

RESEARCH REPORT  
Vol **2012** No **72**



Productive Safety Nets for Women in  
Extreme Poverty: Lessons from Pilot  
Projects in India and Pakistan

Naila Kabeer, Karishma Huda, Sandeep Kaur and  
Nicolina Lamhauge

January 2012

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First published by the Institute of Development Studies in January 2012

Cover photo: G.M.B. Akash

Photo caption: Bangladesh, Satar Kandi Char, Gaibandha: Shahida Khatun grazing her sheep. Farming sheep has become very popular in flood-affected areas because sheep can survive scarcity of food and have more antibody protection than goats.

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ISSN 0141-1314 ISBN 978-1-78118-030-3

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Typeset by Barbara Cheney, Bath, UK. Printed by Nexus, Brighton UK.

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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, BRAC, Bangladesh's largest non-governmental organisation (NGO), developed an innovative approach that combined livelihood creation, financial services and safety nets in order to 'graduate' participants out of extreme poverty and toward a sustainable livelihood. Inspired by BRAC's success, the Consultative Group to Assist the Poor (CGAP) and the Ford Foundation launched an initiative to test and adapt BRAC's approach in a diversity of countries and contexts through their Graduation Programme. This paper focuses upon two Graduation Programme implementations – one by Trickle Up in West Bengal, India, and the other by Orangi Charitable Trust (OCT) in Sindh, Pakistan. We use the 'critical moments' framework developed in Kabeer (2008) to understand the conceptualisation of this project in response to a particular set of constraints (and opportunities), its translation into a concrete set of proposals for action, the implementation of these proposals, the monitoring and evaluation of the process of implementation, and finally, the utilisation of the lessons thus learnt. As a part of this process, we explain the way in which individual participants have experienced the Graduation Programme – the extent to which they benefited, the extent to which it is not so clear, and the multitude of factors behind these dynamics.

**Keywords:** extreme poverty; India; life histories; livelihoods; microfinance; Pakistan; social safety nets.

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# Acknowledgements

The authors are grateful to our fantastic field researchers, Sanchari Datta and Sajjad Abro, for their tireless efforts; to all Trickle Up and OCT staff for accommodating our research; Janet Heisey and Shahid Khan for reviewing drafts and providing very useful insights; and finally, the respondents for opening up their doors and their lives to us, and enabling us to learn so much from their personal stories. Further comments and questions are always welcome, and can be sent to [Khuda@bracu.ac.bd](mailto:Khuda@bracu.ac.bd)

This research report was completed by BRAC Development Institute, in partnership with the Mastercard Foundation.



# Acronyms

BPL	below the poverty line
BRAC	Bangladesh Rural Advancement Committee
CGAP	Consultative Group to Assist the Poor
HDC	Human Development Centre
ICDS	Integrated Child Development Services
IGVGD	Income Generation for Vulnerable Group Development
LHW	lady health worker
NGO	non-governmental organisation
NMG	Noor Mohamed Goth
OCT	Orangi Charitable Trust
OPP	Orangi Pilot Project
PPAF	Pakistan Poverty Alleviation Fund
PWR	Participatory Wealth Ranking
RMN	Rais Mehmood New
RMO	Rais Mehmood Old
SHG	self-help group
TUP	Targeting the Ultra Poor
WFP	World Food Programme

# 1 Introduction

Poverty is now widely recognised as a multidimensional phenomenon. It reflects not only deficits in material resources such as income and assets (as it has been conventionally understood in the poverty literature), but also deficits in human resources (labour, education, skills) and social resources (the claims and obligations embedded in relations of solidarity and/or patronage within the community). It is also increasingly recognised that the inadequacy of their material resources means that poor people rely disproportionately on the human resources at their disposal, primarily unskilled physical labour. What is less well recognised is the extent to which they rely upon the social networks available to them – their family, kinship relations, patrons, and relationships of solidarity.

The poor are not a homogenous category. The distinction between extreme and moderate poverty, which underpins this paper, is one way to capture their heterogeneity. Extreme forms of poverty generally reflect the intersection of resource deficits with other kinds of inequality. In the South Asia region, social inequalities based on caste, religion and ethnicity exacerbate the economic dimensions of poverty. The data show that people from the lower castes, tribal groups and minority religions tend to earn less than the rest of the population, to own fewer assets, and to enjoy less favourable terms of access to the various institutions of society, state, market and community. They are often geographically concentrated in disadvantaged locations, and occupationally concentrated in a small range of poorly paid, often socially stigmatised, livelihood activities.

Gender cuts across these different forms of inequality. Broadly speaking, dominant cultural norms and values in South Asia stress male responsibility for providing for household members, and construct women as their lifelong dependants. Men are therefore expected to shoulder the burden of the breadwinning role, are given authority within the household and prior claim to its resources. Women, on the other hand, can expect to be provided for, but are assigned a subordinate status within their households (and in society at large). Devalued by the prevailing culture, denied equal access to resources, and their physical mobility often restricted by cultural norms, women's dependent status leaves them open to what Cain, Khanam and Nahar (1979) termed 'patriarchal risk'. This is the likelihood of abrupt declines in their economic welfare and social status should they find themselves bereft of male guardianship.

Poorer women, required still to engage in some form of paid work to support their families, continue to occupy a disadvantaged position *vis-à-vis* men from their communities, both within their own households, and in relation to labour market opportunities and state provision. For poorer men, the failure to fulfil social expectations about their breadwinning roles can lead to considerable stress and demoralisation. This often results in domestic violence, high levels of alcoholism, and abandonment of their families and responsibilities.

This paper examines two pilot projects targeted to women in extreme poverty in West Bengal, India and Sindh, Pakistan. The pilots in question are based on a successful intervention by BRAC, a large non-governmental organisation (NGO) in

Bangladesh, to address the multiple constraints embodied in the intersection between gender and extreme poverty. Our analysis of the pilots, which adapted this intervention in West Bengal and Sindh, is organised around the ‘critical moments’ framework developed in Kabeer (2010). The framework is based on the idea that the ‘cognitive’ dimensions of a development intervention – the ideas, values, assumptions and information that shape people and practice at various points in its life history – will influence how it unfolds. Ultimately, it will also influence the kind of intended and unintended impacts it generates. If development interventions are thought of as purposive flows of activities, we can identify certain ‘critical moments’ in the life of an intervention when actions taken, and the ideas, values, assumptions and information drawn on by relevant actors, will have profound implications for the kinds of change that it is able to bring about. We will be classifying these moments with reference to the project cycle as the conceptualisation of a project in response to a particular problem or opportunity; its translation into a concrete set of proposals for action; the implementation of these proposals; the monitoring and evaluation of the process of implementation; and finally, the utilisation of the lessons thus learnt.

Section 2 of this paper explains the foundation of the global Graduation Programme, and Section 3 describes the research methodology utilised. Sections 4 and 5 describe the TUP implementation in Pakistan and India, convey stories of ‘fast’ and ‘slow’ performing participants, and analyse their case studies to draw out programmatic lessons learnt. Within these sections, we discuss the overall constraints that afflicted the TUP participants in each country; the dynamics of extreme poverty among TUP participants and the role that the programmes played within their lives; the overall changes that participants experienced; and the sustainability of outcomes. Section 6 concludes by providing a summary of the main findings.

## 2 The conceptualisation of the TUP programme

The origins of the two pilot projects, their conceptualisation and design, lie in BRAC’s efforts to learn from over two decades of attempting to tackle extreme poverty in rural Bangladesh. While BRAC’s mainstream development programme has been organised around the delivery of microfinance (combined with various forms of other support), it became involved quite early in its life with efforts aimed at the extreme poor. In 1985, it approached the World Food Programme (WFP) with the idea of adding a livelihoods component to its Vulnerable Group Feeding programme. The WFP had set up this programme in the aftermath of the 1974 famine to provide food transfers to households deemed to be extremely poor – those reliant on casual wage labour and generally headed by women.

BRAC’s Income Generation for Vulnerable Group Development (IGVGD) programme combined these food transfers with skills training, microcredit and compulsory savings to build up a lump sum for investment at the end of two years. It was expected that the women participating in the programme would ‘graduate’ into the organisation’s mainstream microfinance programme at the end

of this period. Evaluations of the programme at the end of the 1990s found that many of the participant women were failing to benefit from it. In a country with strong restrictions on women's mobility in the public domain, and hence their capacity to earn a livelihood, households such as these without any adult male breadwinners were unable to take advantage of the income generation component of the scheme.

In 2002, BRAC embarked on a new programme designed very explicitly for this group of women. It was intended to move them out of extreme poverty within a two-year period and on to a stage where they could participate in BRAC's mainstream microfinance programme. The different elements making up the new programme – 'Challenging the Frontiers of Poverty Reduction: Targeting the Ultra Poor' – (henceforth referred to as TUP) indicate the multiple constraints that the organisation believed were blocking the capacity of very poor women from taking advantage of the economic opportunities offered by the IGVD programme (Matin, Sulaiman and Rabbani 2008; Hashemi and Umaira 2011).

First of all, BRAC developed a *mixed-method targeting methodology*. This approach combined geographical mapping to identify the most food-insecure areas of the country, participatory wealth ranking to identify the poorest households, and a survey to ascertain their programme eligibility on the basis of simple inclusion/exclusion criteria, followed by field visits to the households. The attention given to this process was as much about building field staff's understanding of the programme objectives and community they were working in, as it was to ensure effective targeting.

The second element of the approach was *enterprise development* as the basis of the intended pathways out of extreme poverty. While most economically active women from poor households in Bangladesh are involved in some form of self-employment or labour, it is highly unlikely that they will ever earn sufficient income to undertake any form of 'lumpy' investment that might increase the productivity of their efforts. The enterprise development element of the programme thus sought to *transfer a mix of productive assets*.

This was accompanied by an *intensive process of interaction and training*, which was adopted to help women identify enterprises that they could manage. There was a strong element of mentoring by designated field staff, as it involved building up women's self-confidence and entrepreneurial spirit. The assets to be transferred were decided on as part of this process.

Fourth, programme participants received a *cash stipend* until their enterprise had begun to yield an income. The stipend was intended to boost members' consumption levels, and provide them with 'breathing space' until their new enterprises began to generate income.

Fifth, there was a *mandatory weekly savings requirement*. Participants were required to save a minimum amount of money with the programme every week from their daily wage earnings, which they could use to smooth their consumption and boost their resilience against shocks and stresses.

Sixth, *health support* was provided for the duration of the programme in recognition of the fact that health-related costs are frequently a major drain on

household resources and prevent households from reaping the benefits of programme support.

Finally, BRAC sought to *mobilise local elite support* through the establishment of *Gram Shahayak Committees*, or Village Assistance Committees. The committees consisted of selected members of the local elite (e.g. teachers, local government officials, businessmen, etc), a TUP representative, and BRAC staff. They were intended to use the traditional paternalistic role generally played by village elites on a proactive basis to provide support for TUP members – such as enterprise advice, conflict mediation with others in the village, funds mobilisation in the face of a disaster, etc. (see Huda, Rahman and Guirguis 2006).

Subsequent evaluations of the programme have been sufficiently positive to attract international attention, and in 2006, the Consultative Group to Assist the Poor (CGAP) and the Ford Foundation partnered with ten local organisations in nine countries in South Asia, sub-Saharan Africa, Latin America and the Caribbean to pilot the TUP approach.<sup>1</sup> Each pilot retained the core elements of the approach, but sought to adapt it to local conditions.

In terms of our 'critical moments' framework, therefore, the conceptualisation of the TUP pilots, and key features of their design, were based on BRAC's experience in Bangladesh. The organisations responsible for carrying out the pilots in the different countries brought to bear their own knowledge, experiences, values and ideas in shaping some of the other critical moments of the pilots. This includes their adaptation to local conditions, implementation, monitoring and evaluation efforts, and the lessons drawn from the experience.

In West Bengal, the pilot project was implemented by Trickle Up, an international NGO in partnership with the Human Development Centre (HDC) – a local NGO which was responsible for operating the programme on the ground. Around 300 women from villages in the 24 South Parganas district were selected for the pilot, which was implemented over 33 months (November 2006 to August 2009). In Pakistan, the Pakistan Poverty Alleviation Fund (PPAF) funded a number of organisations to implement the pilot, including the Orangi Charitable Trust (OCT).<sup>2</sup> OCT is the microfinance arm of the larger, better-known NGO, Orangi Pilot Project (OPP). OCT's programme was carried out with 200 women over a 15-month period (February 2008 to May 2010).

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1 The countries adapting the Graduation Programme are Honduras, Haiti, Peru, India, Pakistan, Yemen, Ethiopia, and Ghana.

2 PPAF funded a consortium of five NGOs to implement the graduation model. OCT is one of the five implementers.

### 3 Research methodology

A mixed methodology combining quantitative and qualitative methods would have been ideal for assessing whether, and how, the two pilot projects in question achieved their overall goals. However, budgetary constraints led us to focus on qualitative methods, and to draw out what they told us about critical moments in the process of social change. We adopted a phased life history approach based on interviews with 20 women in each of the two contexts. These interviews were carried out every two months over the period of a year (May 2009 to May 2010). We also interviewed other key informants, both from the participating households and from the implementing organisations. A local field researcher was responsible in each context for carrying out the interviews and discussing them in detail with a research team based in the BRAC Development Institute, Dhaka and at the School of Oriental and African Studies, London.

The women in the study sample were selected with the help of project staff to represent ‘fast’ and ‘slow’ climbers in relation to the process of graduation out of extreme poverty. The first set of interviews was used to establish the early life history of each woman and the processes through which they came into the programme. Later interviews tracked their experience of the project, and the changes it had made – or failed to make. In addition, each respondent was asked in the concluding interview to place themselves on a ladder representing the progress they had made over the life of the project. The bottom rung of the ladder represented a state of extreme hardship, while the top represented a state of security and happiness. They were asked which rung of the ladder they had occupied at the start of the project, and where they were currently positioned. This information gave us the self-evaluations of the participants as a supplement to the evaluations of the programme officers. The results are reported in Tables 3.1 and 3.2.

**Table 3.1 Results of ladder exercise in West Bengal**

Starting position	Current position	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

**Table 3.2 Results of ladder exercise in Sindh**

Starting position	Current position	Change	Number of respondents
1	2	+1	2
1	0	-1	1
2	2	0	4
2	1	-1	6
2	3	+1	3
2	4	+2	1
3	4	+1	1
3	1	-2	2

Clearly, the ladder exercise represents a highly subjective evaluation on the part of a very small sample of women. It does not lend itself to interpersonal comparisons, since one person's idea of what a particular rung of the ladder represents is likely to be very different from another's. The timing of the research also meant that it was carried out during very different stages of the two pilots. In West Bengal, the research covered the final four months of project implementation and nine months thereafter. It was therefore able to provide insights into how participants were faring some time after the project had ended. In Sindh, the research started with the beginning of programme and ended a year into its 18-month implementation process. Given that we are assessing programme performance at very different stages of their life cycle, it is clearly not possible to make any direct comparison between the two programmes in terms of success or failure. Instead, we treat the research into each pilot as a standalone case study, but we do try to draw out some general lessons in the concluding sections of the paper.

