



# Raising voice or giving assets? Reducing extreme poverty in an uncertain environment: A case study from Bangladesh

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## **Abstract**

The complexity of extreme poverty challenges designers of development programmes to identify clear entry-points for interventions which can lead to progressive improvements in lives and livelihoods. This paper investigates the approach of the Chars Livelihoods Programme (CLP), which transfers investment capital to targeted extremely poor households. Drawing on 12 months of fieldwork this paper examines the processes resulting from the implementation of the programme. It argues that the CLP is successful at meeting the immediate practical needs of the poorest households as well as providing the basis for the achievement of strategic needs. It has the potential to be 'transformative-by-stealth'.

## **Keywords**

Bangladesh, extreme poverty, rural livelihoods, environmental vulnerability, asset transfer

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## 1. Introduction

There have been impressive reductions in poverty since 1990. However, this progress has been uneven, both across regions, with poverty reduction in east and south-east Asia driving the global decline, and also among poor people. Globally, the poorest third of people living in poverty (or the very poorest 5% of the world's population) saw no increase in their real incomes between 1988 and 2008. This contrasts to the improvements experienced by all other percentiles in the bottom half of the global income distribution (Milanovic 2012). In Bangladesh people living in the most severe poverty, or furthest below the poverty line, are frequently referred to as the extreme poor. These extremely poor people have benefited least from the economic growth which is argued to have driven the recent progress in poverty reduction (McKay 2011) and it is increasingly acknowledged that mainstream development approaches do little either to reach, or to help, the poorest households. New approaches are needed (Emran et al. 2014).

This paper investigates the approach of the *Chars* Livelihoods Programme (CLP), which has the mandate to reduce extreme poverty on the islands, *chars*, of the Jamuna River of north-west Bangladesh. The Jamuna *char* environment is always in flux with continual river bank erosion and deposition. Households living there have moved at least once in a seven year period because of erosion, with many moving three to four times over that time (Elahi et al. 1991 in Thompson 2000). The difference between rates of erosion and deposition, combined with the fact that land does not necessarily emerge in the same place, leads to continual disputes and physical fights over *char* land, in which the strongest and most powerful party wins (Jensen 1983).

The CLP was redesigned during its implementation from a programme focusing on strategic needs, through building citizen voice, to one focusing on the practical needs of the poorest households through transferring investment capital directly to them. Based on 12 months of primary qualitative fieldwork on the island *chars* of the Jamuna River this paper examines the processes resulting from the implementation of the programme. It investigates a criticism that the programme has been 'transactionary rather than transformative.' It argues that the CLP is successful, at least in the short and medium terms, at meeting the immediate practical needs of extremely poor households while also forming a base for ensuring their strategic needs, such as being able to claim rights. It has the potential to be 'transformative-by-stealth'.

The next section discusses the barriers to escaping extreme poverty and the need for development programmes to identify a suitable entry-point. Section three gives an overview of approaches to reduce extreme poverty in Bangladesh and the activities and evolution of the CLP. Section four presents the methodology while section five gives the results in terms of the processes resulting from the implementation of the CLP. Section six discusses what this means for interventions to reduce extreme poverty and section seven concludes.

## 2. Reaching and Helping the Poorest:

### 2.1. The poorest people face multiple barriers to step-up and step-out of poverty

We know an increasing amount about the characteristics of the poorest people. Being trapped in poverty is a combination of low levels of endowments and the inability to accumulate assets due to these limited endowments. Endowments consist of all the assets which a household possess (human, natural, financial, physical and social capital (Baulch 2011)). In order to investigate whether, and how,

assets contribute to poverty escapes it is important to analyse the access which households have to assets (use of grazing land, for instance, may be seasonal) as well as the activities which assets enable households to pursue (Ellis 2003).

In general, the poorest people tend to be from socially excluded groups, live in remote areas, have low levels of education, and in Asia, be landless (Ahmed et al. 2014). Bangladesh has 'spatial poverty traps' (Sen and Hulme 2006) with extreme and chronic poverty concentrated in 'lagging regions', of which the Jamuna *chars* are one. These regions are characterised by flooding, river erosion and mono-cropping (Azam and Imai 2009) as well as physical and economic isolation from the capital. Among the poorest households (those living below the lower cost of basic needs (CBN) poverty line) in Bangladesh, 25 per cent of household heads have no education and 24 per cent in rural areas own no land (BBS 2011). Female-headed households are also among the poorest because of the restrictions which women face on their mobility in the public domain, confining them to working on and around the homestead (Kabeer and Mahmud 2004).

The persistent poverty experienced by the poorest people is underpinned by unequal relationships which mean that they are unable to improve their situation and returns to their assets (Green and Hulme 2005). Both limited wealth and complex kin structures and inter-personal relationships mean that the poorest people can either be excluded, or adversely incorporated into, certain markets (Wood 2000), including around labour and land. This is true of the Jamuna *chars* where two types of relationship influence terms of engagement, those based on economic factors and those which are *gushti* (kinship) based (Baqee 1998). Meanwhile, the behaviour of the elite there, particularly through binding poor landless households into exploitative patron-client relationships, is traditionally viewed as a key barrier to poverty reduction (Lewis and Hossain 2008).

Assets are critical both to resilience and to escape poverty (Shepherd et al. 2011). However, there is no magic bullet in terms of the type, combination and sequencing of assets which can contribute to poverty escapes. In land-scarce contexts, access to land and other productive assets is important to escape poverty. In rural Bangladesh and Pakistan, the area of land which a household owns affects the possibility of their subsequent escape from poverty (Quisumbing 2011; Ram Lahano 2011). Meanwhile, ownership of livestock is also particularly important to households who escape poverty in Bangladesh and Nepal (Quisumbing 2011; Dev Bhatta and Sharma 2011).

However, as well as being gained, assets can be lost; escaping poverty is not a one-way street (Shepherd et al. 2014). For households living in poverty, particularly in risky environments, an overriding aim can be to protect what they have (Zimmerman and Carter 2003). On the one hand people want to advance their wealth (through stepping-up and stepping-out strategies) while on the other, they want to maintain and protect their current welfare (hanging-in strategies) (Doward 2009). Hanging-in strategies involve households building up a defensive asset portfolio which may include goats, sheep and stores of paddy (Zimmerman and Carter 2003). In doing this households minimise their risk of becoming destitute, but also reduce their likelihood of escaping poverty in the immediate future.

