several reasons. Firstly, by the time the programme had ended, the SHGs were meant to be linked up to banks so that participants could access bigger loans. These linkages were so slow to get off the ground that participants were unable to access the capital when they needed it. Secondly, once the programme had ended, the POs stopped mediating at the SHG meetings and a skewed balance in power among group members developed. The more dominant members co-opted the meetings and took control of loan authorisation. The SHG leaders were unable to manage these conflicts, and this further undermined less dynamic participants, who no longer had the support of the PO. Lastly, the group accountants, external participants who were hired for a minimal fee, left for better employment opportunities, and the lack of accounting prevented group members from issuing new loans or repaying outstanding ones. Although it was in the remit of the programme staff to continue to visit SHGs after the programme and 'troubleshoot', some groups had become too feeble to resurrect.

This directly affected participants' ability to finance the leasing of land, which had become an important livelihood strategy. TUP participants had begun to realise their potential to cultivate land for income and food security. However, only in the cases where participants could borrow from a functioning SHG, take a loan from a local microfinance institution, or borrow at high interest rates from moneylenders, were they able to realise this goal.

## ***2.6 Concentric circles of agency***

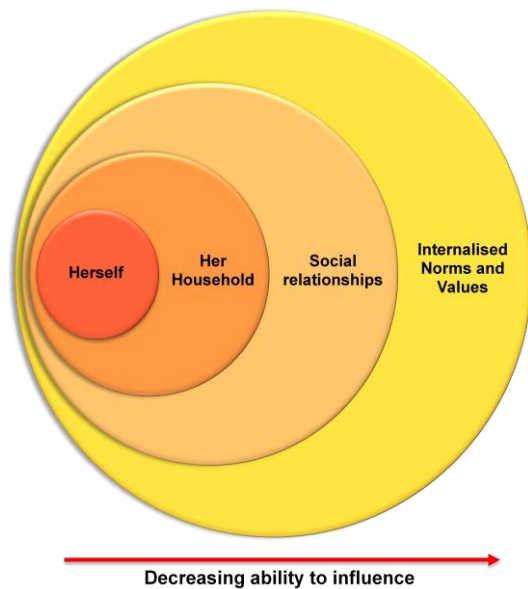
We know that some participants faced perpetuating constraints and risks that kept them trapped in a vicious cycle of poverty. These women lacked the resources to manoeuvre these constraints and forge a more positive trajectory for themselves. Beyond the tangible structures and resources that her household can draw upon, personal initiative, ambition and creativity are intangible resources that can challenge those constraints and help a woman to ascend.

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<sup>8</sup> There are only 20 SHGs in total.

However, in this particular context, the power of agency seems to have its limits. While those with a strong sense of self seem to have better outcomes than those without, there is a barrier in terms of what women feel they can achieve. In this section, we pose the following question: since joining TUP, have women's notions of what they can influence evolved, devolved or remained unchanged?

**Figure 2.1: Concentric circles of agency**



In order to answer this, it helps to visualise each woman inside a series of concentric circles of agency and influence (see Figure 2.1). Her most immediate sphere of influence is her own mobility – this is the first concentric circle. As a result of participating in the programme, respondents across castes and religions became aware of alternative employment opportunities and entitlements. They began seeking out services such as widow or old age pensions more actively, they travelled to the bank in order to access their group savings, and some women who engaged in petty trade travelled by train to larger villages to replenish their stock or sell their goods.

The next concentric circle where a TUP participant seemed to exert influence was her use of new economic opportunities to improve her household. This was most prevalent among Tribal households, who had previously been relegated to crab catching as their primary income-generating activity. By the end of the programme, nearly half the participants had transformed their assets or taken loans from the SHG in order to engage in land and fish cultivation. This can be attributed to staff messaging about the importance of these livelihoods, as well as new financing opportunities.

Participants were able to draw on the horizontal social capital built through their SHG to expand and exert their personal rights, which can be considered the next concentric circle. For example, SHG participants mobilised to break down village liquor shops as an act of defiance against their husbands' alcoholism. They also intervened in severe cases of domestic violence, and tried to prevent instances of child marriage.

However, spheres of influence extending beyond themselves, their households and SHG peer groups were weaker. Even with greater self-confidence and household income, TUP participants generally did not aspire to further educating their children. Participants who did not prioritise education before joining the programme stuck to pre-existing convictions that the services were of poor quality and that children would not attain the appropriate skills to secure adequate employment. The staff tried to convince participants that educating their female children would result in them being more respected by their in-laws, and would prevent them from engaging in manual labour. But given the practicalities of their situation, most participants did not internalise this.

Son preference and the practice of dowry can be considered the last concentric circle. Despite social messaging and participants' own negative experiences with dowry, they have internalised patriarchal norms and reproduce them with their own children. Kamala, for instance, is jubilant that she recently gave birth to a son. She views her future security through him: 'I do not care if he studies. All that matters to me is that he helps me one day cultivate land, as I need a man's support to do this.'

### **3. Stories from the poverty trap in Sindh, Pakistan**

#### ***3.1 Extreme poverty in the Sindh context***

This sub-section sketches out the key structures of constraint in Sindh within which the TUP programme sought to transform the lives of its participants. Environmental degradation contributes greatly to their disadvantaged position. The land used to be fertile and productive but in 1981 the government of Pakistan built Hub Dam about 20km from the villages, choking off the water supply. According to the landlord of one of the villages,

Everything was destroyed. People closed their animal farms, as their animals were dying of thirst, and farmland became barren. Everyone used to rely on the water for drinking and fishing, but after the dam, no one had drinking water and the water levels became too low to fish.

The shutting down of local businesses led to widespread unemployment; the lack of water to drink and bathe in led to the need for private water tanks; the dearth of fish and crops led to hunger and further impoverishment of TUP families.