## 4 The Pakistan pilot

### 4.1 The context of the research

The Sindh study was located in four villages – Rais Mehmood Old (RMO), Rais Mehmood New (RMN), Noor Mohamed Goth (NMG) and Kundu Goth. They were situated on link roads to the highway connecting Karachi (Sindh) and Hub Chowki (Balochistan). The latter is also the nearest market, located five to ten kilometres from the villages. The villages are also very close to Hub Chowki River, which used to provide water for irrigation that resulted in very fertile agricultural land. However, in 1981 the government of Pakistan built a dam on the river about 20km from the villages. While this initiated the growth of Hub Chowki as an industrial area, it choked off water supply to the villages. The lack of irrigation water, combined with irregular rainfall, means the land is now arid. While sudden rains can lead to unanticipated opportunities for cultivation, one must be able to mobilise funds quickly in order to purchase agricultural inputs. The drying up of water supplies for drinking and bathing led to reliance on private water tanks.

The study villages are made up of around ten to twelve related families of Balochi origin. Their ancestors had migrated to coastal Sindh from the neighbouring province of Balochistan during British times, attracted by the prospect of

employment from the local businessmen who owned orchards, farms and livestock. As elsewhere in rural Sindh, social relations at the village level are organised around the *biraderi* which is defined in terms of kinship or common descent. The *biraderi* is an endogamous unity with cross-cousin marriage as the norm to maintain cohesive kinship networks. *Biraderi* groups usually live in separate hamlets, each comprising a group of households inhabited by blood relatives and their families. Families living in the same hamlets act as safety nets for each other. However, although horizontal social structures are strong in these villages, most families are poor and the financial assistance they can provide one another is limited. Patron–client relationships (which typically yield greater material assistance) are relatively uncommon, although there were examples of poorer families benefiting through their links with more affluent employers and landlords.

The government is largely conspicuous by its absence in the study villages. It had built water tanks in some of the villages around ten years ago, but the villagers themselves were required to replenish and replace them. They order water tanks from Hub Chowki for Rs 600, which lasts for a week shared between two or three households. During heavy rains, water is stored in natural depressions in and around the villages. Depending on rainfall, the stored water can last up to two months.

The villages also lack power supply. A local NGO had introduced solar powered lights in the villages free of cost, but families were required to save Rs 50 a month for their maintenance. For many households, this is a relatively high cost, and as a result some of the lights stopped working shortly after they were installed.

The villages are lined with ‘ghost schools’– schools that the government had once set up, but are now dilapidated and unused. There are NGO schools in Kandu and RMO where literate residents have been recruited to teach. The local *maulvi* (religious figure) in Kandu also runs his own informal school, mainly giving religious instruction. These schools, however, are not registered by the government, and should parents wish to send their children for higher education, their education will not be recognised. Children from RMN and NMG can attend schools in neighbouring villages, but few do. While mothers are reluctant for their children to walk to the schools unaccompanied, many parents feel that the school is of little benefit. Teachers are often absent or do not take their job seriously.

The nearest public health facility is in the town of Hub Chowki, but transport costs are often higher than the treatment costs, making it out of reach for many families. Most families consult *quacks*, unregistered and unqualified medical practitioners who are closer to home. The enterprising local *maulvi* in Kandu has also set himself up as a medical practitioner, despite lack of any kind of training. There is a government-run Lady Health Worker (LHW) programme, whereby LHWs are to visit rural areas on a weekly basis and provide treatment against common illnesses such as coughs, flu, fever and diarrhoea. However, like most government services, there have never been any LHWs in these villages.

The people in the four study villages appear to have been engaged in the same restricted set of occupations for generations. The diversion of water from the Hub River has led landlords in the locality to close their animal pens, reducing opportunities for villagers to work as milkmen or caretakers of animal pens. There

are still some opportunities for work in agriculture, either on their own land or on a sharecropping basis for others. Most of the men are engaged in cutting wood or breaking stones. Some also fish along the coast, or migrate illegally to Iran, returning periodically with savings which provide a lifeline to their families.

Almost all the women in our sample were involved in basket-weaving. They did not necessarily do so because they were poor, but because it was a way to spend their time usefully.

*This is our old occupation. I learned basket-making from my mother, and my daughter learned it from me, and she will teach this to her daughter. This has been going on since past many generations.*

(TUP respondent)

A few women also engaged in sewing and embroidery work. These are all activities that can be carried out within the home, and reflect the strict enforcement of *purdah* (female seclusion) which restricts their mobility in the public domain and their social interactions outside the kinship group. The women can move freely inside the village, but must always travel in groups when they go to fetch water or wash the clothes by Hub River. An exception to *purdah* is made when the women or their children need to access health facilities. Restricted physical mobility limits women's earning opportunities and puts much pressure on men to provide for the family.

## 4.2 Programme implementation

While the basic design of the TUP programme originated in lessons drawn from the BRAC experience, its adaptation to the local context was the responsibility of OCT management, while OCT field staff were responsible for implementation. The OCT defined its end goal in terms of two possible pathways out of extreme poverty:

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

The operationalisation of the pilot in Sindh deviated from the original programme design in a number of ways. For instance, OCT decided against the idea of mobilising elite support through Village Assistance Committees because they feared that local government officials would bias the selection of participants, and co-opt the programme for personal or political gains. Unfortunately, the method it used to select its participants resulted in the kind of biased outcomes it had hoped to avoid. Instead of the complex targeting process associated with the BRAC TUP approach, OCT staff consulted influential figures within each community to identify potential participants, and then visited the households in question to ascertain their condition. It was assumed by the staff that villagers would openly and freely disclose who the poorest households were within their community.

In reality, these influential figures, often heads of the extended family networks that made up the village, used their own criteria to decide who should be selected.

They advised the households in question to conceal any information about their situation that might jeopardise the likelihood of selection. As Zeenat, one of the better-off participants from RMO explained,

*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. He knew that there was an organisation coming to give things to the poor. As family we should help each other, and everyone listens to the village head.*

In the case of TUP participants from RMO and NMG, it was found out later in the programme that all families owned some land, even though not all families had ownership papers. Most therefore were engaged in cultivation. The land in NMG was also the most fertile of the four villages, giving its poorer families the opportunity to acquire livestock through the practice of share-rearing. This entailed raising livestock on behalf of others and receiving one of every four offspring produced as payment. Consequently, NMG households were likely to own both land and livestock. No one in these villages had informed OCT staff of these facts, nor had the staff thought to ask.

In the poorer two villages of RMN and Kandhu, villagers had to work as wage labourers or sharecroppers for local landlords. Where the landlord bore all the costs of cultivation, the sharecropper received one third of the profit. If the sharecropper bore all the costs, they received 50 per cent of the profit. However, this latter option was only available to those with prior resources.

A second set of problems was encountered in the implementation process, and related to the asset transfer component of the project. The management of OCT had decided that goats, hens and cash for purchasing *peesh*<sup>3</sup> would be the main form of asset transfer to be offered to project participants in rural areas. Some thought had gone into these choices. The women purchased the *peesh* on credit from an agent living locally who subtracted the cost of the material, plus interest from the price he gave for the finished product. OCT hoped that by providing a cash transfer to a number of women to purchase *peesh* outright, they would save on interest payments and earn larger profits, and break the cycle of purchasing on credit. The rationale for hens and goats was that the sale of eggs would start providing a regular flow of income within a fairly short period of time, while goats would provide milk for household consumption. They also represent a saleable asset in an emergency.

However, it became clear very early that the viability of these proposed transfers, given local conditions, had not been properly investigated. Problems were encountered with each of the assets selected for transfer, although not all of them were of OCT's making. First, all the women who made baskets in the study villages relied on the same local agent, Urs. He sold *peesh* to the women, purchased their baskets and sold them to a wholesaler in Karachi. Faced with a reduction in his profits as a result of the women no longer needing to purchase *peesh* on loan, he declared that he would no longer sell *peesh* to those women who followed OCT advice. The other major problem associated with the transfer, although this could not be blamed on OCT, was that some months into the life of

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3 Dried leaves of dwarf palm. *Peesh* is the raw material used for making baskets.

the project, the price of *peesh* soared, making it impossible for a number of the women to continue making baskets.

As far as the goats were concerned, OCT staff had decided to purchase 'Bengali' goats for transfer purposes because they were smaller and cheaper than the local Sindhi variety. However, they had not been told that these goats were also less well adapted to the arid conditions of the villages. Furthermore, OCT staff had been advised (and had in turn advised villagers) that the Bengali goats were not suitable for breeding with local goats. The plan had therefore been to provide inseminated goats, but in reality, very few of the goats were successfully inseminated. As a result, very few produced either kids or milk.

Hardly any advice or training was provided to transfer recipients about caring for their livestock or poultry. A large number of goats died within a few months of distribution. They may have died of hunger because they were distributed during a period when the rains failed, there was no fodder growing locally, and not all participants could afford to purchase fodder from the market. Or, as OCT staff suggested, they were not accustomed to local conditions, and none of the participants followed their advice to build shelter for the goats. While a vet was provided by the programme, few had any confidence in his effectiveness. Given this experience, OCT staff decided to provide participants with the cash to purchase their own hens. This had a more successful outcome, but in Kandu village, the purchase of a virus-infected hen by one participant led to the spread of the virus to the rest. This killed off most of the hens in Kandu, and OCT had to caution others against the purchase of hens.

Other components of the project encountered fewer problems. The consumption stipend was distributed for a year as planned. Households were encouraged to save out of their stipends, and to deposit their savings in a bank in the nearest town. It had been decided to give Rs 500 a month to families with five or fewer members, and Rs 1000 to larger families. Project participants were also given a food packet during the month of Ramadan which contained wheat flour, rice, cooking oil, sugar and a sweet drink. This was highly appreciated, since food prices had generally risen during this month. In addition, and unrelated to OCT, the government had taken the decision to sell sacks of subsidised wheat flour during the month of Ramadan. This had never been done before and was also highly appreciated, but only those participants with savings were able to take advantage of the provision. The poorest did not benefit.

OCT also partnered with the Rotary Club to build the first primary school in the area, which was accessible to all children (programme and non-programme). A respondent's husband (one of the few literate in the village) was hired as the primary school teacher. Villagers contributed Rs 100 (~US\$1.15) a month towards his salary and school supplies, and the Rotary Club contributed the rest. Programme participants were grateful for this opportunity to educate their children, although the prevailing sentiment was that it would not help them to get a job or go on to secondary school (which did not exist in the area). Rather, participants felt that learning to read and write would give them the practical skills of negotiating better prices with agents, reading receipts to avoid being cheated, and prescriptions/medical tests so they can better understand their ailments.

As far as health support was concerned, OCT purchased a ‘medical van’ and hired female health visitors to visit the programme villages each week. They provided free medicines for minor ailments to TUP participants and subsidised rates for non-participants. Free health tests were provided for serious illnesses. In addition, they distributed *matkas*, or water filters, as a preventive health measure.

The field staff visited participants regularly and were spoken of warmly – although their knowledge of the rural economy was sometimes questioned. However, a general problem with the implementation process was the lack of understanding on the part of the participants of the purposes of the programme or its duration. Many participants did not understand the concept of graduation. No one seemed to know when the programme was going to end, and some seemed to think it was going to continue indefinitely.

In May 2010, shortly after the field research ended, the programme conducted an evaluation to ascertain how many beneficiaries had graduated. Their estimates were based upon the following criteria:

- The value of assets transferred should have increased by up to 25–30 per cent over the period of the project;
- The beneficiary should have at least Rs 2,000 as savings;
- The beneficiary family should be eating at least two meals in a day;
- The beneficiary should have at least two sources of income;
- The haemoglobin level of the beneficiary household should be normal;
- All the children aged 5–10 years in the beneficiary families should be going to school whenever a school was available within a radius of 1.5km.

These criteria suggested that 62 per cent of the programme members had successfully graduated out of extreme poverty. However, since no baseline had been established at the start of the pilot, there was no way to ascertain whether satisfaction of graduation criteria could be attributed to the project intervention. In reality, project staff had only their own observations and knowledge of beneficiaries’ situations to rely upon in deciding whether or not there had been any progress over the life of the project. It was on the basis of this that they classified the sample respondents into ‘fast climbers’, and those who were slow or had fallen behind.

A comparison of these two categories revealed a consistent pattern. Of the nine participants who came from the two better-off villages, RMO and NMG, seven were classified as fast climbers. Of the 11 from the poorer villages, ten were classified as slow climbers, and one as intermediate (‘neither fast nor slow’). In other words, the socioeconomic conditions of participants at the start of the programme made a great deal of difference to the extent to which they benefited from the programme. This was acknowledged by OCT staff, particularly in relation to households in NMG.

*Beneficiaries from Noor Goth have benefited more from the programme than those of other villages. There are wells dug by landlords that make the land*

*more fertile, and that's why they are chosen as animal caretakers. So if no death occurs, they will have the biggest herds of all. They will continue to receive animals from caretaking, plus the goats we gave them will reproduce. And they do not have to purchase fodder since it is all around them, so that is savings.*

To that extent it could be said that the project served to reinforce, and even widen pre-existing economic inequalities among those classified as poor. The aspects of these initial conditions that appeared to matter most relate to three categories of resources we outlined at the start of the paper: access/ownership of material resources, including income and assets; human resources, including the pool of family labour; and social resources, both familial and others. We will elaborate on these broad categories in the specific context of our study villages in the course of the analysis.

### **4.3 Participants' experiences of the Graduation Programme in Sindh**

#### **4.3.1 Analysing the fast climbers**

All of the 'fast climbers' in our sample came from the two better-off villages, NMO and RMO. Chagli from NMO was one of these. She was 32 years old and lived with her husband, six sons and three daughters. They were among the more affluent families in the village. Her husband owned around four acres of land, more than anyone else in the village (although he did not have the ownership papers). Her family had sole use of one of the only two water tanks in the village – another indication of their position.

Her husband and two eldest sons (14 and 12), worked as wage labourers in a stone quarry, and earned Rs 250 (~US\$3) a day between them. Her husband also claimed to cure people using talismans and Quranic verses, and could earn between Rs 100 to Rs 500 (~US\$1– 6) for each visit from a patient. He owned a motorbike which he had bought using money he had borrowed from a local landlord, a wealthier relative, which he was gradually repaying. The bike allowed him to get to work more quickly and do the household marketing. He also rented it out for additional income, and the family were able to access medical services whenever required. They were raising four Sindhi goats for the local landlord, as well as a cow and four calves.