Stepping-up and stepping-out strategies, in contrast, involve entrepreneurial asset portfolios, where households invest in, and accumulate, high value – but also higher risk – productive assets including cattle and land. In rural Bangladesh, households which are able to maintain and build upon household improvements frequently 'step-out' from agricultural-based livelihood assets and activities (Kabeer 2004). Not all households, though, are able to 'step-up' or 'step-out' and move out of poverty even if they are prepared to face the risks which this entails. This may be because of the initial costs

of acquiring the high value assets required for these strategies (Dorward et al. 2009) or because of a lack of the necessary relationships or networks to access these activities, including to gain salaried or regular employment (Krishna 2010).

## **2.2. Tackling extreme poverty: What approach and where to start?**

Since the experience of extreme poverty is qualitatively different to conventional poverty (Emran et al. 2014) reducing the poverty of the poorest people within an acceptable timeframe involves more than just 'business as usual' when it comes to development interventions (Ahmed et al. 2014). The poorest people face 'complex knots of disadvantage' (Hossain and Matin 2007) which can reinforce each other to trap people in poverty. A key challenge when designing programmes to reduce extreme poverty is identifying an entry point, or an appropriate 'knot', on which to focus. A prime pitfall is 'to equate the feasible with the desirable.' The results are 'try to do everything' interventions which cannot feasibly be implemented (Johnston and Clark 1982: 15).

In particular, when aiming to help the poorest people, there is a challenge of reconciling short and long-term objectives. A distinction is drawn between interventions which focus on 'practical needs' and those which address 'strategic needs'. The former comprise the immediate needs formulated by people living in poverty, for instance improvements in housing or incomes. The latter, including having basic rights such as the right to vote and to government services, derive from the structure of society and unequal relationships within society (Moser 1989). Strategic needs are usually achieved through bottom-up struggles (ibid). Interventions focusing on practical needs are also conceptualised as 'development as delivery', while those focusing on strategic needs 'development as struggle' (Rutherford 2009).

The rationale for focusing on practical needs, particularly when working with extremely poor people is that 'when you are near the bread-line income really does matter' (Layard 2003: 17). The more immediate results resulting from the top-down delivery of practical needs can be seen in terms of a moral obligation of development programmes to ensure that current generations of extremely poor people see improvements in their lives. Alternatively, this approach can be viewed as a result of development programming which encourages a focus on short-term impacts (Woolcock 2009).

Programmes which focus on practical needs, including the delivery of services, are argued to fail to address the structures of inequality pervasive in rural society, with unequal social relations being the root cause of poverty (Kabeer 2002). They do not provide people with the political capabilities and capacity to translate these services into lasting economic progress (Kabeer et al. 2012). Meanwhile, programmes which operate at the household level are again argued not to have wider impacts on relationships, including those between beneficiary households and the wealthy. As such, interventions which address the practical needs of specific households do not 'focus on sustainable poverty exit' (ADB 2006: 36).

Rights-based approaches, alternatively, focus on strategic needs. Increasing citizen engagement and building voice (including through promoting social movements and promoting transparency and accountability) can construct citizenship; lead to practices of participation; build responsive and accountable states and more inclusive and cohesive societies (Gaventa and Barrett 2012). Proponents of these approaches argue that a focus on rights is essential since development is essentially about power and inequality (Hickey and Mitlin 2009a). They can enable 'subordinated people to make the transition from being clients to being citizens' (Fox 1994 in Brocklesby and Hobley

2003: 895) and instead of being recipients of benefits, poor people can demand and shape their legal entitlements and engage in decisions which affect their lives (Gaventa 2002).

Rights-based approaches, though, are not without their challenges. They place the burden of claiming rights onto individuals and communities, assuming that they have the resources and capacities to engage in this action (Grugel and Piper 2009). Claiming rights meanwhile, can be contentious, for there is a risk of reprisals from those with powerful interests and who are benefiting from the *status quo* (Gaventa and Barrett 2012) and entrenched elite interests represent a real barrier to the success of these approaches (Mansuri and Rao 2013). To-date virtually none of the literature examines potential negative effects, nor does it fully conceptualise 'citizen participation'; which citizens does it refer to (Gaventa and McGee 2013)? This is particularly important since poverty and illiteracy means that in participatory interventions the poorest people, those people who have the quietest voices, tend to benefit least (Mansuri and Rao 2013). This is not just the case within communities, but also across them, how should a government prioritise demands for rights from different areas (Grugel and Piper 2009)? In Bangladesh, Mahmud (2002) gives successful examples of where collective action has resulted in improved government delivery of services. Each however, is either national in scope or supported by groups with significant 'voice' in Dhaka.

### **3. Reducing Extreme Poverty in Bangladesh**

Despite being derided as a basket case after independence in 1971, the achievements of Bangladesh, including at poverty reduction, improving nutrition and delivering health services all now mean that it is largely viewed as a success story (Asadullah et al. 2014; Chowdhury et al. 2013; Headey et al. 2015; Shepherd et al. 2014). Despite this success however, major challenges do remain. 28 million people (or 17.6% of the population) still live in extreme poverty (below the lower CBN poverty line; Goto et al. 2011) with the poorest people unable to participate fully in the opportunities arising from the economic growth which has driven much of the recent poverty reduction (World Bank 2010).

Despite the high incidence of extreme poverty the Government of Bangladesh has no policy category of extreme poverty. Rather, it aims to address extreme poverty within two existing sets of poverty reduction policies. The first transfers resources directly to poor people through safety nets. The second pursues growth strategies that are perceived to be pro-poor (Zohir, Harun et al. 2007). However, many of these public interventions often fail to reach extremely poor households, and 'lagging regions', to date, have received a relatively low allocation of social safety net programmes (GED 2008 in Zohir 2011). Meanwhile transfers under safety nets are too small to influence the pattern of household income distribution (Sen and Hulme 2006). Instead, productive assets are necessary to enable people to participate in the market economy and to reduce income poverty (Sobhan 2010). Since extreme poverty is qualitatively different from other experiences of poverty there is strong justification for policies and programmes in Bangladesh which focus on, and are specifically designed for, the extreme poor (Goto et al. 2011).

#### **3.1 The Chars Livelihoods Programme (CLP):**

The CLP, funded by the UK Department for International Development, was awarded £50 million over eight years to achieve the goal of 'halving extreme poverty in the riverine areas of Bangladesh by 2015.' The programme was originally designed during the early 2000s as a rights-based programme based around the voice-responsiveness approach, addressing how poor people can exercise their

voice and on the accountability and responsiveness of government institutions (Brocklesby and Hopley 2003). The design also incorporated an infrastructure component (predominantly raising homestead plinths above flood levels), an enterprise development programme and interventions to build livelihoods (including training, and demonstration plots as well as providing free and subsidised seeds, vaccines and fingerling fish).