Although sudden rains can lead to unanticipated opportunities for cultivation, people must be able to mobilise funds quickly in order to purchase agriculture inputs – an opportunity that lay out of reach for TUP households.

An absence of infrastructure, particularly health care and educational facilities, further undermines people's opportunities. A lack of transport makes the only public health facility in the area virtually inaccessible. Even when they can use the service, respondents complain that the quality of service is generally abysmal: 'Government hospitals are staffed with butchers. They work only to kill people. They don't have proper consulting rooms, proper instruments. Moreover, doctors remain absent at night.'

For urgent treatment, TUP participants usually consult unregistered and unqualified medical practitioners, who often misdiagnose patients and are unable to handle serious illnesses. The government has initiated a Lady Health Worker (LHW) programme, whereby LHWs visit rural areas on a weekly basis and provide treatment against common illnesses such as coughs, flu, fever and diarrhoea. However, LHWs never came to these villages.

The dearth of educational facilities constitutes another poverty trap for TUP participants. The only primary school available is an informal school (a service which the TUP families pay for) run by a *molvi*, or religious teacher. This education is not recognised by state secondary schools as qualifying children for admission. Children can attend schools in neighbouring villages, but parents generally feel that the schools are of poor quality.

The government's response has created a dire sense of indifference. As one respondent aptly stated, 'The government has left us to die, and there is nothing we can do about it.'

Women's powerless position in relation to men restricts their opportunities and entrenches their poverty. The positioning of TUP women is particularly undermined by the practice of *purdah*, literally meaning 'veil' or 'curtain', according to which women do not leave the

confines of their village unaccompanied by men, dress conservatively in order to preserve their modesty and virtue, and often lower their voices so that men outside the household cannot hear what they say. Strict adherence to *purdah* restricts women’s engagement in paid work to home-based activities, such as basket-making or embroidery. The market for these goods is often confined to the village itself, limiting women’s contribution to household income and thus also their decision-making power (Mohammed and Gazdar 2007). Pursuing a livelihood that restricts their mobility also keeps them dependent on exploitative relationships with agents. In order to maintain a good relationship with her agent, a woman can only buy *peesh* [the raw material used to make baskets] from that same person.

This monopsonistic power keeps these households in a financial arm lock. As a respondent laments,

We are at the mercy of the agent, we don’t know at what rate he sells baskets. We don’t know how much he earns. We don’t know how much he deducts for his expenses. It all depends on him. We never question him.

Over the past year the price of *peesh* has increased.<sup>9</sup> Basket-makers pay more for the raw material, but the agents pay them the same price for the finished product. As a result, the backbone of women’s economic activity has become worthless. Women would once make 100 Rs profit per a bundle of 50 baskets, but this has gone down to 25 Rs per bundle. The clear demarcation of men and women’s livelihoods feeds back into women’s view of the value of education: they feel that education would not have enabled them to engage in any other livelihood, nor will it do so for their daughters.

Given these constraints, the communities turn in on themselves and rely predominantly on each other. In rural Sindh, the primary unit of identity is the *biraderi* or clan. Exchange cousin marriages are the norm in order to ‘keep it all in the family’ and ensure the protection of brides on both sides. *Biradera* usually live in separate settlements known as *goths*. Within each *goth*, there are a number of *werhos*, each comprising a group of households inhabited by blood relatives and their families. Families living in the same *werho* act as each other’s safety net. For example, when a house needs to be repaired, the men do it collectively, while women assist each other in household work. These informal sources of assistance however, tend to be cyclical – highest in times of overall prosperity and lowest in times of need (Kabeer 2006). Although horizontal social structures are strong in these villages, the financial assistance households can provide one another with is limited, and patron–client relationships (which typically yield greater material assistance) are relatively uncommon.

### 3.2 Early life histories of TUP participants

The overarching constraints that TUP participants face set the stage for their deprivation. But as we know, extremely poor people also face idiosyncratic risks and bring to bear unique sets of resources that make their circumstances and situations very different. We use four case histories as the basis for a broader discussion of these differences. As with the West Bengal programme, we look at a combination of dynamic and less dynamic participants to examine how their varying starting points affected the way the programme unfolded in their lives.

#### Box 3.1: TUP participants’ trajectories into poverty

|        |         |  |
|--------|---------|--|
| Miriam | Dynamic | Miriam was born into a relatively well-off family. They had two acres of land which they cultivated for consumption and for income, and her mother made <i>relhis</i> (ornate blankets usually gifted during weddings). They lived in a stone house, and Miriam and her elder brother attended school (both signs of |
|--------|---------|--|

<sup>9</sup> *Peesh* grows along the Balochistan and Iran border, and in the past, trucks that smuggled goods from Iran to Pakistan would hide their illegal goods with the *peesh*. Two years ago, the Pakistan government closed those routes and tightened security. Only a few drivers still bring *peesh* from there, but they know that demand has increased and therefore demand higher prices