Chagli, along with her 14-year-old daughter, had been making baskets when the programme began, but had stopped because of the rise in the price of *peesh*. She had used the cash transfer from the project to buy 12 hens and had expanded her flock to 30. There was steady local demand for their eggs, and she was able to sell around two dozen every third day. She had also received three goats, and was one of the lucky ones who received an inseminated goat which later had a kid. Her household now had more livestock than anyone else in the village, and she was able to save most of her consumption stipend.

According to Chagli, her family had started out on the third rung of the ladder.

*We were not so poor, we didn't sleep with empty stomachs... we ate three times a day, didn't borrow money from others... We did not face any emergency. All of my children are healthy... The only problem was that our*

*income was just enough to run the house and we were not able to save. As a result we had to buy seeds and pesticides on credit and we could only buy clothes for the children after we received income from our land. We just needed a small support to get out of that position.*

The programme had provided that 'small support'. She saw basket-making as something that earned women income but would not make them rich. 'A woman would always be just a basket-maker, even if she earned 50 rupees a day'. But ownership of goats and hens brought about real economic and social change. 'You have more time to see your relatives, you buy new clothes, you eat good food, and people look at you differently'. As a result, her family had climbed to the fourth rung and expected to climb to the fifth very soon.

*I did not have my own livestock before. I now also have some savings... We will earn more from land this year because we won't buy seeds on credit, and we won't sell our vegetables to the same agent. Now everything is in our hand. Imagine if I get a dozen more chickens, how much I will earn next year. I'll be able to buy a cow. I had never dreamed in my life that I'll buy a cow. But this has become possible now.*

In this process, she had become more confident – about herself and about the future.

*It is usually believed that a woman has to depend on her husband. But I feel economically independent. My husband's income is very important but I earn as much as many men do. We no longer need the stipend or OCT support. I don't have to worry about anything. ... I will not worry if the project ends tomorrow.*

Zeenat from RMO was 32 years old, the daughter of a landlord and married to the brother of the head of the village. She had three sons and four daughters. Her husband worked as a teacher in a primary school in a nearby village for a salary of Rs 2,500 (~US\$29) a month. He also cultivated four acres of land registered in his brother's name. A good rainfall that year meant that he had earned about 40,000 Rs (~US\$459) from the sale of vegetables. Her children were all studying, except for a 17-year-old son who had migrated that year to Iran to work on a fishing boat. Zeenat herself made baskets and earned around Rs 800–1000 (~US\$10) a month.

OCT gave her a cash transfer to purchase *peesh* and set up a grocery shop which she could run from her home while making baskets. Her daughters took care of all the housework, leaving her free to look after the shop. She was given an additional Rs 2,800 to make up the full value of her asset transfer, which she had saved in the bank account. She was also able to save most of her monthly consumption stipend of Rs 1,000 because, as she said, 'Everyone was healthy, no rain, no catastrophe, no damage. Nothing caused us harm'. Their savings had allowed them to invest in hiring a tractor for their land, purchasing pesticides, and purchasing four Sindhi goats (three females and one male).

According to Zeenat, her family had started out on the second rung of the ladder.

*We were poor but not destitute, depending on others. We would not have died of hunger. But we needed support to be in a better position. We depended on*

*the rains in order to be able to cultivate our land. Sometimes there was enough rain, sometimes not. Last year my son came back from Iran empty-handed. We were not able to save. We bought peesh, seeds, and pesticide on credit.*

She believed that they had now progressed to the fourth step. She had a shop, she could buy *peesh* outright, her husband drew two salaries, they had purchased goats, and they were now eating better than most people in her village. They no longer bought food on credit, they had three meals a day, including meat and fish once or twice a week. While she did not believe their social status in the village had changed much, since she and her husband were both children of landlords, she felt a change in herself.

*You are not talking to the same Zeenat who was a basket-maker; you are now talking to Zeenat who is a shopkeeper. People see you differently... When I made baskets, everyone thought I depended on my husband. And it was true. But now I earn more. You could say I was earning as much as my husband. We have mental peace, when you are freed from worry you have mental peace.*

She does not know when OCT will withdraw, but she is not concerned: 'Shopkeeper Zeenat is independent now. I am very grateful to the programme officer (PO). While the land is our best asset, it provided only seasonal support'.

Neither of the two poorer villages had any fast climbers, according to the classifications offered by the POs. Hawa is an example of a woman who was classified by her PO as a slow climber, but whose own account of her experiences and evaluation of progress suggest that she fell into an intermediate category. She was 50 years old and lived in Kandu village with her husband, Arab, his two brothers, a son and two daughters. Her husband had lost both parents at an early age and had been taken under the patronage of Shaik. He had worked herding Shaik's goats while his sister worked in his house. Shaik had organised Arab's marriage to Hawa and lent them money to build a single-room brick house. Arab was engaged in cutting wood. They had been earning enough to support their daily expenditure until he began to suffer from ill health. He began looking after livestock for a landlord in a nearby village. Their son began working on fishing boats and migrated to Iran in search of higher wages.

Hawa's asset transfer from OCT consisted of Rs 2,000 to purchase *peesh*, three goats and 11 hens. Two of her goats died before producing any kids or milk, she had sold the third one for just Rs 1000 (~US\$11) because it was diseased, and some of her hens had died from the widespread virus. Her decision to buy *peesh* outright brought her and others in the project into conflict with Urs, the local intermediary, who refused to buy their baskets. Project staff were not able to provide any help, but Hawa was able to find a collective solution through her own initiative.

*We had told the PO about the rising peesh prices. She said she would do something for us, but we are still waiting for the solution. A few months ago we were shocked when Urs had told us that he was going to end his business. But thank God, we got another agent. He was introduced by my sister-in-law who lives in Karachi. Since she was to stay here for some time, she had asked her agent to collect baskets from her from this village. When the agent observed that there were many women here who were engaged in this activity, he offered to do business with us. So, now most of the women make baskets*

*for him... It is better to earn something than nothing at all. We'll earn Rs 25 on each bundle instead of Rs 100, but we'll earn it for a long time.*

Another demonstration of Hawa's enterprising spirit was her idea of selling the use of the mobile phone her son had brought back from Iran to other women in the village. She got it recharged from a shop in Hub Chowki. When the phone stopped functioning, she asked project staff to lend her money to purchase another phone and she would repay the loan in instalments.

*I had told them how good that business was. During happy occasions like Eid, weddings, or circumcisions, women talk to all their relatives, and this would have benefited me a lot. Even in the current situation when many people are killed every day, women also want to talk to their relatives to make sure they are safe. You can imagine how much I would have earned from the cell phone.*

However, OCT had not included mobile phones as a possible asset.

Hawa's experience of OCT support had been an uneven one. According to her, they were on the second rung of the ladder when she joined the programme.

*Before I joined the scheme, we did not earn much income. Due to my husband's bad health, he found it difficult to continue cutting wood. My son returned from Iran empty-handed. I bought peesh on credit. Many times, we could not eat three times a day. When my husband got sick, I had to borrow food from other women. We had thought that we would live forever in that condition.*

The initial six or seven months of the scheme went very well and she had been able to save Rs 3,000 (~US\$35) in the bank. However, as the price of food and *peesh* soared, it was only the support of the consumption stipend that prevented her from falling to the bottom rung of the ladder. The stipend also allowed her to seek treatment for her husband's health without having to resort to buying food on credit. She continued to make baskets for both the old agent, who had resumed his business with them, as well as the new one, as she no longer wanted to be reliant on just one. But because her son returned from Iran with only Rs 3,000, they were unable to pay for the food they had previously bought on credit. They were going through intense hardship, eating just *chapattis* and boiled chillies which she had borrowed from relatives in the village.

However, the situation improved when her hens began to lay eggs, and she found a steady market for them. She believed that they were now on the third step.

*I am now much better. I eat three times a day. I don't think I'll ever eat two times a day in future. If I had not joined the scheme, I would have continued to buy peesh on credit. But, with the grace of God... we are self-sufficient now. Though my husband's health is still as it was, our economic position has certainly changed.*

An analysis of Hawa's account suggests that although she may have been classified as a slow climber by OCT staff, she displayed a great deal of initiative in pursuit of any opportunities that came her way. She managed to find an alternative intermediary to purchase baskets when their old one refused to deal with OCT participants. She decided to weave baskets for both old and new agents to reduce her dependence on any one of them. She also had the idea of starting a

business based on selling time on her mobile phone. What held her back were circumstances outside her control: her husband's illness, the virus that killed off so many of her hens and the bad choice of livestock made by the project. Despite this, her own view was that she had made significant progress as a result of the project support. She no longer went to the *maulvi* for health treatment, having realised he had no qualifications and simply made up his own medicines. She was extremely optimistic about her future, and it was here that the project may have had its most important impact. While she may not have made much progress up the ladder, it had at least alerted her to the possibility of a ladder.

*Now I can say that I will not die poor. Now that I realise that I can change my economic position, I can say I will not remain in this condition forever. My attitude has completely changed. Now I believe that if one gets good support, even once, one can change one's situation.*

#### **4.3.2 Analysing the slow climbers**

Only two of the nine beneficiaries from the two better-off villages were classified as slow climbers and, significantly, both were widows. However, they had somewhat divergent views of their own progress. Fatima from NMG believed that her situation had remained roughly the same since the project began, while Hajra from RMO believed that her situation had deteriorated. We examine what lies behind these diverging views before analysing examples of slow climbers from the other poorer villages.

Fatima was 50 years old. She had been a widow for 12 years. She had six sons and five daughters. She now lived with two daughters (28 and 26 years old) and two sons (the rest of her children were married and had moved into their own homes nearby). While she and her daughters made baskets to earn some income, her daughters also sewed clothes, earning around Rs 1,000 (~US\$11.50) a month each. One of her sons had been working for the past year as a stone-breaker, earning Rs 500 a week, while the other was studying. Her son's earnings meant that they did not have to buy food on credit. She also owned about two acres of arid land (though with no ownership papers), the cultivation of which earned her family around Rs 10–30,000 (US\$150–345), depending on the rains.

She had two main sources of worry. One was to marry off her remaining daughters, and the other was that for the past year she had been afflicted by a kidney problem. Her health had eroded her basket-making capacity, but her desire to save for her daughters' marriages prevented her from seeking treatment.

She was given three goats as her asset transfer by OCT, money to buy *peesh* and hens, and Rs 1,000 for 12 months as her consumption stipend. Two goats died soon after because of the heavy rains, but she was able to graze the third one on the local fodder that sprang up after the rains. She was fortunate in being given one of the few inseminated goats and it produced a kid. She purchased 12 hens, and although nine died, the others laid eggs and she reared 16 chicks. On her suggestion, OCT bought a sewing machine for her daughters with her remaining asset transfer allowance. This proved a blessing as they had to temporarily give up basket-making when the price of *peesh* rose.

Similar to Hawa, Fatima is classified as a slow climber, although she has not been a passive recipient of programme benefits. A great deal of her failure to progress reflected external circumstances: the rise in *peesh* prices, and the death of her goats and hens. In addition, her preoccupation with saving for the purpose of marrying off her daughters meant that she refused to have her kidney problem seen to, which slowed down her ability to weave baskets. While most families are anxious about marrying off their daughters, the concern may have been greater in Fatima's case because of her widowed status.

Fatima herself believed that she made very little progress over the life of the project. She placed herself on the second rung of the ladder at the start of the project.

*I was not a destitute without any kind of support. I could eat three times a day, I could run the house very well. I had only two problems – the weddings of my daughters and my kidney problem. Otherwise, we faced no other emergency or crisis. Even if I had faced an emergency, I had my sons to support me.*

She felt that she had remained on the second rung a year later – she could no longer make as many baskets as she used to because of her health. While she had succeeded in marrying off one of her daughters, it had lost her an income-earner. At the same time, she believed that the programme had prevented her from descending down the ladder: she had been able to cultivate her land; she had married off her daughter without going into debt; and she was now raising her own goats rather than raising goats for others.

Hajra was the other slow climber from the two better-off villages, but one who believed that her situation had deteriorated over the course of the project. She had been suffering from kidney and liver problems from the early years of her marriage. Her husband, a woodcutter, had died when she was pregnant with their third child. She was fortunate enough to be living in a brick house belonging to her brother who had gone to Karachi with his family. She was living with a son (12) and a daughter (10), both of whom were going to the local primary school where her brother was the teacher. Her other brother was chairman of the local *zakat* (alms) committee, and she received Rs 500 a month (~US\$6) as a *zakat* stipend, which she spends on her treatment. He had also given her a piece of his land, and she has been cultivating vegetables for the past three years with her son. An agent from Karachi provided them with inputs and bought their produce.

She joined the TUP programme hoping to earn enough for her health treatment. She used her Rs 500 consumption stipend on her health, so she temporarily stopped relying on her brother for help. She would have liked support to start a grocery shop, but two other women had already selected this option. She opted instead for support for her basket-making, and goats. Her health worsened over the period of the project so she was barely able to make one bundle of baskets a month. When the price of *peesh* soared, she gave it up entirely. She was given three goats which her young son looked after, but until the rains came, had to rely on her brother to buy fodder. Unlike many of the other villagers, she did not have the money to buy any sacks of subsidised wheat which were distributed by the government during the month of Ramadan.

Hajra believed that she was on the second step when she joined the programme. 'Though I earned less from baskets, my health condition was not so severe. I rarely

sought financial support from my brothers and aunts'. A year later, she sees herself as having descended to the first step. She had no savings, as her consumption stipend had gone on her health expenses. Her ability to make baskets had deteriorated and in any case, basket-making was no longer profitable.

*If food prices continue rising with such speed, we'll die of hunger. I know my brothers and aunts will support me, but they cannot support me forever. I can pass a few days by selling my goats, but again I'll have nothing to provide me food in future. My health condition has become severe and I can hardly make a bundle a month.*

While she knows that the rise in food prices cannot be blamed on the project, she is convinced that she would have prospered more if she had been given a grocery shop, and resented the fact that women better off than her had received such support. But her main resentment is the failure of the project to help her with her health.