It was soon clear, however, that the CLP would not achieve this goal. The voice-responsiveness framework was unrealistic given that 'the poorest and most marginalised people in the country have very little prospect of organising and taking on the entrenched political and bureaucratic structures' (Hodson 2006: 7). Meanwhile, the design had also overestimated GoB financial and human capacity to provide basic services to the *chars* at scale (ibid) and the livelihoods component was insufficient to lead to meaningful changes in lives and livelihoods.

These revelations led to the redesign of a more streamlined programme in the last quarter of 2005 (Howes 2006: 2) centred on economic empowerment of the poorest households. First, the programme used geographic targeting to identify the poorest areas, moving on to target extremely poor households who owned neither agricultural land, nor cattle (see Scott and Islam 2007 for details of the targeting criteria). A woman in these households received just over £100 of investment capital under the Asset Transfer Programme (ATP). Most beneficiaries purchased livestock with this. Female beneficiaries received training on livestock and homestead horticulture, were given seedlings and attended social development sessions for 18 months. This approach meant the main focus of CLP was expanding economic opportunities for the poorest. The programme kept its focus on reducing vulnerability through raising homestead plinths and providing access to a latrine and tubewell, a monthly stipend for 18 months, and homestead horticulture inputs.

Through 12 months of intensive fieldwork on the *char* islands I explored the processes resulting from the implementation of the CLP. The next section discusses the research methodology, before section 5 investigates some of the processes operating as a result of the implementation of the redesigned CLP.

#### **4. Methodology**

Between 2006 and 2010, the CLP focused its work in 700 villages on island chars in five districts of the northern Jamuna and 55,000 extremely poor households across these villages received investment capital under ATP. Each household received the same package of support, but given the scale of the programme, assets were delivered in phases. Relevant for this research are the second phase of households (ATP2)<sup>1</sup> which received their assets in the first half of 2007 and ATP4 households which received their assets from the middle of 2008.

The research findings presented here are from two districts, Gaibandha and Sirajganj, purposefully selected on the basis of programme data, as being more and less wealthy parts of the CLP operating area. Located closer to Dhaka, Sirajganj district is one of the richest CLP districts. In contrast, Gaibandha district is further north and among the poorest of the working areas. Within the two districts six criteria<sup>2</sup> were used to compile a village short-list. This shortlist gave eight villages in

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<sup>1</sup> ATP1 households were not included in the research since the first phase was an experimental phase with less strict targeting criteria and investment capital and assets were given through a range of delivery mechanisms.

<sup>2</sup> The criteria are that; both ATP2 and ATP4 is being implemented in the village; CLP infrastructure activities (plinth raising) have already taken place in the village; absence of the 'Infrastructure Employment Programme'

Sirajganj and five in Gaibandha. From the shortlist, four villages – two in Sirajganj and two in Gaibandha - were purposively selected on the basis that distance from the mainland (in the form of a market) is important in explaining the vulnerability and livelihoods strategies of *char* dwellers. The villages in Sirajganj were matched with those in Gaibandha on the basis of *char* remoteness and stability as well as village population and the proportion of ATP beneficiary households (see Table 1). In each district then, one village was some distance from the mainland, while the other was closer to the major markets on the river embankments.

[TABLE 1 HERE]

There are two groups of ATP beneficiaries in each village, namely those which received assets between December 2006 and April 2007 (ATP2<sup>3</sup>) and those who entered the programme between August 2008 and February 2009 (ATP4). When fieldwork was conducted between September 2008 and October 2009, this was 17 to 21 months after ATP2 beneficiaries had received investment capital. By the end of the period of fieldwork, this cohort of beneficiaries had completed their social development curriculum and stopped receiving a monthly stipend and thereby had finished their direct involvement in ATP. Meanwhile, ATP4 beneficiaries had either just received their investment capital before the start of fieldwork, or entered the programme during the fieldwork. This cohort therefore acted as a comparison group for the ATP2 beneficiaries who had completed their direct programme involvement.

Semi-structured interviews, conducted with two groups of respondents and repeated throughout the year, were the central research method used in each village. One set of respondents was ATP2 households: semi-structured interviews were conducted with all ATP2 beneficiaries living in, or near, each of the four case study villages (n=145; see Table 1). These interviews were undertaken with the same beneficiary twice, the first near the start of fieldwork and the second towards the end of the fieldwork period. The interviews were repeated to gain an understanding of the seasonal dimensions of livelihoods strategies and also to build rapport with the interviewee so increasing the reliability and depth of interview responses. These interviews examined changes in the lives and livelihoods of ATP2 beneficiaries since entering the programme (a within case comparison).

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operating during the lean season of 2008; ATP4 had not yet been implemented at the start of fieldwork; a well-established NGO which had already implemented ATP1 in different villages was implementing ATP; and absence of another NGO asset transfer programme 'CARE-Shouhardo'.

<sup>3</sup> Received Tk. 13000 of investment capital. During the period of fieldwork £1= Tk.136.



Table 1: The four case study villages (village names anonymised)

	<i>Total hh</i>	<i>ATP2 hh as % village population (n)</i>	<i>% ATP2 hh interviewed (n)</i>	<i>ATP4 hh as % village population (n)</i>	<i>Approximate age of char</i>	<i>One way journey time to major market</i>	
						<i>Wet season (June to August)</i>	<i>Dry season</i>
<b>Gaibandha District (more northerly and remote from Dhaka)</b>							
<b>Ananpur</b>	319	21% (67)	81% (54)	4% (15)	8 years	<b>Zigabari market</b> 40 minute boat journey for 5 months of the year      2 hour walk for 7 months of the year	
<b>Satarbari</b>	175	24% (42)	86% (36)	9% (15)	12 years	<b>Balashi market</b> For 8 months, a ½ hour walk and boat journey      ½ an hour walk for 4 months of the year	
<b>Sirajganj District (closer to Dhaka)</b>							
<b>Kuragasapur</b>	270	15% (41)	88% (36)	14% (38)	12-13 years	<b>Enathpur market</b> ½ an hour by boat and 1 ½ hours walk throughout the year.	
<b>Nanabari</b>	161	12% (20)	95% (19)	27% (43)	9 years	<b>Mokimpur market</b> 20 minute boat journey for ½ the year      ½ hour walk for 6 months of the year	

The second group of respondents for semi-structured interviews were a wealth cross-section of the village. In each village this included four households identified as among the wealthiest in the village, seven ATP2 households, seven ATP4 households and six households, which though very poor, were slightly too wealthy to receive ATP<sup>4</sup>. In-depth semi-structured interviews and informal conversations were repeated frequently throughout the year, enabling relationships to be built-up, particularly with female household members. The primary respondents were the female household head, though other male adult members were also consulted about issues of work and finance which women often did not know about. These interviews investigated differences in the livelihoods and vulnerabilities of women and households with different levels of wealth and at different stages of programme involvement (a between case comparison).