|         |              |   |
|---------|--------------|---|
|         |              | <p>economic well-being). However, her father slowly lost his land to land-grabbing mafia, and they went into severe debt paying for her mother's medical treatment. Her mother soon died, and as Miriam was the eldest, she was left to care for her family from the age of five. She was pulled out of school, and at the age of 14, was married to her cousin as his second wife. She had nine children, and although two died, she was left with six sons. They faced a series of health shocks – her husband developed cancer, hepatitis and heart disease, and they incurred 250,000 Rs in debt to pay for his treatment – although he still did not survive. Her sons have been able to slowly pay off this debt and support Miriam. She also inherited land from her husband that her sons when it rains. After harvest, they can live off the vegetables for three to four months and earn additional income of up to 300 Rs a day.</p>   |
| Tooba   | Less dynamic | <p>Tooba was born into a well-off family in Karachi. Her father had a big animal pen with buffaloes and cows, and her mother made baskets. Tooba was engaged at the age of two to her cousin who was not well off. She married when she was 15. Shortly after the wedding, Tooba gave birth to twins – a boy and a girl. Immediately after birth they became sick, and Tooba was forced to choose which child to care for as she could not afford treatment for both. She chose her son because he would provide a safety net in her old age. The daughter was malnourished and left untreated, and died within six months. Soon after her daughter's death, Tooba's brother-in-law died, followed by her father-in-law and then her mother-in-law. Their household earnings plummeted, and Tooba had to now do all household chores alone, leaving no time to make baskets. When Tooba got pregnant for the third time, she was not able to seek antenatal care, a sign of economic distress. Their hut was destroyed in a cyclone two years ago, but since her husband's meagre income from cutting wood was barely enough to feed the family, she hoped that the programme would help her save enough to build a brick house.</p>  |
| Naseema | Dynamic      | <p>Naseema grew up in a well-off family in the village of Kurbo Baloch. Her father worked as a caretaker on an orchard, and her mother made baskets. Naseema made baskets from the age of ten, and her brothers were stone-breakers. Their household income was more than enough to sustain the family, but they were never educated as there was no school in the area. Naseema married her cousin when she was 14, and they lived in a separate house. She gave birth to nine children (six boys and three girls). They have never faced a serious health shock or calamity. Her husband works as a spiritual healer, she and her daughters make baskets and their sons break stones. They also have some ancestral land they cultivate, which produces mushrooms during the rainy season. This has enabled them to save for future emergencies. They are also caretakers of others' livestock, and as payment are given the offspring of the animals they care for. All the other households in Kurbo Baloch are her relatives, so they help each other with chores and borrow small amounts of money from each other. The local landlord takes care of his relatives in the village, and bought Naseema's son a motorcycle to help their stone-breaking business. Naseema feels that her large family will be her insurance in her old age.</p> |
| Qubra   | Less dynamic | <p>Qubra was born to a poor family in a small village. Her father worked as a stone-breaker and her mother as a basket-maker. Qubra got married at the age of 17 to Imam Bux, who was 55 years old. He already had a wife, but was marrying again because the first wife never gave birth to a son. Given their poverty, Qubra's parents felt fortunate to get her married. Imam's income as a cook and butcher was shared equally between both families. Although both co-wives and their children got along well, the first wife had developed a serious heart condition. Her treatment cost 160,000 Rs and slowly depleted all of the</p>  |

|  |  |   |
|--|--|---|
|  |  | household's resources. Since Imam Bux was the village head, he had the loyalty of his relatives and was able to borrow most of the money. The treatment alleviated some of her pain, but did not cure her, as the local hospital could not treat such a serious illness. In the meantime, both families slowly slid into destitution. |
|--|--|---|

In this particular context, relatively well-off TUP participants faced the risk of being married into poorer families as a result of kinship marriages. In rural Sindh daughters are engaged at too early an age to know what the future groom's financial status will be. The priority for families is maintaining a familial bond:

We would rather marry our daughter to a poor relative than a rich stranger. We know everything about our families, so we know who she is marrying. She may not be rich, but we know that she will be cared for and loved. How will we know how a stranger would treat her?  
(TUP respondent)

This practice often leads to women becoming poorer, as Miriam and Tooba did. While Miriam had other assets to make up for this deficit (e.g. many sons), Tooba did not.

Cooperation, or implicit contracts between household members, is an important strategy for survival. This community's insularity, the absence of social safety nets and lack of government resources force household members to rely on each other. Co-wives will work cooperatively, as in Qubra's case, and it is also in this sense that the preference for sons can be understood. Sons are seen as the pillars that support these otherwise fragile households. We found that most men in this community lived up to their obligations and honoured these contracts because of kinship endogamy, the strong feudal system and the simple fact that otherwise, the household might not survive.

Poor health is the worst of the idiosyncratic risks, and grave ailments such as cancer and heart disease have frequently afflicted this population. Having husbands and sons has proven essential in order to cope. Access to cultivable land is another important idiosyncratic resource that offers some respite to TUP households. They cannot rely on it for regular income, given the aridity of the land, but when it rains they can consume the produce, sell the excess, and provide fodder for their animals. The inputs (fertiliser, seeds, etc) are typically purchased on credit from the local agent, and the harvested vegetables sold to repay the debt. After a good harvest, as during the research year, those that have access to land earn a decent profit. .

Owning land is also a sign that the family was once well off or socially well connected. TUP participants in Kurbo Baloch have had land gifted to them by their landlord and relative, Hayat, and this has made them the most resourceful programme participants. They are the only ones who have a strong and lucrative vertical social network to draw upon. In these communities, the local benefactor feels an obligation to help his relatives. The land in Kurbo Baloch is also the most fertile – partly because landlords have dug wells – which gives the villagers the opportunity to be hired as caretakers for other people's animals. As payment, they receive one of the offspring of the animals they raise – thus are the only respondents who already owned livestock.

Naseema's son's good fortune of acquiring a motorcycle from Hayat enabled her husband to rent it out for additional income, and now he is able to afford medical services. These benefits are unimaginable by TUP participants outside Kurbo Baloch.

The most frequently seen example of covariate risk is natural disasters, particularly cyclones. These affect everyone in the villages adversely but those who lack safety nets fare much worse. While Miriam and Naseema have either built or inherited brick houses, and have the support of others within their community, Tooba lives in a wooden hut that becomes dilapidated in the heavy rains. Because

she and her husband lack the household income or social support to build a brick house, they face losing all their possessions when the cyclones hit.