*The project should have helped me get my health problem removed. If they had done this, I would not have asked for anything else. I was the patient before [the programme] came here, I am still the patient, and I think I'll remain the patient for the rest of my life.*

Turning to the poorer villages, where almost all participants were classified as slow climbers, we begin our analysis with Hani from Kandu village. She lived with her husband, two sons (5 and 3) and her mother-in-law. Her husband was a water tank driver and earned Rs 250 (~US\$3) a day, while Hani wove baskets which she had been doing since the age of ten. She made 8–10 bundles a month and earned Rs 100 (~US\$1) on each bundle. In addition, Hani's father-in-law owned about an acre of land which he cultivated jointly with her husband. The income from this was around Rs 2,000 (~US\$23) but, more importantly, they enjoyed a supply of vegetables for six months of the year. They bought food on credit and paid the shopkeeper at the end of the month. Because they were illiterate, they had to rely on the shopkeeper's honesty in keeping accurate accounts. Similar to the other respondents, she hoped to educate her sons through OCT's school so they would never be cheated. Her mother-in-law was also a heart patient, and a huge drain on their earnings. Hani opted for support for her basket-weaving, goats and hens. She valued the support for her basket-weaving and continued doing it until she got pregnant. She was given the goats and 12 hens, and although most were wiped out due to the virus, the remaining hens produced eggs which she used for household consumption. Two of her three goats had died and the other produced neither milk nor kids. She believed that they should have been given at least one male goat to ensure breeding. She was very careful to save from the Rs 1,000 monthly stipend she was given, running the household on her husband's income as much as she could. But despite her efforts, they found themselves facing huge debt of Rs 100,000 (~US\$1150) needed for her mother-in-law's health: 'We were going backwards. Other people who ate meals with chillies and watery vegetables in the past are now eating vegetables and meat, but we used to eat meat and we were now eating watery vegetables'.

Hani believed that her family was on the bottom rung of the ladder when she joined the programme.

*Though we managed to run the house, we were in so much debt. Despite good daily income, we couldn't buy new clothes, new shoes. We could not even attend ceremonies outside this village. Our world had become very small. Thanks to my father-in-law, who is a respectable person and was able to borrow money for my mother-in-law's treatment, she survived her heart attack. He is the head of the village, and a good cook who prepares food in the ceremonies of landlords. Some of the butchers and landlords are his good friends, and had financially supported him in treating Zulekha. Without such contacts, Zulekha would have died much earlier.*

A year into the programme, she did not believe that it had generated many benefits.

*Almost a year has gone by since we were selected. We haven't become better off. Many goats have died, most hens have died and baskets do not earn what they used to.*

Nevertheless, as a result of the death of her mother-in-law, she believed that her family had climbed to the second step since a heavy financial burden had been lifted.

*Though we still have some debt to pay, we are now in a position to pay back, and not to borrow more money. We can buy new clothes, new shoes. Since the last four months, we had attended four weddings in the neighbouring villages. We have now been able to reconnect with our relatives.*

She hoped to be on the third step by the following year through expanding her stock of poultry and selling eggs, while continuing her basket-making. Like some of the other beneficiaries, she believes that her interactions with the PO have had a lasting impact in terms of her attitudes towards health.

*We always considered pregnancy as a natural phenomenon which did not require much care. We continued doing our household work without thinking about how this might affect the health of the mother and baby. They sensitised us. We now don't just ignore pregnancy.*

Gul Bano from RMN is 25 years old. She was brought up by her maternal aunt, Mehnaz, and married off to Ghulam Nabi, Mehnaz's son. She lived with her husband, their three sons, her mother-in-law and her brother-in-law. It was clear that Mehnaz ran the household and made the key decisions. Their family was relatively better off than others in RMN. They lived in a brick house, and consumed milk from their seven goats. Mehnaz was also the only woman in the village with a mobile phone.

Gul Bano's husband was unemployed and purportedly searching for work, but the PO believed that he was simply work-shy.

*Her husband is lazy, he did not want to cut wood or fish, as his maternal uncle did. He wanted to become a truck or taxi driver. We tried to convince him to do some work until he gets his desired job. He should keep looking for work as a driver. But till then he should not sit idle.*

The household thus ran on the earnings of the two women. Both women used to make baskets but Mehnaz replaced basket-making with fishing – a trade she

learnt from her brothers as a child. Mehnaz's share of the catch could bring in anything from Rs 500 daily to nothing. Although Mehnaz is criticised for engaging in a male-dominated trade, according to Gul Bano she had been forced into this course of action by economic need.

Gul Bano continued to weave baskets but as the only woman in the house all day, her productivity was slowed down by her household responsibilities. However, they did not reveal to OCT staff that Mehnaz had been receiving Rs 3,000 (~US\$34) every month from her elder brother who worked in Karachi as a truck driver. It was this support that allowed the family to maintain their living standards. A second brother in Karachi helped with medical bills whenever necessary.

When Gul Bano joined the TUP programme, she had asked for a job for her husband, but was told that the project only provided assets. She decided to opt for goats, since she had experience with them, and support for her basket-weaving. She was given three goats and while they failed to produce kids as promised, she considered them a valuable asset for emergency purposes. The consumption stipend of Rs 1,000 proved useful for her children's health treatment and reduced their reliance on Mehnaz. However, it was difficult to save from what they earned, particularly as they now had to spend more money on buying fodder for the additional goats.

Halfway through the project, at the suggestion of OCT, Gul Bano and Mehnaz began to cultivate land on a shared cost basis with a local landlord. Mehnaz had originally refused because she lacked money to share costs, but the project gave them the Rs 4,000 (~US\$46) they needed. They hired a man to dig the land, but they did the rest of the work: 'We spent all the day in the land. Some people come back afternoons to have a nap, but we did not'. The rains destroyed their seeds the first time round so they did not make a profit, but they were determined to cultivate again after this year's rains. They borrowed Rs 5,000 (~US\$57) from Mehnaz's brother in Karachi to buy seeds.

Gul Bano was regarded as one of the slower climbers in the project. She had not been able to make the most of the support for her basket-weaving, partly because of the demands of housework and child care, and partly because of the rise in the price of *peesh*. But she clearly worked hard, and if circumstances had been different, could have prospered considerably. As her PO stated,

*Usually women work in the land along with their husbands or any male members. But Gul Bano cultivated land with Mehnaz, and without her husband's support. They worked all the day, would just rest under the shadow of a tree, and again get busy in cultivating.*

Gul Bano thinks her family was on the second step when she joined the programme.

*Actually we were on the third step, but I place myself on the second one only because we were dependent on Mehnaz's brother. If he had not supported us, we would certainly have been on the second step.*

She believes they are still on the same step at the end of the project, and that the programme only provided temporary relief.

*This scheme did not benefit me. She [the PO] gave me peesh and goats. Peesh has become expensive, and, moreover, I don't have enough time to make baskets. Goats neither produce milk, nor do they get pregnant. During the initial months, the stipend helped me seek treatment for the children and buy some fodder for the goats.*

If she sees any change in their economic position, it is because of the absence of her husband rather than the support of the project: 'When he was here, he did not work and earn. Instead he consumed food. But now he is in Iran and our expenditures have been reduced'.

Finally, we turn to Hajoli who had been born into a well-off family in Karachi, but married off while she was still young to a cousin living in Kandou. The early years of her married life were spent with her in-laws and passed in relative comfort. Her husband, father-in-law and brother-in-law all worked cutting wood and her mother-in-law wove baskets. Hajoli concentrated on looking after the home and her children. A series of deaths in the family left Hajoli and her husband on their own with five boys and a girl.

Their situation began to deteriorate with her husband's ill health. His productive capacity declined and he was barely earning Rs 100 (~US\$1) a day compared to over Rs 200 earlier. Hajoli began to weave baskets to support the family. But her domestic responsibilities meant that she could only make around six or eight bundles a month which brought in an additional Rs 200. They were regarded as the poorest family in the hamlet. They would have declined into even greater poverty if her parents had not helped out from time to time, rebuilding their hut when it was destroyed by a cyclone, and paying for the treatment of her asthmatic son. Her oldest son (15 years) was living with her parents who paid for his education. The rest of her children were at home with her. There was no one in the village that she could turn to for financial help.

Like most participants, Hajoli opted for basket-making, goats and hens from the TUP project, but did not fare very well in putting them to use: 'Poor people tend to have a poor luck. And I am no exception to this rule'. She ran into trouble with the local agent for seeking to buy *peesh* outright, and had to promise him never to do so again. She received 11 hens from OCT, but seven died due to the virus, and others due to the rains. The three goats she was given survived, but never reproduced. Some other participants' Bengali goats had been impregnated by local male Sindhi goats while grazing, but this had not happened in Hajoli's case. The programme had advised participants that it was dangerous to mate Bengali goats with local Sindhi ones and, moreover, neither she nor her son had the experience to know how this could be done. If her husband had been more active, he might have known what to do. Goats and hens were clearly unprofitable, and the rise in *peesh* prices caused her basket earnings to plummet. Thankfully, her consumption stipend went towards paying for her family's health needs, and temporarily lessened her reliance on her parents. She had also been able to use her savings with OCT to purchase five bags of subsidised flour for Rs 500 (~US\$6).

Hajoli was described by OCT staff as the slowest climber of the TUP members. No asset seemed to have benefited her. However, it was her husband's unwillingness to work that seemed to be the major barrier to any progress. Some

time into the programme, he gave up working altogether. While she blamed it on his failing health, OCT staff and others in the village put it down to his laziness.

*Husbands like Hajoli's see that their wives can manage the house, so they won't work. Suppose we find some solution to this problem and give a very productive asset to Hajoli. To an outsider, she would look empowered. But in fact, she would be like a servant who not only does the household work, but also brings money to feed the idle and lazy husband.*

According to Hajoli, she had been on the second step when she joined the programme.

*My husband used to work before I joined the scheme. Though I used to buy peesh on credit, and our family was large, we could still manage to run the house. We did not depend on anyone else, not even on my parents.*

But they had fallen back to the first step.

*... now everything has changed. My husband does not work. I do not earn from eggs, and my goats are sick. In the beginning of the scheme, when my husband had not yet completely stopped working, I was able to save Rs 2,000 which I had given to the PO to deposit in the bank. But now I can't save a rupee. You can say that I have no source of income. If we are alive even on the first step, it's only because of my parents. Otherwise, I would have fallen from the first step and died.*

#### 4.4 Explaining project impacts

Some of the blame for the slow progress made by most participants in the pilot project can be laid squarely at the door of its managers. Firstly, they assumed that they could rely on leading figures within different villages to identify who was eligible. Secondly, they failed to research the viability of the livelihood assets they sought to transfer. These were the major reasons why there was so little improvement in participants' livelihoods. The inability to provide goats that were suited to the arid conditions of the project villages, to inseminate them as planned, and then to wrongly advise participants about mating with local Sindhi goats served to seriously undermine the central component of the programme – livelihood creation. As one of the senior OCT staff later acknowledged,

*We never felt the need to conduct a market study, to hire consultants, outside experts, or train our staff. Our beneficiaries have engaged in these livelihoods for years – we trusted their own knowledge. But we realise now that the beneficiaries needed some guidance, and we should have known better how these assets would perform. We would've trained our field staff, but they didn't even understand the objective of this programme.*

Another problem was the top-down management style of OCT, which meant that field staff were unable to respond in a timely way to the problems they perceived on the ground. According to a PO,

*We told our superiors about the problems that our members were having with their assets. We told them that we need to hire a vet, that the goats should*

*mate with the local breed, and that they should sell the chickens before they all die off. But what is the point, they don't listen to us.*

Some of the participants were critical of the restricted range of assets offered for transfer, and the unwillingness of project staff to go outside a predefined portfolio of assets (e.g. refusal to purchase a mobile phone for Hawa). As a number of them pointed out, the focus on basket-weaving was misplaced: it might allow women to use their time productively, but it could not offer a solution to their poverty. As Mehnaz aptly put it, 'if basket-making had been profitable work, every woman in the village would have become rich'. She believed that the project should have offered more lucrative options, such as support for cultivation – on owned or leased land. Mehr, another TUP member, agreed, saying,

*Land is the best asset in the world. If we owned the land, we would have earned a lot from it. Even if the programme had given me a dozen goats and asked me, in return, not to work in the land, I would have refused. Now we work in the land of a landlord, otherwise we would have worked in our own land.*

Limitations in the project design explain its overall failure to have much impact on the lives of its participants. In addition, our analysis sought to investigate the factors that differentiated those who did manage to make some progress from those who did not. It suggests that variations in the pace of progress were closely related to the economic position of participants at the start of the project and to the size and characteristics of the pool of family labour they could draw on, including the degree of agency and initiative found within it. The kind of social networks they belonged to also played an important role. In addition, our analysis has highlighted some of the positive and negative circumstances that were largely outside the control of either project staff or participants, but that had a bearing on how participants fared.

As far as initial starting points were concerned, the strongest starting positions were reported by women from NMG and RMO. Many of their families owned land, which was described by one of our respondents as the most valuable of their assets. Some of the respondents had access to other important productive assets, including livestock and motorbikes, while a few had access to a regular income in the form of a monthly salary or *zakat* payment. Most of these women were classified as fast climbers.

One of the striking findings in relation to the villages in our sample was the close-knit nature of their social networks. Most hamlets were made up of related families, and there was little envy or resentment expressed towards those who were selected for the project. Villagers in both the better-off and poorer villages were able to draw upon the help of others to tide them through periods of food shortage or temporary shortfalls in finances.

However, only a few were able to draw on more significant forms of support. In some cases, as with Hajoli, the support provided by her parents served merely to offset her husband's failure or unwillingness to work. In other cases, villagers had received forms of support that served to diversify their resource base in ways that assisted them in their efforts to climb out of poverty. The villagers of NMG had benefited from the largesse of their landlord for their access to land; the motorbike reported had been bought on loan from a patron; a number of villagers had relied

on wealthier family members to build brick houses that could withstand frequent cyclones; the two women who received *zakat* were both closely related to the chairman of the local *zakat* committee; and the husband who received a job in OCT's primary school was recommended by his brother-in-law, the head of the village.

The other important factor that helped to differentiate the fast from the slow climbers in our sample was the pool of labour their households were able to draw on. The presence of one or more able-bodied males among household members appeared to be essential for the household to prosper – or at least to prevent decline into greater poverty. The presence of adult women who could help out with looking after the house and family, and contribute some money mainly through basket-weaving, was also an important factor – but it was the presence of able-bodied men that made the crucial difference.

It is striking that both the women who were classified as slow climbers in the better-off villages were widows. Furthermore, of the two, Hajra – who had declined into greater poverty – had not only been a widow for longer, but had only one son capable of providing any economic support. The fact that he was married reduced this support since he had his own family to look after. Fatima, on the other hand, had been more recently widowed, owned some land, lived with an earning son and earning daughters, and received support from a married son.

In other villages, it was not necessarily widowhood that explained the slow progress of households, but the failure of potential male breadwinners to make a regular contribution. Hani made this point very clearly when she tried to explain why she had fared better than many of the slow climbers in her village.