Other methods were two focus groups in each village with ATP2 beneficiaries and two focus groups in each village with ATP4 beneficiaries on managing food insecurity. These focus groups just comprised female beneficiaries<sup>5</sup> and each focus group contained between five and seven participants. Participants for the focus groups were selected on the basis of their willingness to discuss issues with an outsider and the groups were kept reasonably small to ensure that everyone felt comfortable contributing. In addition, at the end of the fieldwork (September 2009), structured interviews on asset ownership with every ATP2 household in the village were conducted (n =143 as two households migrated away during the year).

## 5. Results: Do Asset Transfer Programmes Work?

Livelihoods comprise assets, activities and access to these (Ellis 2003). Material assets not only enable households to pursue particular activities but also increase resilience, allowing households to overcome income fluctuations and balance incomes and expenditures (Shepherd et al. 2011). On the *chars*, poor households are largely dependent on seasonally available agricultural daily wage labour and the daily imperatives for food, in particular, contrast with fluctuations in income (Dorward, Anderson et al. 2009).

The majority of beneficiary households have seen an increase in their cattle and land assets as a result of their involvement in ATP. Because of this they have been able to diversify their livelihoods activities and become better able to balance income and expenditures. Being less reliant on agricultural wage labour has, in turn, weakened the dependence of beneficiary households on the landowning elite for employment opportunities and reduced their need for food loans. It has also reduced the frequency of which adult males in beneficiary households use seasonal migration for work as a coping strategy.

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<sup>4</sup> The wealthiest households in the village were relatively straight-forward to identify through discussions in the village and housing status. Households which just missed-out of ATP were identified through informal discussions in the village and these were the most difficult group to identify. When they entered the programme the household size and membership of ATP beneficiary households was collected by the programme. Among ATP2 and ATP4 households I selected one household in each village according to each of the following characteristics; single person female-headed households; households comprising a young couple; larger female-headed households; male-headed four person households; male-headed five person households and male-headed households with six or more members. The aim was not therefore, to get a representative sample of ATP households in terms of their household structures, but rather to cover as wide range of households as possible.

<sup>5</sup> I conducted the focus groups with women since they are in charge, not only of preparing and cooking food, but also in planning food purchases and ensuring that household members have enough to eat

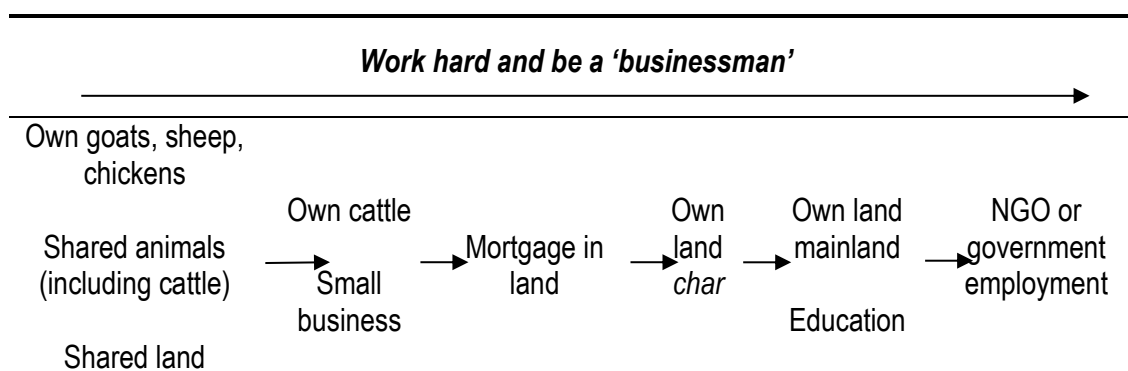
## 5.1. Household livelihoods: material assets

When households entered ATP they neither owned cattle nor agricultural land as well as not having access to agricultural land through sharecropping. 33 months later the majority of ATP2 households had ‘stepped-out’ or ‘stepped-up’, accumulating either high value cattle assets or buying, or establishing long-term tenure over, land.

People living on the *chars* associate poverty and wealth with material assets. A poor person is one who ‘has no food and has absolutely nothing; no chickens, cows, goats or their own house’ explains an ATP2 beneficiary. ‘Poor people have nothing. So they cannot live’ state a wealthier couple in Nanabari. Meanwhile, *chardwellers*’ discussions identify ownership of land, cattle and gold jewellery as well as money as characteristics of ‘big’ or ‘rich’ men.

Interviews revealed several pathways through which people believe they can build their livelihoods on the *chars* (Figure 1). Though there are variations, these pathways are similar, involving owning small livestock, sharing livestock or sharecropping through owning cattle, and taking a mortgage in,<sup>6</sup> followed by owning, land. Essential for progress out of poverty is hard work and being industrious.

Figure 1: Components of a ladder out of material poverty:



In the four case study villages, the majority of households are aiming to advance their wealth, rather than maintaining a defensive asset portfolio (Dorward et al. 2009) which would comprise predominantly small livestock. Every ATP2 household, with one exception, initially purchased one cow with their investment capital. Structured interviews during the monsoon season at the end of fieldwork (approximately 33 months after asset purchase) found that 45 per cent of those beneficiaries had sold that animal, with the majority reinvesting either into cattle (40 per cent of sales) or land (19 per cent of sales). ATP is allowing households both to ‘step up’ – transforming their initial one cow into three or four cows by rearing, selling and purchasing young calves – and ‘step out’, selling their cattle to take shared or mortgaged land on the mainland and embankments for agriculture and homesteads.