The women in this sample, while they may have been chosen because of the similarity in their poverty, were actually quite different in the severity of their constraints. Therefore, we would expect them to benefit from this programme in different ways. In the next sub-section, we aim to illustrate how programme functioning affected their progress.

### 3.3 The interaction of past trajectories and programme activity

As discussed in section two, the way that the TUP intervention was conceived and implemented plays a huge part in explaining some of the successes and failures. This sub-section presents the same four case studies since the time they joined the programme. It illustrates how the interaction of the women's past trajectories and the programme functioning determine the impacts that the TUP initiative had on their lives.

#### Box 3.2: TUP participants' trajectories since programme entry

|         |              |   |
|---------|--------------|---|
| Miriam  | Dynamic      | Miriam has been one of the best performers in the programme. OCT programme staff claim not to have known about her land nor the fact that she receives <i>zakat</i> , a pro-poor allowance from the government (Miriam admitted to hiding this from them so she could benefit from the scheme). For her assets, Miriam opted for a grocery shop and <i>peesh</i> for basket making, and had 3,000 Rs left in her 'asset balance', with which she bought a Sindhi goat. As her daughter does all the household work, she has plenty of time to run the shop, which has become extremely profitable. When the shop is not busy, she makes baskets. After the <i>peesh</i> that OCT gave her had run out, she struck a special deal with the agent to make only strips rather than the full basket. He thus gives her the leftover basket material free of charge. Miriam's goat has given birth to twins, so she is slowly developing her herd. She says that this increase in income has helped them pay off much of their previous debt, improved their social networks, and enabled them to start a second grocery shop. Once they pay off the debt, she is confident that they can save and pay for her daughter's wedding, which is her ultimate goal. |
| Tooba   | Less dynamic | Tooba was selected for the programme because she was the sole earner in a household with nine dependants. Her husband had developed a severe back problem that made him unable to do physical labour. Tooba was making baskets, but with the rise in <i>peesh</i> prices, her income plummeted. She is makes only a few baskets a day, given she has no other household help. For her assets, she opted for chickens and goats, thinking that she could sell eggs for daily income and goats would provide her future income. However, all the chickens died from a virus early on in the programme, and her goats never reproduced. Although she was not able to generate any income from her assets, the monthly stipend enabled the family to eat. Tooba feels that she is now poorer than when she joined the programme – <i>peesh</i> prices and food prices have increased, making their meagre income worth even less. Children's illnesses have drained their few resources.  |
| Naseema | Dynamic      | Naseema was selected because of her large family, but despite this, she has been very successful due to the regular income she has earned from selling eggs. She told OCT that she was the only one earning, but revealed in interviews that this was not true. Naseema selected <i>peesh</i> , chickens and goats from OCT. The chickens did not get hit by the virus, so she ended up with over 30. This gave her a daily source of income, reducing her reliance on basket making. Her children eat the eggs, and she sells the excess to the driver of the OCT mobile health clinic. Naseema went against programme   |

|       |              |   |
|-------|--------------|---|
|       |              | advice and mated her programme goat with a local Sindhi goat, and now has goat kids that she will raise and sell. With savings from the stipend and income from the eggs, Naseema and her husband were able to buy farm inputs with cash rather than on credit. The profit from the last harvest will be saved for inputs for the next agricultural season, enabling them to no longer purchase on credit from exploitative agents. Moreover, her status in the community has improved because of her large herd.   |
| Qubra | Less dynamic | Qubra was selected because she is considered by her community to be the poorest in their village. Her husband's income as a woodcutter is shared between two wives, one of whom is seriously ill, and Qubra was unable to make baskets at programme entry because she was pregnant. Although she has a lot of expenses, she has been trying to save her stipend for her daughter's wedding. Qubra chose hens, <i>peesh</i> and goats as her assets – but as with many other participants, her goats died soon after she got them, her chickens died from a virus, and the basket-making is not proving profitable. OCT helped establish a school in her village, so she also paid 100 Rs a month from her stipend to pay for children's school fees. While at first she was sceptical of the mobile health clinic and its inability to treat her co-wife's illness, she admits that they gave her valuable advice (e.g. seeking antenatal care and treating children's fevers), which she will continue to use. They received some respite when her co-wife finally passed away and was no longer a drain upon the household's resources. |

We know that helping TUP participants to graduate out of extreme poverty, or failure to help them, rests upon a delicate balance of participants' inherent resourcefulness, as well as effectiveness of programme processes. OCT's TUP programme functioned badly in many respects, with the programme failing to conform to its own design: the targeting was not properly carried out; assets were not suitable for the local contexts; health assistance did not address people's needs; and mentoring support was inadequate. Some participants were able to 'bypass' weaknesses in the programme and make use of the inputs given to them to improve their position, while others experienced little to no change .

With regard to assets, OCT missed the main remit of their intervention, which was to enhance the economic opportunities available to the poorest women in the area. They chose basket making as an enterprise option because it is a traditional, inherited occupation for this community. They thought that by providing participants with *peesh*, they could prevent the women from having to purchase it on credit, enabling them to earn higher profits. The women could then purchase the next batch of *peesh* with cash, thereby escaping the credit trap that had persisted for generations. However, *peesh* agents were upset by the scheme and continued to take money from the women by telling them they had not repaid their previous debt. Illiterate and unable to keep their own accounts, the women had no choice but to believe them. OCT staff could have engaged with the agents to solve this problem, yet they decided to not get involved beyond the provision of inputs. This hands-off attitude was tantamount to accepting that women remain exploited by their agents and gain no economic benefit from the productive asset they were given.