*The main reason is that I got regular income. My husband was healthy and earned regularly. I was also healthy and made baskets before I got pregnant. More importantly, our family was smaller than those of others. My husband's income was sufficient even if I did not make baskets. It was because of this that I could relax after pregnancy, and save the amount of the stipend. This was not the case with other women. See Hajoli, for example. Her husband is sick. She always relied on her parents. Whatever she received from the PO was immediately spent on treatment of her husband, or her children. Her family is also very large. Many children, many diseases, and many expenses. How could she save anything?*

Clearly, the age, gender and skills of the labour pool available to a family mattered for its progress. However, it was the less easily observed characteristics, like the degree of agency, motivation and initiative displayed by household members, that further differentiated their trajectories. For instance, OCT staff believed that it was Mehr's optimism about the future that set her apart from some of the other TUP members: 'They rely on luck, but Mehr Bibi always struggles. She does not wait for the luck to work miracles for her. She is really a hard-working woman. I have never seen her sit idle'.

Very often it was the initiative displayed by participants and their families that allowed them to compensate for the project shortcomings. For instance, the project's failure to inseminate the Bengali goats meant that most recipients received goats that produced neither kids nor milk. It was those who decided to ignore project advice against allowing the Bengali goats to mate with local goats

who managed to increase their livestock holdings. Similarly, it was participants rather than project staff who made arrangements for an alternative middleman from Karachi to buy their baskets. It was the sheer persistence of some of the women who continued weaving baskets, despite the rocketing price of *peesh*, who made it through a difficult period.

However, variations in the trajectories reported by different participants also reflected circumstances outside the control of both project staff and beneficiaries. The failure of rains, the destruction of households by cyclones, inflationary pressures on the price of *peesh* and food, the failure to bring back the expected income from fishing in Iran – all had implications for how households fared. Some were better able to withstand these pressures than others. For instance, those who had already built brick houses were less affected by cyclones and heavy rains, but others had to use scarce resources to rebuild their homes. Those who had some land of their own were less badly affected by the rise in food prices than those who had to purchase all their food from the market. Those who had a diversity of income sources were less badly hit by the rise in *peesh* prices.

Finally, several respondents suggested that a major reason for their slow progress was the project's failure to tackle the underlying structural problems that impeded their ascent out of poverty. These problems often served to wipe out any gains they had managed to make through the project.

One such problem related to the restrictions on women's earning capacity. A few women suggested that the project should have prioritised men rather than women, since it was men's earning capacity that was the household's primary support. As Hani put it,

*A man earns more than a woman. A woman's income just supports the household – you cannot run the household on a woman's income alone. And when a woman has to do all the household work and care for children, this makes it difficult for her to make enough baskets to feed her children... Men can engage in various activities: they can cut wood, work in orchards, they can work as drivers or conductors. But women have no option other than basket-making.*

Gul Bano made a similar point.

*If OCT had arranged some work for my husband, we would have been much better off today. It's the man's income which supports the family. There is no woman in the village that does fishing like Mehnaz and is active. But she still depends on her brother. Therefore, unless a woman's husband gets engaged in any occupation, the family's position cannot change.*

Some women had got around this problem by requesting assets that their husbands could use. Rahmat, one of the fast climbers from RMO, had requested a donkey cart to help her husband, a woodcutter. This had proved a valuable asset. He no longer had to pay rent to transport wood and he was able to rent out his cart to others.

However, it was probably the dearth of adequate health facilities that featured most frequently as a major barrier to pathways out of poverty. On the one hand,

one of the more lasting impacts of the project is the greater awareness about health and sanitation that it brought about, which participants acknowledged with gratitude. On the other hand, they were offered little by way of concrete solutions to actual health problems. The mobile clinics were not seen to be an adequate alternative. Hajoli, whose husband appeared to be suffering from a long-term health problem, said,

*If our men become healthy, our women will also be economically well. You know, all women depend on their husbands. If their husbands fall ill, women and their children also suffer. Instead of wasting their money on vehicles and fuel, OCT should have made a small hospital for us. It would have been far better than the mobile team.*

Hani, whose mother-in-law's health had been a major drain on their household, believed that OCT would have benefited many more people if it had focused on improving health services in the village.

*OCT should have hired a big doctor, who could treat all the diseases. Diseases live along with the poor. You won't find a family that does not have a patient... If there had been a small dispensary with a labour room, it would be a blessing to us. Women with complicated labour would have received quick care, and many lives could be saved, and we could have saved money. ... We need a permanent solution to this problem, not a mobile team that visits once a week, and which is not available at night. We are willing to pay for the treatment. What we need, first, is the hospital. Nothing is more important than life.*

Gul Bano spoke of how the dearth of health services, combined with poor transport, affected village people.

*Diseases are common here, even minor diseases can get serious and kill people. In certain emergencies, we have to wait for hours for the bus. We don't have a vehicle in this village. If there is an urgent delivery case at night, she has no option other than to deliver at home or die. Mehnaz had to wait for hours at the road to take my children to the hospital, but no vehicle crossed by.*

Hani expressed her gratitude to OCT for 'at least having done something for us that the government has not done for many years', but expressed her anger that the project never consulted them about their real problems.

*What kind of help do they want to provide us? They do not give us what we need. They just come here, give us some options and ask us to choose from these. They do not ask us what our real problems are. Our real problems are health and water and no one is going to help us in this regard. Why? Why don't they solve our basic problems first?*

In fact, the programme officer agreed with this analysis – and resigned before the project was over.

*They have been living here for many years with the same occupations. They know where to buy peesh and sell baskets. They can even afford the money for health treatment. What they lack is a proper transportation facility and health care facility. If you give them such facilities, they need no other facilities.*

*During the early days of the mobilisation, we did not know that health was such a serious problem. We came to know about this with the passage of time.*

It is unlikely that a single pilot project could have found a lasting solution to the health, water and transport problems that appeared as major barriers to progress. It is here that the absence of the state in the lives of the poor, particularly in rural Pakistan, can be seen as part of the core problem of the country's poverty. Creating the conditions to promote a more active and effective state at the local level was, however, outside the purview of the OCT pilot.

## 5 Targeting the ultra poor in West Bengal, India

### 5.1 The programme context

In contrast to the near absence of the state in the study villages in Pakistan, the state was very present, for better and for worse, in the villages selected for the West Bengal study. The governance structure in West Bengal has been dominated by the Left Front Government (LFG) – an alliance of leftist parties led by the Communist Party of India (Marxist) (CPI (M)), which has been in power from the 1970s. It was only in the last election in 2010 that it was finally replaced by the Trinamool Congress Party.

The LFG positioned itself as pro-poor in its politics, with a special emphasis on land redistribution. The land and tenancy reform of the 1970s was designed to free sharecroppers and land-leasers from the exploitative clutches of feudal landlords, and to redistribute land from those who owned more than five hectares of irrigated land and seven hectares of unirrigated land to households below the poverty line (BPL). Implementation proved to be flawed, as party allegiances outweighed need in selecting beneficiaries. This is evident in the study villages. Although all BPL households were supposed to receive 90 decimals of land, the most vulnerable households were given as little as 16, while others were given over 100 decimals. Moreover, since the land was distributed by the government on a verbal basis, the respondents have no written legal rights to where they reside, leaving the possibility of eviction at any time.

While the Trinamool Congress Party (TMC) now dominates the West Bengal government at state level, the *Gram Panchayat*, or village-level administration, in the study area remains loyal to the CPI (M). Redistributed land has now become part of a political struggle, as the original landlords continue to press their claims. The rural poor are now haunted by the fear of losing their homes. Without written documentation, they must rely upon political connections to hold on to their land.

The TUP households belonged to this category of the poor. Many of their families had been crowded out of their natal villages. As household sizes grew, homestead plots had to be divided among male family members to set up their own marital homes. However, it was only in the past decade, nearly 40 years after land reform, that they were offered the opportunity to relocate and re-establish

themselves in the saline marshland of the South 24 Parganas, close to the Sundarbans forest. Their personal accounts highlight the importance of political connections in shaping their current position. While these connections explain why they were selected for relocation, their poverty and weak bargaining power mean that the relocation occurred on highly unfavourable terms. They were given barely enough land to build their homesteads, and much of the land they received was uncultivable due to high levels of salinity.

TUP participants live in a mix of older established villages and resettlement areas controlled by the state government. The villages vary in size from 35 households in Kushtipur to 400 in Dulakhali. Each village is inhabited by a mixture of *Dalits* (Hindus drawn from the lowest Scheduled Castes), Muslims (classified as Other Backward Castes), and *Adivasis* (members of Scheduled Tribes). These are all sections of the population that are not only among the poorest in India, but face severe discrimination on the basis of their group identity.

The LFG focus on agricultural reform has been at the expense of interventions in the field of health and education, which is evident in the study villages. Although government-run primary health clinics (PHCs) do provide treatment free of cost, the closest PHCs were approximately three to five kilometres away from TUP households. This imposed considerable costs in terms of time and transportation. Respondents complain that even upon making the trip, medical practitioners were unavailable, or treated TUP members poorly as a result of their social status and poverty. While other alternatives such as Resident Medical Practitioners (RMPs) and private homeopathic doctors are more expensive and can do little in case of serious illnesses, their proximity, availability when needed, and their willingness to provide medical treatment on credit makes them a preferred option for many poor households.

A more active presence in the study villages are the Integrated Child Development Services (ICDS). This is a government programme aimed at children up to the age of six, as well as pregnant and nursing mothers. The package of ICDS includes: supplementary meals, immunisation, health check-ups, referrals and pre-primary education (Khuller 1998). There is typically one ICDS school to each hamlet in the study villages, but services are uneven. In a few of the villages the ICDS had stopped functioning for the past three years due to persistent teacher absenteeism. Supplementary meals are no longer provided, further deterring parental motivation to send children to school. As far as government primary and secondary schools are concerned, most TUP members are discouraged by the physical distance, discriminatory attitudes of teachers towards their children, and the poor quality of teaching.

Employment opportunities ranged from local farming, fishing and wage labour, to a much wider range of occupations for those who migrate to Kolkata and its environs. There was less gender segregation in the occupational structure compared to the structure in Sindh, partly because of the greater physical mobility of women. While certain occupations appear to be associated with certain groups, as in Sindh, this is less likely to be dictated by local conditions, as in Sindh, and more likely to be inherited on the basis of group identity. For example, a large number of tribal households in the study area are engaged in crab-catching, an occupation which was apparently 'assigned' to their community during the time of

the British Raj. Crab-catching was described by the women who engage in it as characterised by extremely harsh working conditions and irregular returns.

*Crab-catching was a very tough job. We went early in the morning at 4am, eating anything we got. We walked for hours before reaching the river. Then we spent the whole day in the river. If there was a shop near the river we bought puffed rice, and that is all we would eat all day until we got home in the evening. It was so difficult to walk with hunger when we came back at the end of the day. We did not know anything else – if we went we at least earned some amount of money.*

(TUP member)

Tribal and *Dalit* women are also more likely to rear pigs than Muslims (and higher-caste Hindus), and indeed were looked down upon by these other groups for doing so. Tailoring and *zari* (embroidery) work appeared to be closely associated with Muslim households. *Zari* work, in particular, is highly skilled, and men from poor Muslim households were often sent to Kolkata to serve as apprentices.

The range of work opportunities locally available to poor women and men has been somewhat expanded in recent years with the introduction of the National Rural Employment Guarantee Act (NREGA). In principle, this guarantees any adult up to 100 days of public works employment per year in return for the minimum wage. While men and women are supposed to be paid the same rate, in reality the actual rates paid and the extent of gender difference vary considerably at the discretion of the local government officials.

## 5.2 Programme implementation

Trickle Up programmes in India have been based on the self-help group approach, which has become the dominant means of involving women in development activities. Pioneered by a number of local NGOs in the 1980s, self-help groups (SHGs) bring together 10–20 women in a village who agree to save regularly, pool their savings and use this pooled fund as a source of loans to each other, with terms collectively agreed by the group. After a period of time, the NGO links the groups up with government lending programmes that are operated through rural banks. In addition to shared financial activities, SHGs can also participate in a range of other activities, such as training, collective action around community activities, protests, and so on.

Some of the key staff of Trickle Up, India had worked earlier with PRADAN, one of the pioneers of the self-help group approach, and so understood it well. Trickle Up programmes had previously provided grants for administration by their SHGs. The TUP pilot gave it the opportunity to test the self-help group approach with assets rather than cash grants, with the ultimate goal of ‘graduating’ members into a self-administered SHG linked to a commercial bank, through which members can take large loans to grow and diversify their income-generating activities.

Trickle Up partnered with HDC, a local NGO, which was responsible for implementing the project in the field. Neither organisation had much experience of working in the South 24 Parganas area where the TUP pilot was located. The West Bengal pilot adhered closely to the targeting methodology suggested by

BRAC. They conducted 29 Participatory Rural Appraisals (PRAs) which gave rise to a total of 853 potential participants. HDC staff visited the homes of those whom the community identified as the poorest, and conducted a household survey to identify households that fulfilled programme inclusion and exclusion criteria. In order to be included, families had to own less than 40 decimals of land, have no active male members or productive assets, and children engaged in child labour or not going to school. The presence of regularly earning male members or a household member utilising a microfinance loan were grounds for exclusion. A total of 300 women were selected for the TUP programme as a result of this process. Subsequent evaluations showed that the targeting was done effectively.

However, given project staff's lack of familiarity with the area in which they were working, a number of problems were encountered in the process of asset transfer. TU/HDC had decided to provide members with a combination of livestock, poultry, and non-farm activities up to a value of US\$100.<sup>4/5</sup> They strongly encouraged members to take goats/sheep, and offered accompanying vet services. What they had not realised was that the area was prone to waterlogging during the monsoons and prone to fluke worm. This, combined with an outbreak of goat pox and the culling of ducks in response to bird flu, led to the loss of most of the livestock and poultry transferred in the first round.

When it became clear that members might not attain the minimum asset value needed to graduate, TU/HDC changed their approach.

*Our main aim is for members to graduate and for them to have a strong asset, savings and skills base by the time this programme ends. We are doing this for the first time, and in a new area. We are constantly learning, and the important thing is that we improve things on the ground as we realise what works and what doesn't.*

They sought to 'top up' the lost assets in a second round of transfers. Over time, however, they realised that many members needed a more immediate source of income than livestock was providing them, so Trickle Up re-evaluated individual performance and redesigned their strategy. They encouraged 'slow performers' to give up their livestock and take up petty trade in order to have a daily income source, and redistributed the animals to 'strong performers' to boost their herd sizes. Finally, members were again given additional inputs for fish cultivation or paddy-husking so that they could diversify their livelihoods.

Local people in the community (often members' husbands) were hired and trained as 'animal friends' to provide basic veterinary services to members. Trickle Up felt that this would be more sustainable, as members could receive around-the-clock attention if their livestock became ill. In addition, this would have positive externalities upon the rest of the community who could also seek the advice of local animal friends. However, animal friends failed to provide the kind of support that members needed, and were discontinued after the pilot phase.