Structured interviews with ATP2 households at the end of the fieldwork period found that 75 per cent still owned cattle. The majority of ATP2 households then, continued to own high-value cattle assets, owning, on average, 1.7 animals. In addition, one in five ATP2 households had ‘stepped-out’, through

<sup>6</sup> An arrangement whereby people give the landowner a fixed amount to cultivate the land. The owner then returns that amount to the cultivators at the end of the agreement.

owning, or having long-term tenure over, land either through mortgaging-in or taking *coḷ* land (Table 2).<sup>8</sup> Meanwhile, 44 per cent of households had access to agricultural land either through renting or sharecropping over the 12 month period before September 2009. Not all of the increase in land ownership is attributable to the CLP, however. Four of the 15 households now owning land either reclaimed re-emerging land which they previously owned, or did in fact own land when entering ATP.

Table 2: Access to land by ATP2 households in the case study villages as of September 2009

	<i>Own land</i>	<i>Mortgage in land</i>	<i>Cot land</i>	<i>Sharecrop land</i>	<i>Rent agricultural land</i>
<b>% of beneficiary households</b>	11	9	2	38	6
<b>(n)</b>	(15)	(13)	(3)	(54)	(9)
Total n= 143					

Source: structured interviews with ATP2 households

One household which has bought land since joining ATP2 is Jobidha and Jamat Ali from Ananpur. Just before 2009's flood season they sold the cow purchased with the ATP capital for Tk. 15,000 and kept its calf. This money went towards buying seven *decimals*<sup>9</sup> of land at Ghora *Ghat* on the mainland. They spent over Tk. 25,000 on the land, using Tk. 10,000 of their savings from Jamat Ali's contract work in Dhaka and Bogra and also taking a Tk. 2,000 loan from a better-off person in the village. The land is currently looked after by Jamat Ali's sister and they plan to plant wood trees to increase its value. The main value of the land for them is mental security amidst high flood risks on the *chars*. 'If a flood destroys where we live', Jobidha explains, 'now we can move to that land.' Maksuda and Barek in Nanabari, meanwhile, bought land in the village, buying 11 *decimals* of their homestead and surrounding agricultural land from Barek's parents for Tk. 15,000. They sold their only cow, purchased with the ATP2 investment capital, for Tk. 12,000 to finance this and were given the remainder as an interest-free loan from Barek's sister.

It is from the most remote and least fertile village of Ananpur where the most ATP2 beneficiary households have taken a mortgage in land (seven households). Six of these beneficiaries have mortgaged land at mainland Dinajpur where each has parents or in-laws, who previously lived in Ananpur, looking after it. They can take agricultural land on mainland Dinajpur, though they are unable to afford to purchase homestead land there, because they have relatives to oversee land purchase, protect it from being grabbed and cultivate it on mutually favourable terms. Ful Khaton and Ashraf, ATP2 beneficiaries, sold the cow they purchased with ATP investment capital to take a mortgage in six *bighas*<sup>10</sup> of land in Dinajpur. Her father-in-law is now looking after the land. He left Ananpur nine years ago, selling his cattle to buy land at mainland Dinajpur.

Some households, however, haven't managed to protect their asset portfolio. Thirteen households have failed even at a 'disaster avoidance' strategy (Zimmerman and Carter 2003) and have returned to around the level of material asset ownership which the CLP uses to target extremely poor

<sup>7</sup> *Cot* land is an arrangement for homestead land. The household pays a one-time lump-sum to the landowner to live on that land until it is eroded. If the land is eroded and re-emerges it returns to the landowner.

<sup>8</sup> One household both owns land and has a mortgage in land.

<sup>9</sup> A unit of land measurement, 33 *decimals* = 1 *bigha*, while 1 *bigha* = 1/3 acre.

<sup>10</sup> A unit of land measurement 1 *bigha* = 1/3 acre

households. The events triggering the decline of households into poverty traps are easier to identify than the gradual processes behind asset accumulation (Baulch and Scott 2006) and include health shocks (four households), the death or theft of cattle (four households) and having resources grabbed by friends or relatives (three households).

## **5.2. Household livelihoods: activities**

Prior to ATP, household activities primarily comprised daily wage labour, with men working either as agricultural labourers in the village or migrating away seasonally to work as agricultural labourers, construction workers or rickshaw pullers. In the two Sirajganj villages, weaving in small factories on the mainland also provides an alternative income source for men. In all the case study villages, households cannot rely solely on one income-generating activity. The activities which they choose depend on the wage rate and the duration of that work. Women are particularly constrained by social norms which discourage them from working away from their homestead.

Since entering ATP2, households have added agricultural activities to their existing portfolio. Thirty three months after receiving their investment capital, 75 per cent of ATP2 households were rearing cattle. Meanwhile, 44 per cent were cultivating land, 38 per cent had sharecropped over the previous 12 months (see Table 2) and 62 per cent of ATP2 households were engaged in homestead horticulture. The latter has reduced household reliance on purchasing vegetables from the market, while some are also selling fruit and vegetables. Ten ATP2 households, rather than expanding into agriculture, have instead diversified into non-agricultural activities including establishing shops and buying an engine boat or horse and cart.

The CLP has allowed female-headed households to move into livelihoods based around milk sales, combined with homestead horticulture. Previously poor women had little option but to work as maids in the homes of the better-off. This work is viewed negatively for its loss of self-respect and low returns, offering only half to one kilogram of rice as daily payment. Rabeya, an elderly widower and ATP2 beneficiary who lives on her own in Nanabari, refers to the time she now spends looking after her cattle as 'easy work.' In October 2008 she owned one cow and a six month old calf. The cow produced four litres of milk, which her neighbour sold at the local market for Tk.25 a litre. By May 2009 the cow was giving only one litre of milk daily which she sold for the same amount and was able to live on that. She now does not need to work as a maid, 'this is a good thing, now I get to choose my work. Before I had to work hard, but now I do not.' By June her cow is again pregnant. By August it is no longer giving milk and Rabeya is surviving on Tk. 60 a week from collecting manure and selling it. Although she admits that times are now hard she declares, 'I will no longer work as a maid.' She plans to sell her bull calf and take a small mortgage in land close to her homestead so she has no need to go to any house for help.

For the majority of households though, with the exception of small female-headed households, new activities of livestock rearing and cultivation neither provide a sufficient nor steady income to maintain their situation. Most local cattle breeds produce up to two litres of milk a day which households sell for between Tk. 25 and Tk. 30 a litre. While helping to tide households over during hard times, this is insufficient to maintain, let alone improve, larger households over the medium- and long-term. In addition, the gains from cultivation are seasonal and are subject to risk. Maksuda and Berek in Nanabari, for instance, spent Tk. 4,000 to cultivate *aus* and *amon*. The entire *aus* paddy was destroyed because of late rains. This means that households continue with daily labour in addition to these new activities.