The performance of chickens and goats also fell below expectation. Participants had no access to veterinary services or advice and nearly all the chickens died from a virus. OCT provided Bengali goats, because they were cheaper, but they could not thrive in Sindh. OCT also failed to get them vaccinated. Some participants claimed to be misinformed and given bad advice:

These goats are problematic – I must buy their fodder for 50 Rs a week, and care for them, but they can give me nothing. I wanted to mate them with local Sindhi goats, but [a field staff member] told me not to... She said they would inseminate the goats, but she never did. Had I known this, I would have sold them a long time ago.’ (TUP respondent)

OCT did not properly research the programme’s economic activities or consider how they would work in the local context. They did not think about how the goats would reproduce and failed to provide livestock training to the staff so they could adequately advise participants. The programme director later said, ‘Our participants have engaged in these livelihoods for years – we trusted their own knowledge. But we realise now that the women needed some guidance, and we should have known better how these assets would perform.’ According to a TUP member, OCT should have focused upon creating new enterprises. “We would have liked to learn how to make *relhis* (traditional blankets), since there is demand for this in Karachi. The ones that we embroider at home are too simple. I don’t know why OCT did not give us the inputs and skills to do this instead of baskets.”

There was also discord between senior management and field staff, and OCT’s top-down management style resulted in staff being unable to get support to solve the problems they were experiencing on the ground. This perhaps is one of the reasons that the programme staff’s guidance was inadequate, as the field staff claim that they were never clear on the remit of this programme, and had limited knowledge of the enterprises. Respondents generally feel that the staff were well-intentioned and amiable, but that they were unable to provide them any new skills. Allah Bachai, a TUP member, stated “she knew nothing about goats, or making baskets. So what could she teach us anyway? We asked for vet support, but she never had a solution. I can’t say she helped me much, but I enjoyed her visits.”

The second major flaw in the programme was poor targeting. The targeting process was not as straightforward as OCT had envisaged. Staff thought the villagers would openly and freely disclose who the most deserving in the villages were. However, given the social cohesion that exists among villagers, they confirmed each other’s lies as an act of solidarity. As Naseema stated, ‘The village head is my relative. He advised me to hide the fact that my husband earns, and told all our other relatives in the village not to disclose this.’

As previously mentioned, the entire village of Kurbo Baloch had livestock, access to cultivable land, and strong social networks that were financially lucrative. Staff now concede that they were not among the extremely poor, and there were more disadvantaged villages that should have been selected instead.

Kurbo Baloch’s endowments lead us to believe that even without the TUP programme, its inhabitants would have been able to sustain the needs of their households. However, some TUP participants based there capitalised on the programme. Prior to programme entry, Miriam’s income from *zakat*, cultivable land, and the financial, physical and social resources that her sons provided her with enabled her to cope with illnesses and other risks. The programme, however, built on her existing fortuitous circumstances to enable a steady transformation. Her shop has been helping her family slowly reduce their debt and improve their food security; she used her stipend to purchase medication for a liver problem – something she was previously unable to do; she saved her *zakat* and profits from her land to invest in her future business; and her goats, along with her savings, will enable her pay for her daughter’s wedding.

Agency – creativity and imagination – proved to be an important determinant of individual trajectories. Miriam exhibited agency at various points, which contributed to her overall success. A common trait among successful participants was their ability to think innovatively about economic activities, and not simply opt for the conventional, inherited livelihoods. Miriam was uneducated just like all the other TUP participants, but somehow demonstrated tremendous entrepreneurial spirit and planned to open up a second grocery shop with the profits of her first: ‘I noticed there were no shops

there, and there is a demand because all the workers commute on the link road. I will therefore build that shop and run it, and my daughter can run this small village shop.’

She also succeeded in persuading the staff to give her cash to purchase her goats rather than give them to her in kind. Seeing that her mountain goat thrived and reproduced when the Bengali goats had not, other participants who were in the last batch to receive assets followed suit and requested cash for the same purpose. These participants all managed to develop a herd and turn it into a long-term income source as intended.

The position of other TUP participants was, however, less advantageous. Unlike Miriam, Shireen was ill-positioned at the beginning to take advantage of programme resources, and thus experienced bleaker outcomes. She was the only income earner in a family of nine, and had no capital, no land, and no government assistance. As the household depended on her meagre income from baskets, others did not see her as creditworthy and therefore would not lend to her. It is unsurprising that she was in too vulnerable a position to cope with the natural disasters that hit her household.

Given her extreme vulnerability, one can assert she was correctly targeted. The programme did not have much of an impact upon her life, however, as it was unable to tackle the structural constraints of her poverty. Tooba asked OCT for assistance with her husband’s treatment, but as that was not within the remit of the programme, they declined. Health constraints were the root of her burden, and OCT was unable to address them either directly through health care support, or indirectly by providing her with lucrative income-generating activities. Qubra faced a similar plight, as the poor health of her co-wife drained more resources than the programme could possibly replenish. Given that income generation is the crux of the TUP intervention, the plight of both women reflects a poorly executed programme. However, both women also lacked that extra idiosyncratic resource of agency that pushed certain participants towards success.

### **3.4 OCT’s overall performance**

The following sub-section presents an overview of programmatic successes and failures, and distils the experience of TUP participants in the Sindh pilot programme as a whole.

In a similar self-evaluation exercise to the one used by Trickle Up, respondents were asked to place themselves on a staircase with the first step representing ‘extreme hardship’ and the seventh step representing ‘complete security and happiness’. Table 3.3 shows the movement of our 20 respondents.