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4 TUP/HDC were constrained by this amount, and now realise that in order for participants to generate enough income to reach a higher economic threshold, they required a larger initial investment in their assets.

5 US\$1 = 46 INR (Rs).

The tendency to change programme design in response to events on the ground was also observed in relation to the cash transfer. TU/HDC had planned to give members a weekly stipend of Rs 91 (~US\$2); those with livestock received support for 32 weeks, and members with petty trade received the stipend for 12 weeks. Due to budgetary constraints, project staff found that they could not carry through with this plan and decided to focus on those in greatest need. Members who were still deemed extremely vulnerable would now receive a stipend for the entire duration promised to them, while those deemed less vulnerable had their transfers cut. The staff acknowledged that making these changes in the midst of implementation, and failure to communicate the reasons behind them to members, led to a great deal of confusion and mistrust of project staff.

Trickle Up hired six programme officers (POs) from HDC to visit 300 beneficiaries weekly. They were charged with conducting weekly SHG meetings, visiting members' homes once a week to oversee their enterprises, providing pertinent health and social messaging, conducting livelihood trainings, and evaluating members' progress. They were also encouraged to provide a mentoring role, helping members to deal with their personal problems and to mobilise resources from the government and village elite when necessary.

A health strategy was planned to deal primarily with family health (sanitation and treatment for common ailments), maternal health (antenatal and postnatal check-ups; family planning; social messaging), and child health (immunisations and nutrition). A health programme officer was to regularly visit TUP households and encourage members to utilise the free services of local government health clinics. In reality, however, the Health PO left midway through the programme and was never replaced, leaving a gap in the health implementation. Trickle Up field staff succeeded in providing sanitary latrines for TUP members, and convinced eligible TUP members to adopt family planning methods. They also instituted an emergency health fund to help members pay for serious treatments.

Trickle Up had faced considerable resistance in the early stages of the programme from local political authorities who did not want an NGO intervention in the area. They realised the importance of 'buy-in' from the local community, and had to find ways of creating allies among the local village councils if their efforts were to be effective. The HDC staff invited the most active and influential in the area to form the *Gram Unaayan* Committee (GUC), or Village Development Committee. Modelled on BRAC's *Gram Shahayak* Committee (GSC), the idea behind the GUC was to support participants in managing their assets as well as to provide moral support. Although the GUC assisted in combating alcoholism among TUP husbands, retrieving lost/stolen goats for TUP members, and accompanying ill TUP members to hospital, the initiative was ultimately abandoned. The GUC members' intentions proved to be more politically motivated than altruistic, and it was observed that they would only provide assistance to those within their own party, or as a platform for upcoming elections.

In August 2009, Trickle Up and HDC carried out an exercise to determine who was ready to graduate, using a set of criteria which assessed the maintenance and growth of each individual's assets, livelihood diversification, meeting a savings/borrowing requirement of US\$20, active SHG participation, food security,

children's education, sanitation/hygiene knowledge, and knowledge of government services. The POs gave scores to their members on each of these indicators, and those who scored above the 60 per cent benchmark were considered to be graduates.

Given the series of shocks that afflicted members (goat pox, cyclones, inflation, etc), Trickle Up and HDC felt that SHG perspectives were required to make the assessment more grounded in local challenges. SHG groups evaluated whether or not their peers had adequate savings, kept their assets well, practised good hygiene, diversified assets, participated in SHG decision-making, and could continue on without any programme support. SHG assessments boosted the graduation numbers to 86 per cent of overall membership.

In terms of the women in our study sample, 18 out of the 20 women were considered to have graduated. Apart from this,

- There was no change in the number of members who obtained BPL cards from the government over the course of the programme;
- Pre-programme, 5/20 members ate three meals a day and did not skip meals. This increased to 15/20 members at the end of programme;
- 4/20 respondents sought health care at government facilities pre-programme, and this increased to 10/20;
- 13/20 respondents sent their children to school pre-programme, and this decreased to 10/20;
- 12/20 respondents cultivated land or a fish pond pre-programme; this increased to 16/20;
- 15/20 members depended solely on wage labour or begging as their livelihood, this decreased to 4/20;
- 1/20 members had formal savings, and their numbers increased to 18/20.

Evidently, the areas where the programme made the largest contribution were income generation, savings through the SHG, food security, and a slight improvement in cultivation of fish ponds and leased land. These outcomes were intended and were in line with programme design. The programme also succeeded in encouraging members to seek out government health services, which was much more cost-effective than RMPs and private hospitals. Even though distance, accessibility and quality of service among government health facilities left much to be desired, the staff's messages convinced members to utilise their services much more than before for common illnesses.

However, as with OCT, the absence of a baseline survey meant that it was difficult to ascertain whether or not the extent to which participants had met graduation criteria could be attributed to project efforts. At the same time, we can interpret certain forms of impact failure as a reflection of government rather than programme shortfalls. Local *panchayats* (local-level government) failed to distribute BPL cards to all those who were eligible, despite the lobbying efforts of project staff and demands made by members themselves. According to TUP members and the project staff, such assistance remained more clientalistic and

based upon favouritism, rather upon genuine entitlements. Given members' general dissatisfaction with the quality of government schools, since receiving their assets, a few members pulled their children out of school to assist with their new enterprises. This does highlight a slight dissonance in social messaging versus the practicalities of daily life.

As in Sindh, we asked staff to select 'fast' and 'slow' climbers from the West Bengal sample, regardless of whether or not they had graduated. We also wanted to ensure that different social groups were represented. Our sample consisted of four *Dalit* women, 11 Muslim women from Other Backward Castes (OBCs) and six *Adivasi* women.

A comparison of the slow and fast climbers in the West Bengal context showed a different – and counterintuitive – pattern from the one observed in the Sindh sample. Whereas in Sindh, it had been those that had started out most favourably endowed that progressed fastest, in West Bengal, it was the most disadvantaged group who appeared to report the fastest progress. The *Adivasi* population is generally ranked the poorest social group in India, poorer even than the *Dalit* castes. Yet the *Adivasi* participants were considered to be the fastest climbers of the three main social groups represented in the project as a whole. All the *Adivasi* women in our sample were also classified as fast climbers. It is worth noting that all but one of the *Adivasi* women in our study sample lived in Jhaltala, the least well served village in our sample. It had no schools or health centres, and poor transport and road links. Collective requests for a local school, land, BPL cards and so on had all been disregarded by local government officials. While the PO responsible for Jhaltala was considered one of the most committed of HDC staff, this would not have explained the rapid progress made by *Adivasi* members in other project areas.

Of the remaining respondents in our sample, only four of the 11 Muslim OBC women were classified as fast climbers, along with two of the four *Dalit* women. Worth noting is that TUP residents of Patikhali were regarded as among the weakest performers in the programme, despite the fact that it was one of the best endowed TUP villages. Its houses are mainly made of bricks, it has good access to transportation and infrastructure, and the most active of the *panchayats*. This has resulted in the creation of government schools, health centres, provision of water pumps, and distribution of vested land for the residents. All four of the TUP members from Patikhali in our sample (all Muslim OBCs) were classified as slow performers.

Apart from group identity and village location, other factors that appeared to distinguish the fast and slow climbers were similar to those observed in Sindh – prior asset holdings, social networks and so on. However, what stood out to a far greater extent in the West Bengal case was the diversity of marital life and relationships reported by our respondents. The nature of marital relationships, and the role of the husband within them, proved a major factor in explaining how women fared in relation to project support. In some cases, husband and wife operated as a harmonious team, taking joint decisions, coordinating their livelihood activities to maximise the returns to their collective efforts. In others, husbands took a leading role, providing the initiative and motivation that drove the household's success. Women played a relatively passive role in these

households; they may have been engaged in economic activities, but they deferred to the overall decisions taken by their husbands. Women without husbands – either widowed or deserted – clearly had to struggle to make a living, but they were by no means the slowest climbers in our sample. Instead, the slowest were those with husbands whose irresponsibility represented a major drain on household resources. These were husbands who drank, gambled or simply refused/failed to discharge their breadwinning roles.

### 5.3 Participants' experiences of the Graduation Programme in West Bengal

#### 5.3.1 Analysing the fast climbers

One of the striking findings coming out of the West Bengal study was that, in contrast to Sindh, the absence of an adult male breadwinner did not necessarily preclude participants from the category of 'fast climbers'. In this section, we discuss examples of fast climbers from our sample with very different marital relationships. We begin with one of the most successful of the fast climbers, an *Adivasi* woman from Jhaltala. As Srimati Sardar said, this was the first time that her community had received any help from an external source. It had simply subsisted on what its members could earn on a daily basis. If they had no money, they bought food on credit, and if they were denied credit, 'we simply bound our stomachs and slept... Nobody helped us before, Dada [the PO] was the first to give us support'.

She lived with her husband and four children in Jhaltala. She had been catching crabs from the age of ten along with her widowed mother in order to feed the family. Her husband had worked since childhood for a local landlord who remained his patron. He had migrated to work in a wholesale fish market in Kolkata for two years and then, after his marriage, worked as a loader in the shipyard in Kidderpore. He then returned to the village and began doing agricultural wage work, earth work and cultivating paddy on land he had sharecropped from his old landlord. The husband and wife would migrate together to other districts in search of work when there was none available in their village. Srimati had also opened a shop selling the local liquor which helped the family to survive.

She and her husband had been wary of joining the programme, as they were afraid of jealousy from others – particularly Muslim members of the community who had been excluded from the programme. They decided to join since others were also joining – 'we would all be in it together', she stated. She was given ten ducks and two goats at the start of the programme. Her ducks had to be culled on government orders, but she was given Rs 500 (~US\$10) as compensation. She used the money to buy a pig and also invested in fish for their pond. In the next round of transfers, she was given three goats. She sold the kids and bought a pig, leased land, and cultivated a pond which they stocked with fish. They sold fish, and added to their capital for leasing more land. She was also sharecropping a cow from the landlord. She was selling its milk and kept its first calf. They then leased a second pond.

Her fears about jealous neighbours were not unfounded – first their fish, and later two goats and two kids were stolen. These thefts set them back considerably, but their skills and capacity had been considerably enhanced. They had never

managed to save before, but now, both as a result of the diversification of their livelihoods, and the formal set-up offered by the SHG, she began to save regularly from her stipend. She had become the leader of her SHG. Her husband was given training as an 'animal doctor' by the programme and earned Rs 200 (~US\$4) a month for his services. He planned to continue in this role after the project closed. They have begun using the PHC which is not far from their village, thus saving money, and only use the private service providers at night or in an emergency.

Srimati believed that her family had started out on the bottom rung of the ladder.

*We did not have anything, we did not have clothes and neither did our children. We did not have food to eat. Our house was broken and we had no assets. We could not manage with our income... What my husband earned was used up repaying credits in the shop. We could barely afford the secondhand clothes for 10/15 rupees that came into our village.*

For her, the programme had provided advice about how to prosper, but also the additional material support they needed to pull themselves out of extreme poverty.

*I had thought before about how to improve our condition. But we did not have the capacity. We have to find new ways. Sarojda (the PO) told us to invest in some other activities. He said many times to save from our income and put that into fish and paddy cultivation.*

She felt that they had moved to the top of the ladder.

*Now we can eat good food, we can buy clothes. We don't have a crisis of anything. If we don't have money, people now happily give us credit from shops. We have land and fish so we can eat better.*

Achiron Bibi was one of the Muslim OBCs who had been classified as a fast climber. She was 35 years old, had primary education, and lived with her husband, Khalek, in Badlamari. Both had been married before. They had two sons (12 and 5) and a daughter (6), while Khalek also had two sons from his previous marriage. Their house was built on a small piece of land, some of which belonged to her father and some they purchased a few years back. They did not yet have ownership papers. They had a small pond that had recently been re-excavated under the government's land and water management scheme, and they had begun stocking it with fish distributed by the government.

Khalek had been working in Kolkata on a construction site and became a contractor, but suffered a major business loss. His wife had to take up agricultural wage labour to keep the family going. A stomach cancer operation for Khalek two years previously had depleted their assets, as they had to sell some of his natal land and forego his capacity for regular work. He now worked in Badlamari doing wage labour when he could. The TUP programme made a considerable difference to their lives. When they had been selected for the programme, they were suffering from severe food shortage, going hungry for 10 out of 30 days, sometimes subsisting on arum roots collected from the pond. While Achiron took most of the initiative with regard to the programme, her husband was generally supportive of her efforts. She was given four goats in the first round of asset distribution, but two died almost straightaway eating waterlogged grass. She

received four more goats in the second round. She sold off four of the goats – they were creating too many problems wandering into her neighbour’s fields – and used the money to start a bangle-vending business. The business went well and she hoped to set up a shop in front of the house.

She had always saved some of her earnings separately from her husband, who tends to spend whatever he earns. She described herself as a ‘miser’ in order to be as economical as possible. She used her consumption stipend primarily to improve their diet, but also saved about Rs 20 a week with her SHG. She was saving for her daughter’s marriage, and to take loans to finance her income-generating activities.

While Achiron had clearly made considerable progress on the economic front, she was also extremely articulate about the changes she had experienced in herself and in her relations with others. Her uncle was a leading political figure in the village, and Achiron herself had been very active in the youth wing of the Communist Party. She was an active member of the TUP SHG, and also joined an SHG associated with the government. She borrowed money from the government SHG to construct a new house.

While she had been politically active before she joined the programme, she believed that there had been a manifold increase in her level of confidence, her physical mobility and her leadership skills since she joined.

*Now we are meeting together, we talk to each other and slowly we have developed. Before, no women here ever went far, but after the project came, we went to hospital, and moved out and within the village. The PO taught us how to talk, how to behave with people. We have benefited hugely – it’s not that we gained knowledge by reading books, but by talking to people, meeting them.*

She had become aware of a number of social issues through her interactions with the project, and has mobilised her group members to protest against child marriages and domestic violence in their community.

*This has not been accepted easily by the male elites in the village. We are creating a problem for them, we are opposing them in the Panchayat, we are opposing them in the village. There is a woman who was being beaten terribly by her husband for many years. All of us women went together and opposed him boldly, and took some men with us to beat him up if necessary. Since then he has been quiet and has not raised his voice.*

Chupiya represents an example of a ‘fast climber’ who progressed through her husband’s initiative rather than her own. She was a 35-year-old Muslim OBC who lived in Badlamari with her husband Sakat Ali. Her husband had moved to Badlamari because he acquired some land through a political connection. However, the land was saline and could not support cultivation. They had four sons and a daughter. The two older sons (10 and 9) were living as boarders in a *madrasa* in another village. Their daughter (12) had polio and lived with her grandfather so that she could attend a nearby school. This reduced the number of children Chupiya had to take care of at home. They had managed to obtain a disability card for their daughter. They had also applied for assistance under a

government housing scheme, and had recently been given a job card under the NREGA scheme through a political contact.