The biggest change evident across all ATP2 households is having more choice about the extent of, and conditions under which they engage in, livelihoods activities. Ownership of material assets has given extremely poor households more negotiating power with patrons for daily wage labour. Bilkis, whose husband owns 25 *bighas* of land in the village explains that; 'before [the CLP] those with nothing had to request work from the rich men. They depended on them and because of this got a lower wage. Now they have got cows and sheep and so are not looking for work. They are not dependent on the rich people as they can look after their own families.' A CLP fieldworker in Kuragasapur echoes these observations, 'now beneficiaries have side-businesses, selling milk and vegetables and some are also running small shops. So, if they want to take a rest today then they can [...] as they are not urgent to work so the beneficiaries can ask for Tk. 120. When the landowner offers Tk. 80 then they say they will not work.'

Villagers also report that changes in the livelihoods of ATP2 beneficiary households are altering how rich households obtain labourers. Hosneara, an ATP beneficiary living in Ananpur, explains, 'when we had no assets then we went to the house of the landowner to ask for work. But now we have assets we do not go and ask for work as we can look after our family. If my husband goes and asks then it may be possible for him to get work here, but he does not want to ask. The rich people now come round the village and ask people if they want to work for a particular wage.'

A shift in the role of landowners 'from job *givers* to job *requestors*' is reported in other rural areas of Bangladesh and reflects a change not only in employment relations, but also in power relations (Makita 2007: 259). This change in the local labour market though, has not occurred in Nanabari, which is closest to the mainland and to Dhaka and there is a greater availability of income-generating activities, including shallow irrigation machines, rickshaw-pulling and weaving. As Shamina, the wife of a landowner says, 'it is easy to find people in the village to work. When they are not available then we go to another village.'

The wider range of activities which ATP2 households are now engaged in also means that men in those households are no longer forced to migrate for survival. Chaina, an ATP2 beneficiary, explains in more detail, 'if a man does not go to Dhaka then he can look after the cow. If he looks after it very well then he can sell it after a few months and the price will double. Because of this sometimes the husband of a CLP beneficiary does not migrate outside the village.'

A common theme in Kuragasapur is a decline in migration to Dhaka to work in factories by the husbands and sons of ATP2 beneficiaries. Mojiron explains that her husband, Roihmuddi, last went to Dhaka a year ago and he won't go again as, 'it is very hard work.' Rather, they now pursue a wider range of livelihoods activities including earnings from their horse and cart and selling milk as well as Roihmuddi working as an agricultural day labourer in the village. From Ananpur, the main change is in the frequency of seasonal migration. As Hosneara, an ATP2 beneficiary says, 'everyone used to go to Dhaka before the CLP.' Soleman used to go regularly to Dhaka, before he took four *bighas* of shared land two years previously, funding its input costs from the sale of a calf. However, since April 2008, he has not migrated away from the village, instead growing groundnut (making a profit of Tk. 20,000 the previous season), cultivating jute, and helping to rear three cattle.

The wider range of activities which ATP2 beneficiary households now pursue has increased their food security. An expression often used by poor families is, '*din mojarai din khai*' (we work daily so we eat daily). Food security has improved both as households have more means through which to purchase

food (particularly through sales of milk and vegetables) and also because they have increased access to food loans. Khahinur and Korim stress that they are more self-sufficient, 'we now have income from our cow. Now we do not ask for help from other people.' However, despite reporting less immediate need for food loans, beneficiaries now have greater access to these loans. It is no longer a case of having to persuade other villagers to give them food. As a focus group in Nanabari explains, 'before CLP it was difficult to get a loan of rice, nobody would give it to us as we could not return it [...] now it is easy to get a loan as the owner knows we can repay.' This message is repeated in all the villages by beneficiaries. It is also the same situation if beneficiaries want to take small cash loans. 'People realise that we can sell milk and repay cash loans' explains a focus group of ATP2 beneficiaries in Satarbari.

Further discussions reveal that this is largely because lending patterns are now reciprocal; there is a mutual expectation that benefits granted now will be repaid in the future (Putman 1993). A focus group of ATP2 beneficiaries in Nanabari illustrate that there are networks of cooperation between households of a similar wealth. Rozina explains, 'if Taslima is short of food then I would give it to her and she would do the same.' Rezia, an elderly widow, also notes that, 'before it was not easy for me to get a food loan, why would people have given to me when I could not have repaid it?' Instead, when she was short of food she 'prayed that the people whose homes I worked in would give me rice. The next time I would work for free.' Now however, Rezia both receives and gives food loans within a network of households of a similar wealth level.

### **5.3. Household livelihoods: access**

It is not necessarily the case, though, that assets increase access to a range of opportunities (Osmani 2007). In particular, despite having the material assets needed to pursue certain activities, or the financial means to purchase further assets, limited kinship relationships can restrict access to certain activities and asset accumulation. This section explores this in more detail, particularly in terms of gaining access to land.

ATP is contributing to the wider processes in rural Bangladesh through further weakening the material sources of power of the elite, in particular in terms of their control over labour and as providers of food loans (see section 5.2). However, the wealthy still maintain their control over land. In Satarbari, members of one wealthy 'renowned family' are using this control to exert influence and protect their position at the top of the rural hierarchy; exercising their power through an extensive campaign of land grabbing and theft. This elite family destroys vegetable gardens, steals small livestock and possessions and makes it difficult for cattle to graze. Their campaign is directed against landless households, including ATP beneficiaries, and the Union Parishad (UP, the lowest level of elected government) member, whose hand they broke when he visited the village in response to a complaint of theft by an ATP2 beneficiary. One motivation behind this campaign of everyday violence by the elite in Satarbari is their desire for revenge, since CLP beneficiaries received a lot of help. ATP beneficiaries in Satarbari explain that, 'the problems started in 2007, when the CLP gave the cows', the wealthy 'wanted to take revenge for not getting CLP benefits.'

Another driver of this campaign of land grabbing and theft is the desire to gain control of re-emerging land in an area which was previously very wealthy, having been important for jute production. A sluice was constructed during the East Pakistan era precisely to protect the wealthy landowners living there but that collapsed in 1985 leading to a period of extensive erosion. The patriarch of the 'renowned family' responsible for the campaign of violence returned to Satarbari ten years ago when the land

started to re-emerge with the aim of re-claiming his 200 *bighas* of land. Showing us the papers to the land which he bought in 1974, he explained how he was going to take control of it with the help of his six sons<sup>11</sup>.