**Table 3.3: Results of staircase exercise**

| <b>Baseline step</b> | <b>End-line step</b> | <b>Change</b> | <b>Number of respondents</b> |
|----------------------|----------------------|---------------|------------------------------|
| 1                    | 2                    | +1            | 7                            |
| 1                    | 3                    | +2            | 2                            |
| 1                    | 1                    | 0             | 3                            |
| 2                    | 2                    | 0             | 3                            |
| 2                    | 1                    | -1            | 5                            |

The table illustrates that no one placed themselves above the second step at baseline, showing that all respondents endured hardship at the start of the TUP programme, but half the participants experienced positive change since joining the programme. For dynamic and less dynamic households alike, the programme seems to have made positive impacts on food security, education, savings and self-confidence. The stipend and food packet given during Ramadan provided participants with the ‘breathing space’ that was intended. They were given some respite from the increasing food prices, and 18 out of 20 respondents claimed that their diet improved significantly. At the beginning of the

research period, most participants ate one to two meals a day, which consisted of rice, chillies and black tea. By the end, the majority of respondents consumed a more varied diet of three meals, were able now to eat meat once a week, and could afford milk with their tea.

More importantly, the stipend helped some respondents who were relying on networks for everyday needs reassert their independence and sense of honour. A TUP member stated,

“My husband would depend upon my son-in-law for food and ask him for help to pay his expenses. In our culture, a father does not ask his son-in-law for money. When we started getting the stipend, we stopped depending upon him. We stopped feeling ashamed.”

However, most participants expressed concern that the stipend has ended, their income sources are not adequate, and food prices are increasing – suggesting that the relief was temporary and they are in need of sustainable change.

Realising the limits of their own expertise, yet conscious of the urgent need that existed for education, OCT partnered with local organisation to create primary schools in two of the four respondent villages. This is the first opportunity that participants have had to educate their children, and they valued it to such an extent that they contributed 100 Rs a month from their meagre incomes to the teacher’s salary. OCT and the partner NGO contributed the rest. As one woman put it, ‘Since we have to interact with agents, read prescriptions from the doctors, and so on, our children should learn to read and write and understand numbers. If we knew these things, we would not be cheated. Our children will know more than us.’

There were clear benefits to instituting formal savings, as participants were able to accumulate more funds than they were ever able to previously. On OCT’s advice, half of the participants used their savings to purchase land cultivation inputs with cash rather than on credit. They earned an average of 6,000–10,000 Rs profit from the harvests, which they are now saving for next year’s cultivation. For the first time, the women were given an opportunity to break the cycle of credit and exploitation that they had been subjected to for generations. The other half (who do not cultivate land) used their savings to alleviate medical expenses, debt or home renovation costs after the cyclones.

Lastly, participants felt that the regular interaction with the field staff increased their self-confidence and ability to engage with outsiders. The confines of *purdah* had previously prevented participants from engaging with people outside their village, particularly men. Most respondents say that they can now speak freely with the field researcher (a male).

The respondents who ascended the staircase had relatively favourable starting points, exerted their agency to circumvent programme misbehaviour, and had the innate trait of aspiring toward the future. Marvi, one of the most dynamic respondents, was one of the few participants who opted for an asset for her husband rather than herself. “I am ill, I cannot do much. I told the staff that he has to operate the asset, but I can still be the one that OCT works with.” She requested a woodshop for her husband, and as a result, he no longer had to cut wood for others for a daily wage. She envisioned that in the future, she’d have saved enough to pay for her son’s operation; her husband would expand his business, which would improve their economic and social standing; and the extra profits would enable her to purchase a cow.

However, the story is bleaker for the other half, who had less fortuitous starting points, exerted less agency, and felt that OCT failed to create systemic change in their lives. Several participants experienced the burden of inflation without a sustainable increase in income, as expressed below:

I am poorer than when I joined TUP. Over the course of the year, everyone in my family has fallen ill. My husband has cancer, my daughter has hepatitis, I have liver problems, and two of my babies died because of diarrhoea. Food is more expensive, baskets do not earn anything

anymore, and our debt from these hospital expenses is overburdening us. Why has God cursed us like this? What will become of us? Who will be there to help the poor?’

Not only have these respondents been unable to improve their trajectories, but worse still, they saw their outcomes as deteriorating with time.

One final area where the programme failed to think through its strategy rigorously was the graduation evaluation. Given that subjective accounts reveal that women in the programme experienced little change, how is it that OCT managed to graduate 62 per cent of its participants across the extreme poverty threshold?

The graduation criteria and assessment are problematic for various reasons. Firstly, no baseline assessment was conducted, leaving no effective way of gauging progress. One cannot measure an ‘increase’, nor does the programme know if dynamic members like Miriam were eating two meals a day prior to programme entry. Secondly, inflation would have caused asset values to increase automatically, so an increase in the number of assets would have been more indicative of progress than monetary values. The programme failed to think through and implement graduation processes systematically, just as with its various other inputs.

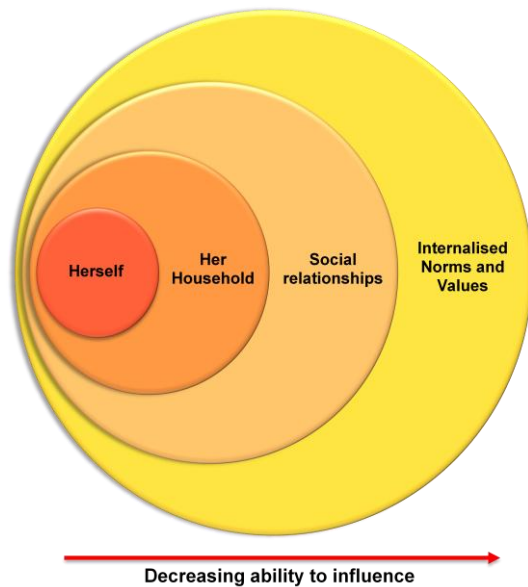
This is reinforced by participants’ testimonies, where no one seemed to know that they were graduating, and believed that OCT’s assistance would continue indefinitely. When asked if they felt ready to take a microfinance loan, the respondents answered unanimously that they were not. Respondents generally did not seem to cross a socio-economic threshold, as associated with the concept of graduation. Programme support had simply ceased.