The couple had relied on Sakat's daily wage earnings during the early years of their marriage, although Chupiya also did a few days of wage labour during the harvesting season. The job card helped her to find work after the agricultural season was over. Over time, the salinity in the land decreased, partly because of the shifting river, but also because of infrastructure development by the government. They were able to produce rice from their paddy land for five months of the year. Sakat tried his hand at a number of businesses, such as cultivating vegetables on leased land, but did not make much of a profit. He also did wage labour in the fisheries, and then started a paddy-husking business with Chupiya. They bought paddy on credit and repaid the loan after selling the husked rice.

When Chupiya was selected for the TUP programme, she had wanted goats for her asset transfer, but deferred to her husband's decision to ask for cash support for his paddy-husking business. The business became their main source of income. He also took over her consumption stipend to manage household expenses, apart from Rs 20 which she saved with her SHG. He reduced his time in wage labour, and spent more time cultivating his existing land and leasing more land. They re-invested most of their profits into the paddy-husking business. Chupiya also bought a cow, using some of their profits and borrowing the rest from her father. She hoped to get milk for her children, but her husband had his eye on land that was closer to the main road than where they currently lived. He sold off the cow for a profit, mortgaged their current land, and planned to take a loan from her SHG. However, the SHG stopped functioning once the project came to an end, and they had to turn to a moneylender for the loan. This has eaten into their capital, and she has gone back to doing agricultural wage labour on a sporadic basis.

Economically, it was clear that Chupiya's family had done well largely because of her husband's business acumen and hard work. She believed that they had been in a state of destitution and at the very bottom rung of the ladder in the early years of their marriage. However, things had improved so that by the time the project began, they were on the third rung: 'As long as he earned we had food, otherwise we starved. Just a year before the project, we started with the paddy business'.

By the end of the research period, they had climbed to the fourth rung: they had food all year round, they could visit the doctor if the children fell ill, and neighbours were willing to lend them money because they knew it would be repaid. They had temporarily moved down one rung of the ladder because of going into debt with the moneylender, but she expected that they would climb to the sixth rung within a year once the land began to yield a profit.

However, despite being the main conduit through which project support was directed, Chupiya's relations with her husband remain highly unequal. All the main decisions were taken by him, he controlled all the financial transfers provided to Chupiya by the project. And while he told her she could always ask for money when she needed it, she would have liked to have had an income of her own, if only to buy treats for her children. The fact that all the project transfers have come in the form of money had made it easier for her husband to take control. She feels that if she had been given goats, she might have had some earnings of her own.

### 5.3.2 Analysing the slow climbers

Since all the *Adivasi* women in our sample – and in the TUP programme more generally – were classified as fast climbers, it is by analysing the Muslim OBC and *Dalit* respondents that we can gain insights into the factors that blocked progress among the participants. As we have noted, a disproportionate number of Muslim OBCs were classified as slow climbers, and at least one claimed deterioration in her family's situation. However, it was not necessarily greater poverty at the outset of the programme that characterised the slow climbers in our sample. For instance, Samiran Bibi and her husband Monachand, a Muslim OBC family from Badlamari, were among the more prosperous families in our sample, but showed little interest in taking advantage of the opportunities provided by the project. They lived in a large hut with a veranda that they had constructed after separating from his parents. They borrowed from a neighbour to purchase one and a half decimals of land for Rs 8,000 (~US\$163), their land had two ponds, and they made separate sheds for their cows and goats. They also owned one *bigha*<sup>6</sup> of cultivable land beside their homestead plot.

None of the women in her family had gone out to work, and she had grown up helping with the household chores. Her husband had studied till class 5 in primary school, and then started working in the fisheries with his father and brothers, which he continued even after marriage. He earned an average of Rs 500 (~US\$10) a week, but on a good day could earn Rs 1,000. During the dry months, he did wage labour and worked under the NREGA scheme.

With the decrease in salinity in their vested land, they had been able to grow two crops of paddy a year, and now had enough for six months of consumption. They also grew vegetables on leased land. Samiran had been doing *zari* work for a while, but gave it up when their situation improved. Both their children were at school.

They were initially not selected into the programme because their house had a four-sided roof, a mark of wealth. However, the staff were convinced of her need to rent land and attain year-round food security. She requested cash, but was given four goats in the first round of asset distribution and a further four in the second round. She did not invest a great deal of effort in caring for them. Four of her goats died of goat pox within a few months. Although she had been advised to vaccinate her goats, she had considered this unnecessary: 'We have reared so many goats and sheep, have these things ever occurred? When goats get sick I just go to Fajbulla (the local vet) for medicines'. The unhealthy state of her goats meant that they did not fetch a good price in the market. Samiran and her husband also consumed most of the stipend they received, rather than saving or investing a portion of it as others had done. She did not remain in the project SHG for long, but instead joined the government's SHG because she was told that she would be more like to benefit from other government schemes as a result.

Samiran believed that her family had been 'neither in the best or worst of conditions' when they joined the programme. She did not think that they made any progress as a result of their participation.

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6 A *bigha* is equivalent to 0.4 of a hectare.

*We were on the fourth step then, we are still there now. Our food condition is the same, we have enough every day. If you work hard then you will never have a food problem. We have [land] cultivation. We were given assets because we were very poor. What improvement has there been? We are poor still.*

It was clear from Samiran's account that her family had started out more prosperous than others in the project, and that they had prospered through their efforts at cultivation and her husband's hard work, rather than the support they received from the project. Their motive in joining the project was to expand their cultivation efforts, and they did little to meet the project's criteria of progress.

Amala fell into the slow climber category for a different set of reasons. She was a 35-year-old *Dalit* woman who lived in Changdona with her husband, Shyamal, and their three daughters. She had suffered from periodic convulsions from a young age, and this had constrained her capacity to work on a regular basis. Shyamal worked as an agricultural wage labourer, but decided to start up a fish business. He suffered a major loss as a result of theft and found himself deep in debt. He returned to wage labour, but on a very irregular basis, spending many days doing no work at all. Amala did as much agricultural wage labour as her health condition allowed, and sought to supplement their income through other means. She sold dung cakes for fuel (which she made from cow dung she collected from the fields), as well as stitching mats and quilts. Her older daughter (14) had begun work helping the local fishermen. Their other source of income was an ageing duck whose eggs she had been selling for a number of years.

They had managed to obtain a BPL and ration cards, and sometimes received help from her brothers. She was a member of the government SHG and had borrowed money from it to pay for medical expenses. Otherwise, they borrowed from the moneylender to tide them over bad times. They had tried to lease some land for cultivation just before the project began, but the landlord had taken the land back because they could not pay the full amount they owed.

Amala's relationship with her husband was very conflictual. She believed that her husband was having an affair with one of the women in their neighbourhood, and there were constant quarrels. His irresponsibility as a breadwinner also meant that she could never rely on him to carry through any joint projects. He was resentful when he found out that the TUP project would only provide direct support to Amala, and reduced his income-earning efforts even further. She had initially asked for seed capital to start a business, but decided against it as she felt that money could be easily appropriated by her husband. Instead she opted for livestock. She was given six sheep and one goat, but over the project period, the animals died. The project staff believed that she failed to apply the training that she received. She did not manage to expand her asset base at all, but she did put a great deal of effort into saving with her SHG. She used her consumption stipend, and later her income from selling eggs, cow dung cakes and so on. Still, she remained the lowest saver in her group. Although she was encouraged by the project staff to take a loan from the SHG and start a new business, she was afraid to do so in case her husband took over the money and got them into further debt.

Amala was not only classified by project staff as a slow climber, but she was also one of the few participants who failed to graduate. She herself felt they made no

progress over the course of the project. They had started out, and remained, on the lowest rung of the ladder. She feels her husband's irresponsibility was primarily what held her back. She would have liked to have leased in land for cultivation, but could not do it on her own. She regrets not having a son to fall back on.

*If I had a son, then at least we could lease or mortgage land to cultivate. If my husband worked, then would we be in such severe conditions today? Can one person do everything? He is lazy and does not work. Everything I am doing on my own, but how many connections can I make to get land and money? He does not show any interest in helping. If a man goes to negotiate, it has a different impact from a woman.*

In the case of Samira Bibi, the demands of looking after elderly and disabled family members was one factor that prevented her from benefiting fully from project support. Her and her husband's religious conservatism was another contributing factor. She was around 40 and lived with her husband Habib in Patikhali, the most prosperous village in our sample. They had four children: a 17-year-old daughter who is mentally disabled, a 14-year-old son who was apprenticed to learn *zari* work, and two small children (5 and 9) who were in government school. In addition, she looked after her husband's ageing and bedridden aunt.

Samira's mother had been a housewife, grew up confined to the home and engaged primarily in household work. Her husband used to have a paddy-husking business, and then set up a tea shop in their village. But around five years ago, he had his right leg amputated because of leprosy. They managed to pull through with assistance provided by the rest of the village. He continued to need medicines of about Rs 100–200 every month. He had obtained a disability card from the government, and a ration card which gave them two and a half kilos of rice at a subsidised price. This was an important source of food security throughout the year. He also managed to benefit from the Government Indira Awas Housing scheme, which provided households below the poverty line with a cash transfer to build a semi-*pucca* (concrete) house. They had a pond in their courtyard, and separate sheds for livestock and poultry. Samira earned two kilos of rice per week for cleaning the government school which was next to their house.

When they were selected for the programme, Samira relied on her husband's advice and opted for ducks, since they had a pond, and goats because that was what all their neighbours had requested. A number of their ducks died, they ate a few when they had visitors and sold the remaining one. She still had the two goats left. She planned to sell one of them which was not reproducing and buy two country goats. She does not remember a great deal about the training she received, except in relation to goat-rearing, but even that had not benefited her much.

For the next round, they asked for seed capital for her husband's tea shop and fish to stock their pond. For the last two years, they have been cultivating paddy on leased land, and her husband's aunt had given them some land for looking after her.

She and her husband had very orthodox religious views about financial transactions, and believed it to be un-Islamic to take loans on interest. She was not regarded as a regular saver, saving around Rs 10 a week when she managed to get money from her husband. She did not attend the SHG meetings very regularly, and her youngest daughter sometimes took in her savings.

According to her PO, Samira had been confined to the household for most of her life. Now she had a physically disabled husband, a mentally disabled daughter and an ageing aunt to look after, making it even more difficult for her to do very much else. Samira herself did not have much confidence in her own abilities, and strongly resisted the idea of setting up her own small business as the programme staff suggested.

*What will I do with that idea, I cannot get out of my house... I did not go to the meetings and did not know anything. I was fearful! They all said to do business, but can we [Muslim women] do that? I would have to purchase paddy from the village, then sell it in the market. I am the lone person, after completing household work can I do anything else?*

While she did appear to hold very conservative views about women's roles, it was evident that her husband's domineering attitude reinforced her lack of confidence.

*If I say something or advise him on something, he says to me that 'you are a fool, do you have any intelligence?' If I say something to him, he says 'I know best what to do or not do. I have intelligence. You don't have to say anything'.*

Samira believed that her family had been at the bottom of the ladder, or perhaps on the first rung when the project began.

*We lived only when my husband earned and otherwise we starved. We had difficulty in everything. We did not have proper clothes, even now we depend on fetra [charitable donations].*

At most, they had climbed one step. 'Now the shop is generating profit with the capital we received. And we have food all year round since starting cultivation. Perhaps we won't have to take *fetra* now'. But she did not want to climb much higher because she feared the project would take away her assets.

Ujala Bibi was a woman in our sample who had been begging for a living. She had been born into a very poor household. Her father collected palm juice to make into *jaggery* (date palm juice) for sale, as well as doing agricultural wage labour to support the family. Her mother did not work, nor did her father's younger siblings who lived with them. When they were short of food, they borrowed it from the neighbours. She was married off at the age of 12 to Monchand, who also came from a poor landless household and used to catch and sell fish for a living. His brother was politically connected and managed to get three *bighas* of land in Gangacheri, which he gifted to Ujala and Monchand. Soon after they moved, Monchand married again. Her husband gave up his fish business and began doing wage labour. The co-wives lived together, but Ujala found herself increasingly neglected and abused within the marriage. She had six children, and as her children grew up, they encouraged their mother to separate from their father. She worked in a brick kiln for six months of the year, and the other six months she lived in the village and begged for food. She used her savings to purchase ten *katha*<sup>7</sup> homestead land from her brother-in-law and built a house there. She also managed to marry off her three daughters without paying dowry, as well as one son.

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7 720 square feet.

About a year before the project started, Ujala Bibi had to stop working in the brick kiln because of a bad back, and now lived through begging on a daily basis. Her earnings from begging were the only income coming into a household, which was, at that time, made up of eight members. She did not receive any help from the government, although she had applied many times.

She was reluctant to join the project, and resisted the various livelihood options that were put to her.

*I have never domesticated goats or sheep. They [the PO] said to take ducks and hens, but I don't have space. They said many times to take a business, but I can't calculate. They always said to do some business or other activity. But what will I do? I cannot even remember the houses in the villages I visit for begging, so how will I remember when I sell goods to someone on credit?... But they said so many times, I finally joined.*

She settled on goats after taking advice from relatives, but most of them died over different rounds out of neglect. Together with her son and daughter, she excavated a pond, but most of the fish she put into it also died due to a lack of water. She tried to rear hens, but they were culled, and she consumed all of the compensation money she received from the government.

The consumption stipend provided some support, as she purchased food with it and saved the rest. She reduced her begging during this period and, as a result, was able to save only Rs 650 (~US\$13) with her SHG. She lacked the capital to lease in land for cultivation, and her SHG refused her a loan once the project came to an end since she was deemed 'uncreditworthy' by the group.

She believed she had been on the first step of the ladder before the programme.

*We could not manage the family. We did not have a proper house – the roof was covered with plastic. We depended on my begging. We could hardly have two meals a day. My son lived with me then, and everyone depended on my begging. We went without food often. After my son left, my daughter came back and the situation was similar. We could have our meal only if I begged.*

She felt she had moved up two rungs of the ladder, but the improvements that she described were largely due to her adult dependants moving out, and her son and wife applying what they had learnt through her association with the project.