Since this violence began, 200 households have left Satarbari, predominantly moving to close-by re-emerging *chars*<sup>12</sup>. The village which people move to depends on their identity in terms of their homeland. Taibur Rahman, a better-off man who moved to re-emerging Kharjabari, notes; 'we are all Kharjabari people. Rusulkandi people are a different type of people'. He explains how the *mouja* (municipality) where your family owned land determines the group of people you belong to. People living in Radashpur describe why they moved there for similar reasons, saying they are all '*ey jaiga manush*' (men from this land). Those who have left Satarbari for newly-emerging surrounding *chars*, because of a previous family claim to land there, are the lucky ones. There are still households in Satarbari that want to leave but cannot find land because they do not have the necessary family connections. The campaign of land grabbing and theft means that beneficiaries still living in Satarbari can neither have a homestead garden nor keep small livestock. While this behaviour of the elite has not affected the ability of ATP2 beneficiary households there to accumulate cattle it has limited their opportunities to step-out into other productive assets such as land, if they did not have a previous claim over that land.

The issue of land ownership could seriously threaten the programme's success. As a CLP staff member explains, 'if, when the CLP finishes the owner forces them to leave then we have no standpoint [...] plinth evictions may become more pronounced and visible when the programme finishes.'

Certainly, gaining access to land is not merely an economic transaction. For all ATP2 households in Ananpur which have purchased or taken a mortgage in land, family networks have been central in their ability to do this (see section 5.1). This is also a concern for sharecropping. For households in Ananpur who do not sharecrop land belonging to relatives, their access to land is far from assured. At the end of fieldwork many beneficiaries had planted paddy on their homestead, aiming to transplant it later. However, as Shamena says, 'if we find shared land we will transplant it. If not we will use it as cow food.' As Jomena explains, the owners of the shared land are rich men, living in Gaibandha town, who used their economic status and power to take the land. Gaining access to shared land largely depends on their will. This leads to questions about whether households without family connections just require more time to step-out into land ownership, or if social barriers will continue to prevent them from investing in land.

## **6. Discussion. With the wisdom of hindsight: Implications for interventions to reduce extreme poverty**

The current and previous CLP designs shared long term goals; the 'end', that poor households should be more economically secure and able to claim their rights. They differed profoundly, however, in sequencing, or the 'means' to that 'end'. While the previous CLP design focused on ensuring rights

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<sup>11</sup> Most Jamuna char villages were previously mainland and the land-registration papers then issued are still being sold and traded. The Estate Acquisition and Tenancy Act of 1994 states that land accreting in-situ returns to the previous owner if it was submerged for less than 30 years (Thompson 2000). In practice it is difficult to determine both whether the land is emerging in situ and the period which it has been submerged for.

<sup>12</sup> As part of this research I visited households which had moved away from Satarbari to the re-emerging *chars*. In particular I tracked each ATP2 household.



for the poorest households, the revised design is based on the view that short term security and income improvements are essential pre-requisites for social and political advancement.

There are four key reasons why a rights-based approach was wrong for reducing extreme poverty on the *chars*. The first relates to the duration and severity of poverty experienced by the poorest people in the area. A rights-based approach underestimated the material needs of extremely poor people to ensure their daily survival. The poorest people simply cannot afford the time or resources to be engaged in longer-term struggles and citizen groups without also receiving immediate support. It also means that extremely poor people require intensive and targeted support to address the multitude of interrelated factors which trap them in poverty (Emran et al. 2014). This level of support needs to be sufficient to place them on a pathway out of poverty.

The second reason why a rights-based approach was inappropriate relates to the environmental vulnerability of the *chars*. This, combined with the severity of poverty there, means that innovative approaches to service delivery are needed. It is not just a case of transferring existing models. Rights-based approaches need to acknowledge both-sides of the governance equation; to increase demand for services as well as to increase the ability of governments to deliver on this (Gaventa 2004). However, there still tends to be an assumption that the reason for poor service delivery is because of a lack of government will, rather than because of limited resources and capacities (Joshi 2013).

The third reason relates to the nature of poverty experienced on the *chars* and in particular the barrier which the elite pose to poverty reduction. Since the 1980s rural Bangladesh has experienced an 'agricultural reformation' (Wood 1999 in Lewis and Hossain 2008) whereby the rigid force of the landowning elite at the top of the rural hierarchy is being slowly eroded. Rural road construction has increased mobility, enabling labourers to take advantage of opportunities outside the village while growth of the rural non-farm economy has reduced dependence on agricultural-based livelihoods (Makita 2007). However, on the *chars*, this 'agricultural reformation' is less advanced. Poor landless households remain economically dependent on the landowning elite for both access to land (for both cultivation and homestead) and opportunities for daily wage labour. On the *chars* to talk of 'people's participation in the execution of any development programme is almost meaningless' because the power which the elite have over the poorest means that they will accrue any benefits (Baqee 1998: 45). In this context of inequality and patron-client relationships is it realistic to expect rights, and any improvements in government services which result, to 'trickle-down' to the poorest people? Rights are not necessarily pro-poor and the greater agency of the wealthy to claim their rights may even make them 'anti-poor', with the wealthy benefitting to the greatest extent.

The power of the elite, combined with the severity of the experience of poverty also means that *char* dwellers may not have been willing to invest in claiming their rights. ASA, a leading Bangladeshi microfinance institution, began during the 1970s to train villagers to fight for their social and political rights. However, it found that villagers did not want 'unending conflict' and were unenthusiastic to calls to mobilise against exploitation by landlords and moneylenders (Rutherford 2009: 53). Instead, villagers were interested in programmes which tackled their immediate financial and employment problems. ASA faced a dilemma, how could it encourage people to rise against their oppressors if it did not then provide immediate support to landless people in their consequent struggle? (Rutherford 2009).

Certainly, poor people may choose not to exercise their agency as citizens because of anticipated reactions by the patrons on whom they are economically dependent (Kabeer 2002). Instead they may

continuously postpone their strategic preparation for the future to ensure survival and security in the present; the 'Faustian bargain' (Wood 2003). Indeed, for poor people to claim their rights they must also believe that success is within the bounds of possibility (Cleaver 2009). This leads to a paradox around 'participatory' development interventions and it is not at all clear that civic participation can be effectively 'induced' through donor-funded programmes (Mansuri and Rao 2013).