Although half the women felt that there was not much improvement in their lives, the program had clearly made some positive differences. Those who cultivate land can re-deposit the profits from their harvest into their savings account to use towards next year’s cultivation. However, according to a TUP participant, “The banks are hard for us to reach with no transport, but I will save the money at home. It’s a dream come true that we no longer have to buy on credit –we will not use this money.” The danger lies in the fact that informal savings are difficult to set aside, and often utilised for consumption or emergencies. Given the difficulty of accessing formal savings, participants may again need to rely upon credit agents due to a cash shortage. The school and mobile health clinic are sustainable interventions that benefit the entire villages. If individuals continue to pay for medicines and 100 PKR a month toward the teacher’s salary, OCT promises to continue with their contributions. The outcomes that seem less sustainable are the temporary increase in food consumption, due to an end in consumption support and rising food prices. While those in Kurbo Baloch may continue to benefit from their goats and chickens, and a favourable few with their petty trades, the income capacity for less dynamic participants seems bleak for the future.

### ***3.5 Concentric circles of agency***

We’ve seen that Miriam and Naseema demonstrated greater ‘abilities to aspire’ than Qubra and Tooba, which contributed significantly to their relative success. Just as in section two, we now ask whether women’s notions of what they can influence have evolved, devolved or remained unchanged since they joined the TUP programme.

#### **Figure 3.1: Concentric circles of agency**



In this analysis, the closest concentric circle to the women, and the area where they exert the greatest influence, is that of household relationships and finances. Nearly all participants felt at the beginning of the research that they had considerable influence over their children’s actions, household finances, and to some (although lesser) degree, the actions of their husbands and adult sons. However, as part of the delicate balance of roles and responsibilities that prevailed in their community, husbands and adult sons made decisions about matters such as who the women could maintain relationships with and who their daughters married. OCT hoped that by giving women the assets<sup>10</sup>, a stipend, etc, they would elevate their household relevance and economic influence, but none of the women felt that this gave her greater household respect or tipped the balance in her favour. As an OCT field staff member stated,

The women are not interested in gaining more household respect. They feel that they are respected a lot by their husbands and children, and earning more money does not increase this. Everyone’s main goal is to improve the household financial status, not her own status. Thus they wish that their husbands received the assets, as they can earn more, and in the end, the husbands hand the money over to the women anyway.

Therefore, this circle of agency seemed to remain uninfluenced by programmatic intervention – and is an indication of the strength of existing social structures.

Beyond the immediate circle of kinship relations, women’s spheres of influence weaken. The next concentric circle is that of educating girls. Very few participants expressed any interest in sending their children to school in the early stages of the TUP programme – women felt that their daughters’ potential (like their own) was so strictly circumscribed by *purdah* and other societal limitations, and that education was a wasted investment for girls. Most women grew up with no schools in their villages, and thus education was never discussed. Some participants seemed to value religious education for their daughters, perhaps because they thought religious principles were the only thing of use to daughters: ‘She will never be able to get a job like the OCT field agents – that is not the custom in our villages. She can learn to be a good Muslim and get married, and that is our only hope for her.’

OCT has succeeded in partially eroding this mental barrier through the provision of schools in some of the villages. Although the women claimed that education was of no use to girls, they all *paid to*

<sup>10</sup> Out of twenty respondents, only 2 took assets for their husbands (a woodshop and a donkey cart). OCT encouraged women to run the enterprises. Only in few isolated cases, where the participants’ husbands were not earning, did OCT heed their requests and provide their spouses with the asset.

send their daughters to school. They now feel that literacy will help both their daughters and sons with practical tasks such as reading receipts and prescriptions. Although the women do not yet believe that education will create occupational opportunities or push the boundaries of what has been possible for women, by making the resource available, OCT has enabled participants to ascribe new value to girls' education.

The exercise of citizenship and awareness of rights remain far outside TUP participants' sphere of influence. Participants feel unable to influence the state, and there is an implicit acceptance of the government's apathy and injustice in addressing the needs of poor people. Acts of corruption, favouritism and inefficiency are unchallenged norms. For example, all respondents are eligible for a *zakat* allowance from the government but only two of the 20 respondents receive one, because they have kinship relations with local leaders. The local leader is the village head, an inherited position and part of an old patriarchal system. He offers residents protection against other tribes and land-grabbing mafias and in return, villagers offer him unconditional support. For example, in local elections, he dictates whom his villagers should vote for. Government officials never visit the village and effectively cede control to the village head.

In one incident, respondents from Qurban Langah heard that the state had allocated 200,000 Rs to their village to be distributed among cyclone victims. A few of the respondents' husbands went to the local administration in Hub Chowki to inquire about the funds, but they were told that the money had already been claimed. Participants claimed that the village head and a few of his closest kin were given this money by the local administration and did not distribute it to the villagers. When OCT staff were approached about this, they claimed it was beyond their remit. The organisation says it has to remain politically neutral and cannot operate in the area without the cooperation of the local authorities.

'Son preference' can be considered the last concentric circle, and this also remained uninfluenced by the programme. Despite the slight advancements in girls' education, TUP participants maintained an unwavering preference for sons over daughters. Elevating a girl's worth within the household was not a message that the field staff delivered during their weekly visits: 'Our social messaging entails taking care of assets, saving, and being healthy and clean – but we do not discuss anything controversial.'

TUP participants had a habit of putting themselves and their daughters last in any scenario, particularly in terms of health care. Seven out of the 20 respondents had ailments that they purposely ignored in order to afford treatment for their husbands and sons. As one respondent admitted,

I have a liver problem that has been torturing me for years. I have been tested, but I can't afford treatment. My husband has Hepatitis B, and since he has to work hard cutting wood to earn for the family, his treatment is more important than my own.