The fourth reason why a rights-based approach was inappropriate relates to the challenges of implementing it on the *chars*. The original design intended to use NGOs to conduct social mobilisation activities. However, community mobilisation requires a very different approach to delivering services and just a few NGOs on the *chars* had experience at social mobilisation activities (Hobley 2004). Meanwhile, the process of 'consciencisation' of poor people to demand their rights by NGOs requires a particular skill base and there is an inherent 'moral hazard' between the supposed choice of villagers to demand their rights and the persuasion used by NGO workers to mobilise the community. Key to the success of social mobilisation strategies is the credibility of those NGOs (Joshi and Moore 2000) and it is not clear that NGOs which, for the most part had not worked directly with extreme poor populations on the *chars*, would, from the outset, have that credibility.

Despite the unfeasibility of the previous CLP design there does remain, for some, a sense of a missed-opportunity in the re-design: that it is essentially 'transactionary rather than transformative'<sup>13</sup>. This is for two reasons; the first is that gains in material assets by beneficiary households are unsustainable; the second that the impacts are confined to the household level.

The protection of assets is likely to require further attention to minimise the likelihood of more beneficiaries returning to their pre-programme levels of wealth. This is particularly important given the contentious nature of land access and ownership on the *chars*. The limited focus given to asset protection is a criticism of a similar asset-transfer programme, Challenging the Frontiers of Poverty Reduction, implemented by BRAC (Krishna et al. 2012). Continued mentoring of beneficiaries and maintaining programme staff in villages could be important to discourage revenge attacks by landowners before beneficiaries have further increased their material assets, and in doing so potentially increased their opportunity of leaving the *chars*.

Another means through which gains in material assets could be seen as unsustainable are because it is unlikely that all beneficiaries will be able to 'step out' of poverty and continue to improve their situation. This is particularly the case in terms of gaining access to agricultural land for households which lack certain *gushti* (kinship) ties. A key question is how programme activities can contribute to broadening opportunities for households, which while they have the material wealth, are not members of certain kinship groups.

The criticism that impacts are confined to the household level also requires further investigation. As this paper has shown, a reduction in the economic dependence of the poorest households on their patrons has, in some instances, been accompanied by a shift in the role of landowners from 'job givers to job requestors', signalling a significant change in power relations within villages (Makita 2007). In addition, during the 2011 Union Parishad elections, 17 female ATP beneficiaries and three of their husbands were elected as members. This is an important change in a context where land is not just a source of economic power, but also political power, with wealthy landowners usually being 'voted' into local administrative positions by their landless clients (Jahangir 1979).

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<sup>13</sup> Interview, DFID Livelihoods Adviser  
[www.bwpi.manchester.ac.uk](http://www.bwpi.manchester.ac.uk)

Another way potential way through which the CLP has impacts beyond the household is through putting the *chars* 'on the map'. In particular, it has, 'established the idea that it is possible to work on island *chars*' and has shown the government, 'a new way of poverty reduction, of how to work in hard-to-reach areas<sup>14</sup>.' It is not just that the CLP is working on the *chars*, but that, in operating at scale, it provides more guidance to government on how it could engage there than the previous 'learning experiences' of small and dispersed NGO operations (Joshi and Moore 2000).

As this paper has argued, development programmes need to identify a suitable entry-point. In doing this they avoid falling-into the trap of a 'try to do everything' intervention which cannot feasibly be implemented (Johnston and Clark 1982). The next key question is then about the sequencing of subsequent activities, or how CLP beneficiaries can be linked-with other programmes and markets, to ensure that current escapes are sustained and to enable quality escapes from poverty. Options for future interventions could include (i) a focus on institutions (this may include those to provide a regular stipend to the elderly, sick or disabled) and governance to ensure further asset consolidation and to prevent asset erosion (Moser 2006); (ii) market development activities (Shepherd et al. 2011) and/ or (iii) complementary investments including in local infrastructure (such as off-grid energy) and education to increase returns to assets in rural areas (ibid). The relative importance of different investments will vary according to context.

## 7. Conclusions

The aim of a development programme is to present a complex 'mess' as a problem about which something constructive can be done (Johnston and Clark 1982). The original CLP design presented the 'mess' of extreme poverty on the *chars* as a simple problem as a lack of rights and citizenship. In doing this it put 'the cart before the horse' (Hickey and Mitlin 2009b: 210). With its centre-piece of voice-responsiveness, and the achievement of strategic needs, it underappreciated the severity of the experience of poverty for the poorest people and the immediate importance of practical needs for them. With the wisdom of hindsight it is clear that the voice-responsiveness CLP design fell into the trap of equating the feasible with the desirable; a prime pitfall of development activities aiming to help the poorest people (Johnston and Clark 1982).

Despite widespread agreement about the importance of recognising rights of low income citizens, beyond specific examples of success, there is little evidence about how the recognition of rights can be achieved (Patel and Mitlin 2009). The original CLP design team was seen as pioneering, being perceived as, 'maverick and likely to be unconventional in their thinking' (Brocklesby and Hobley 2003: 899). Arguably the team underestimated the difficulties which would be faced in implementing a programme to achieve the goal of 'halving extreme poverty' on the Jamuna *chars*. Working with extremely poor people in the dynamic *char* environment is an ambitious task, one which perhaps did not need to be complicated further by adopting an untested and controversial approach.

In analysing the activities of the re-designed CLP, this paper illustrates how it is not necessarily a case of development interventions either assisting in securing strategic needs, or working towards achieving practical needs. The experience of the CLP shows how providing extremely poor households with financial and physical assets can contribute to changing unequal and exploitative social relationships which can be key barriers preventing the poorest households participating as citizens of society. Through increasing the material asset base of beneficiary households and so the

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<sup>14</sup> CLP Programme Director, a civil servant of the Government of Bangladesh  
[www.bwpi.manchester.ac.uk](http://www.bwpi.manchester.ac.uk)

activities which they are engaged in and the networks of reciprocal lending between them, the CLP has weakened the economic dependence of the poorest households on the landowning elite for employment opportunities and food loans.

The CLP is operating in a favourable context for poverty reduction. Through reducing the economic dependence of extremely poor households on the land owning elite the CLP is contributing to the processes of the 'agricultural reformation' (Wood 1999 in Lewis and Hossain 2008), whereby the rigid position of the landowning elite at the top of the rural hierarchy is being undermined through increased mobility and the growth of the non-farm sector (Lewis and Hossain 2008). The experience of the CLP demonstrates how household-level transformations can relate to wider social transformations. If the wider processes in rural Bangladesh remain favourable for poverty reduction the CLP has the potential to be 'transformative- by-stealth', having valuable short and medium-term impacts, as well as contributing to, and providing the basis for, longer-term transformations in society.

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