Women accept the patriarchal system because they believe it maintains social harmony. Respondents never complained about being unloved or disrespected at home. Rather, they accepted male authority as a societal norm, and thus unequivocally reproduced it among their own daughters. This seems to reflect a dual reality: a conscious fear of the breakdown of household co-operation combined with a sub-conscious internalisation of norms and values that reinforced male superiority.

OCT gave assets to women rather than men so that 'women can do something and contribute to the household economy'. Yet this was not accompanied with social messages that challenged norms of gender inequality, or by sensitization to rights and entitlements. The programme failed to realise that it could not strengthen household economies with assets alone. It had to be prepared to address any issues that arose as constraints. In essence, programmatic inputs began the process of expanding respondents' concentric circles of influence, but limits in the programme's remit and the lack of mentoring support stopped short of creating that mental transformation.

#### 4. Conclusion: implications for replicating the model

This paper has sought to elucidate how the TUP pilot programmes in West Bengal, India and Sindh, Pakistan impacted on participants individually, and on their households and communities. Going back to our initial framework, can we conclude that the programmes succeeded in strengthening the participants, their households and the resources at their disposal? In the West Bengal programme, we saw that, generally participants were less constrained by caste-based occupations, developed greater mobility, and became more aware of their rights as citizens. Their households were strengthened through greater livelihood opportunities, better access to health services, more cooperation from male members, and improved resilience against shocks. Lastly, they had access to greater social resources through the horizontal capital developed through SHGs, and more material resources through diversified asset bases and financial capital from SHGs. However, as the Village Assistance Committee model did not work in these contexts, participants' access to vertical social networks remained as before – sporadic and clientalistic.

In the Sindh pilot, there was little transformation among participants and their households. Their household resource bases remained weak, with limited improvement in livelihoods, persisting constraints due to *pardah* and poor access to health care, and with no group formation or village assistance committees, their social resources continued to be based upon pre-existing kinship ties. Their material resources, however, slightly improved with greater financial capital through savings and less exploitation by intermediaries. It can be hoped that, with greater access to education of TUP children, resource bases for the next generation will strengthen.

We saw that both programmes often reinforced virtuous and vicious circles as they initially manifested in participants' lives. There were programmatic limitations, but despite these, both programmes were able to create trajectories out of extreme poverty for participants who had favourable starting points. OCT's programme, however, proved to be ineffective for the most vulnerable women – those who had feeble starting positions, faced constraints outside the remit of the programme, and lacked the agency to bypass programme flaws.

Such lessons enable us to understand the pivotal role that organisations play in getting *all* members to graduate, and not just a favoured few. Organisations seeking to implement similar programmes should be careful that they are defining needs and then devising objectives; defining eligibility and identifying the eligible; designing and delivering effectively; putting in place accountability mechanisms; and feeding ground realities back into programme design.

The cornerstone to successful implementation is defining needs *before* setting objectives. Conducting needs assessments prior to implementation would have revealed to OCT that the targeted communities preferred health support over assets. Trickle Up would have realised from the outset that participants required livelihood options beyond livestock. Such insights might have drastically altered the inputs provided, and enabled the organisations to respond more accurately to the constraints the communities were facing. A TUP member in Sindh captured this aptly: 'How can they help us if they don't ask us what we want? Had they asked, we would've said health care, drinking water, better jobs for our husbands. But who asks the poor? Who listens to the poor?'

Defining eligibility criteria, and identifying eligible people is the foundation for an initiative that is intended for the poorest people. A strong targeting methodology is important, not just to ensure that the correct beneficiaries are selected, but to demonstrate a transparent and rational process to the community and external stakeholders (Huda 2010). Disaggregating the poorest people and identifying those who are most vulnerable requires both objective and subjective processes. To make the process more objective, it is necessary to identify inclusion and exclusion criteria for participants to fulfill. However, relying solely on objective indicators leads to decisions that are free of nuance, and excludes the community from the selection process. Participatory methods such as wealth-ranking exercises bring a local understanding of extreme poverty to the initiative and secure community buy-in. OCT's targeting was deficient in several respects. For example, although they sought out

community perceptions, they failed to do so in a systematic way that could be standardised and replicated in scale-up.

Building productive livelihoods remains at the heart of this model, and it is important for the design/delivery of other inputs to revolve around this objective. In order to design a livelihood strategy effectively, it is helpful to conduct a market analysis of risks, benefits and characteristics of people who would benefit from each enterprise option. Amiss in OCT's programme design was an analysis that incorporated different strands of knowledge from local communities, staff, and livelihood experts where relevant. If participants are to succeed, they must also be given adequate services that complement the asset. These include veterinary access, intensive training and monitoring, a stipend to smooth consumption when assets are not generating income, and close mentoring support from staff.

Also, a feedback loop within the organisation is essential for effective delivery. During any pilot programme, a number of unexpected issues arise which call for modification of inputs and alterations in strategy. This is especially true for programmes that target extremely poor people, who may face unanticipated constraints. As field staff are most privy to ground realities, their experiences should be harnessed by programme management in order to respond and modify inputs as required. Accountability measures, such as incentives and repercussions, would help both sets of actors to perform these roles more optimally and transparently.

Lastly, and most importantly, it is worthwhile to identify the less dynamic participants early on, and to provide them the lion's share of mentoring support. We have seen that more dynamic participants have the resources to do well in this programme from the outset. If programme officers spend more time with the disadvantaged participants in goal setting (personal and entrepreneurial), training, problem solving, and creating the ability to aspire, there may be a marked increase in the number of participants who succeed in making a sustainable escape from extreme poverty.

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