*For some reason, I could not improve economically from the project. I took a lot of care of the livestock, but all my assets died. What benefit did I get? Nothing comes into my head. I still have to depend on begging. But my son has bought a small piece of land borrowing money from the brick kiln. He worked in a brick kiln but he did not have any knowledge about saving and investing. Now he has his own family, he is realising. Even now, my daughter-in-law hears what the project staff are saying and she tells her husband. He does kitchen gardening and fish cultivation so we can depend on that. Now we eat three meals, stomach-full. Just two of us, my daughter and I, live on my begging. The other daughter has moved out and my youngest son is working elsewhere. Since I have three meals a day, I have moved up two steps.*

## 5.4 Explaining project impacts

The TUP project in West Bengal clearly operated in a context where the state was present in a variety of guises, in contrast to its near absence in the Sindh villages. The fact that so many of the extreme poor households in West Bengal had some land at their disposal, however tenuous their claims might still be, was a product of the government's land reform programme. There were references to a wide variety of social protection schemes for poor households, including ration cards for subsidised rice and wheat, BPL cards which entitled holders to various government benefits, the NREGA card which entitled holders to a guaranteed 100 days of work on public works programmes, subsidised housing schemes and interventions to excavate ponds and stock them with fish. There were also very active political networks, and a number of the better-placed households in our sample had been able to take advantage of them to gain access to various benefits, including land. There were primary schools in the villages, as well as ICDS for pre-school children. Many participants were already using government health clinics, and others who were persuaded to could do so with relative ease. The difficulties of access mentioned in the Sindh study did not feature in West Bengal to the same extent, and while many respondents did have health problems, health itself was not singled out as an insurmountable barrier to pathways out of extreme poverty.

A second major contrast related to the social composition of villages in the two contexts. Whereas the Sindh villages were largely made up of members of the same extended family and were characterised by considerable social cohesion, the West Bengal villages were highly stratified with marked divisions along caste, ethnic and religious lines. Consequently, there was much talk of jealousy and resentment, often resulting in the destruction of assets received by project participants, particularly the *Adivasis*. It appeared that their neighbours could not tolerate signs of progress among a group that was considered to be of the lowest status in the village hierarchy. There were also frequent references to crime and theft in the study villages, for instance in relation to the fish stocked by Samiran and her husband, the money saved by Anwara, and so on.

A third major contrast was the far greater variety in the occupations described in the interviews, which is partly a reflection of the greater mobility of the villagers. While we do see some evidence of inherited occupations, such as crab-catching, pig-rearing and tailoring, there are also references to the production of food items, cow dung cakes, mats and quilts, vegetable and paddy cultivation, pond and river fishing, shrimp cultivation, brick kiln and construction work, cleaning schools, teaching, and others. What is also worth noting is the greater physical mobility of many of the women in the project. Along with far greater economic activity in the public domain (e.g. vending, agricultural wage work, public works projects), women also migrated on their own or with other family members in search of agricultural wage work, to work on brick kilns or to beg.

It is against this more dynamic background that the TUP programme in West Bengal operated. Both in terms of the assessments made by the programme officers, and by the participants themselves, a much higher proportion of them reported progress which they largely attributed to the project. However, there were also many examples of slow climbers and reversals of progress. As with the TUP

project in Sindh, some of the blame for the slow progress made by many of the participants can be laid at the door of project management.

Failure to appreciate the likely difficulties with goat-rearing in an area that flooded during the monsoons, and was prone to fluke worm infestation, led to high levels of fatality in a key productive asset distributed by the project. In addition, while a great deal of pressure was exerted on poorer participants to take up petty trade in order to assure a daily flow of income, the organisation itself had very little experience with this line of activity and was unable to provide the necessary skills. As a staff member admitted,

*We did not really think through the petty trade option carefully. We received little training on how to give our members business skills, and they really needed to know how to manage accounts, price items, etc.*

As with the OCT, there was some delay in communicating lessons from the ground up to higher management. The problem here partly 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 detrimental.

*We said right away that the goats are getting sick. If we were allowed to act earlier, we could have prevented all these goats from dying. We also said in the beginning that people need petty trade, because they are 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]

However, it should be noted that once the problem had been recognised, the programme offered advice on how to protect the goats through building platforms, and feeding them dried rather than waterlogged grass. Unfortunately, the advice came too late for many, or was simply not understood. Nevertheless, the idea of training local people as 'animal friends' allowed some of the skills and knowledge associated with livestock-rearing to remain in the village after the project had finished. The problem of avian flu and the decision to cull poultry was of course outside the control of the project, but it is worth noting that the decision was taken by the government and those affected were offered some compensation.

The formation of self-help groups provided an important financial resource for project participants, although not all groups functioned equally well, nor did all members benefit to the same extent. Almost all the respondents valued having somewhere that was safe to save, and also difficult for importunate husbands (or themselves) to break into when a sudden need arose. The size of their savings with the group was mentioned as a source of pride by a number of women. However, their use of group borrowing facilities was one of the factors that distinguished fast and slow climbers. Those that were less confident tended to borrow from group funds for consumption purposes, but a number of the more dynamic ones were able to borrow larger sums to expand or diversify their livelihood activities. The slowest climbers, however, were those who either preferred not to borrow any money for fear of not being able to pay it back, or else were denied access to loans by other group members for the same reason.

Focusing on the trajectories of individual participants, we reported that the most disadvantaged social group, the *Adivasis*, consistently reported the most rapid progress. The only explanation that we are able to offer for this counterintuitive finding is that this group, who had been systematically overlooked by the government, courted by political parties only for their votes, and who have little contact with any NGOs, had never received help before. It is likely that they recognised that the TUP project represented a unique and possibly one-off opportunity for them to improve their situation and took full advantage of it. They were much more likely than respondents from other social groups to mention the advice they got from their PO, and much more likely to follow it. The *Adivasi* respondents in our sample who lived in Jhaltala were fortunate also in having one of the most committed of the project field officers, but this did not explain why those living in other villages also did well.

By contrast, it may have been that those who had other options, including participation in government SHGs or attaching themselves to powerful political patrons, did not give as much time, attention and thought to maximising gains from project participation. This may go some way towards explaining why all four of the respondents from the wealthiest village in the sample were all classified as slow performers, despite the fact that they varied considerably in their starting positions. In one of the other villages, the introduction of a government SHG, with its promise of other government benefits, weakened the membership of the TUP SHG.

Another factor that affected the performance of participants was the extent to which their past had prepared them to take up productive opportunities more generally, and the specific livelihood opportunities on offer through the project. Project staff strongly encouraged certain kinds of activities over others, but they were not necessarily inflexible about it. It was noticeable that a large number of the *Adivasi* women opted to rear pigs, often selling the goats and sheep that they had received from the project. As one of the participants from Jhaltala said,

*Dada (PO) did not tell us to raise pigs or not to raise pigs. But we wanted to, and he encouraged us, and allowed us to sell some of our sheep and goats so that we could do this. Without those animals and his help, how could we ever afford it?*

Women who were already accustomed to taking some initiatives on their own were also better able to benefit from what the project had to offer. One reason why Achiron made a success of what was on offer to her is that she had some degree of education, had nevertheless started wage labour very early in her life (more to have an income of her own than out of dire need), was politically active within the village context, and had spent some years in Kolkata when her husband was working there. The transition from various kinds of wage labour, to rearing livestock and starting her own vending business, was not a particularly difficult one for her. Similarly, Anwara, who had been forced by her husband's irregular earnings to take up paid work very early in her marriage, had considerable experience with running her own fish-vending business before she joined the project. She was thus able to make a success of the jewellery-vending business she took up with project support.

By contrast, women who had no education or business experience were alarmed at the prospect of starting their own enterprises. Ujala Bibi had been providing

wage labour in a brick kiln and begging for most of her adult life to support herself and her children. She was illiterate, innumerate and was also getting old. She resisted the idea of borrowing from her SHG in order to start up her own business, as advised by her PO. It was evident that she was not well placed to take advantage of the entrepreneurial opportunities offered by the project – and would probably have benefited more from a social pension – but project staff felt morally obliged to assist her anyway. As her PO said,

*Members like Ujala present a challenge for the programme. She is older, her health is impaired, she is not confident with taking on a business to earn a daily income, has no livestock experience and wants to rely on begging for subsistence. The programme is not suited to her and she needs long-term safety net assistance. But still, it is our moral obligation to include her because she is needy and begs.*

It was also evident that a number of the Muslim women in our sample had little work experience outside what could be carried out within the homestead. Samira had been brought up in a household where her mother engaged only in domestic chores, and she married a man who expected the same behaviour of her. Consequently, while she would have liked to have had goats to rear as her asset transfer, her selection of assets was guided entirely by her husband. The other factor that held them back in their efforts was their religious conviction that borrowing or lending money on interest was un-Islamic. This ruled out the possibility of benefiting from the lending facilities offered by the SHG. While they were relatively more prosperous than most of the other households in our sample, and lived in the best-served of the study villages, they did not benefit a great deal in terms of project criteria and were classified as slow climbers.

As in Sindh, a major factor that differentiated the slow from the fast climbers in our overall sample was the pool of active labour that their households were able to draw on. Even if the women themselves did not demonstrate a great deal of initiative or entrepreneurship, their households could prosper if their husbands displayed initiative. This was the case with Chupiya whose husband determined what assets she should ask for, took over the spending of the consumption fund, made sound business decisions and ensured that their household made considerable progress.

However, in marked contrast to Sindh, women without husbands – as a result of widowhood, divorce or desertion – did not necessarily find themselves in the slow climber category. We noted a number of examples of women who managed to make rapid progress, despite the absence of a husband or any other earning member, male or female.

This reflected the far fewer restrictions imposed on women in the West Bengal context in terms of where they could go and the work they could do. In our Sindh sample, aside from Mehnaz, no other woman participated in economic activities that took them outside the confines of their home, let alone the confines of their village. At most, the women might work alongside men from their family on land they owned or had leased.

By contrast, women in the West Bengal sample, including a number of Muslim women, reported considerable physical mobility both within their own villages and outside. A number of them were itinerant traders, vending from village to village.

Others did agricultural wage labour within their own villages or migrated elsewhere in search of work. One woman had accompanied her husband to beg in Kolkata and continued doing it on her own when her husband died.

This meant that women were not as dependent on their husbands or other male breadwinners to make a living as they were in Sindh. Of course, those who were able to rely on male earning capacity may have been in a stronger position, but its absence did not condemn them to the slow climber category in relation to the project. A much greater obstacle was the presence of men who not only failed to discharge their roles as breadwinners, but represented a drain on household resources. Amala did not dare borrow money from her SHG to invest in some of the business ideas that she had because she could not trust her husband to behave responsibly with the loan. Ujala Bibi was unable to make much progress with her project assets because she had to support not only her grown-up and mentally unstable daughter but also a son who refused to go to work. In all these cases, women were being required to support adult males who consumed but did not contribute.

Our focus so far has been on the pace of economic progress reported by project participants. But the TUP approach was intended to be a more holistic one, addressing some of the social and political constraints as well – as evident in some of its graduation criteria. While the lack of baseline data makes it hard to judge project impact, our interviews with its participants did draw attention to these broader changes in their lives, many of which would have eluded TUP's predetermined range of measures. Some of these changes were likely to last well beyond the life of the project.

A number of them related to health and sanitation behaviour. Some of the lessons learnt through the project included using sanitary latrines, not walking around barefoot, taking even minor illness seriously, visiting qualified health practitioners rather than local quacks, keeping themselves and their children clean, and eating nutritious food and balancing their diet. In addition, a number of women valued the sense of agency and independence that they acquired through their ability to manage their lives more successfully and to plan ahead. Many said that they had internalised the habit of saving and planning. At least one woman in our sample credited the programme officer with having persuaded her husband to drink less and take more responsibility for his family.

At the same time, of course, there were women like Chupiya and Samira, whose husbands had controlled all their dealings with the project, meaning that the women experienced very little change in themselves and in their position within the family. Both expressed regret that they did not have any income at their disposal and needed to ask their husbands for money. Both also spoke of husbands who systematically undermined their self-confidence and dismissed their ideas. The project had not been able to counter this.

There were also a number of changes relating to the political domain. These were not as frequently mentioned as changes in the social domain, but they are nevertheless worth noting. The density of party political networks, and the greater scope for women in local-level government, meant that a number of the women in our sample were already politically involved before the arrival of the project. Some played a passive role – one woman, Gouri, for instance, had been persuaded to

stand for the local *panchayat*, but described herself as sitting quietly at the back of meetings. Achiron, on the other hand, had joined the youth wing of the Community Party and described herself as having been extremely active. Regardless of these differences in women's prior involvement, it appeared that their interactions with the project had given many of the women in our sample a greater degree of self-confidence in the public and political domains.

Active engagement with their SHGs played an important role in bringing about this change. Many looked towards their group members for support in times of trouble, including threats from those outside the project who were jealous of their progress. Gouri, who had been a passive member of the local *panchayat*, had now started attending *Gram Sangshad* (village council) meetings regularly.

According to Achiron, her interactions with other members and with project staff had increased her knowledge and self-confidence. She had tackled her husband's violence at home and also organised to challenge domestic violence elsewhere in the village. Chanchal Mondol had not only decided not to marry off her own daughter at an early age, she had tried to an early marriage in the case of another group member, and had spoken out against early marriages more generally in her community. She had been recruited by the local party in recognition of her growing leadership qualities. A number of women had started going to *panchayat* meetings more regularly, had learnt what their entitlements were, visited banks in connection with the bank–SHG linkage programme and passed on the information they had acquired to others outside the project.

## 6 Conclusion

This paper has analysed two pilot projects for graduating women out of extreme poverty through a 'critical moments' framework which sought to highlight the importance of the 'cognitive' elements of the processes of change brought about by development interventions. By the cognitive elements, we mean the ideas, values, assumptions, knowledge and information that are embodied in the design of a development intervention, as well as those which different actors bring to bear in translating the design of the intervention into concrete outcomes.

In the case of the two pilot projects that are the focus of this paper, their conceptualisation reflects the lessons that BRAC drew out of past failures to address the problem of extreme poverty in Bangladesh. These lessons suggest that extreme poverty was the product of a number of intersecting constraints, and that these constraints would have to be dealt with simultaneously. In the context of Bangladesh, they included: a dearth in women's livelihood options and physical mobility; lack of relevant livelihoods skills and knowledge; daily survival imperatives that prevented accumulation of investment funds; lack of time to nurture new enterprises; health-related shocks; lack of self-confidence and capacity to take risks; and political vulnerability. Accordingly, the TUP programme in Bangladesh was designed to provide an integrated response to these multiple constraints.

The success of the programme in Bangladesh gave rise to efforts to pilot the basic design in a number of other countries, including West Bengal, India and

Sindh, Pakistan where our study was located. It was clear that from the outset, a number of misplaced assumptions undermined the performance of the Sindh pilot, including the failure to correctly identify the extreme poor in the project villages, and the lack of market research regarding livelihood choices. This led to a high level of fatalities among goats, as they had been selected for their low prices rather than their suitability to local conditions.

Sufficient attention had also not been paid to providing the training and skills that participants required for their productive assets. For those who took livestock, participants expressed considerable scepticism about the veterinary assistance provided. Many of the women also expressed criticism of various aspects of project design, including the choice of assets, the decision to focus on women's economic activities and the failure to address some of the underlying constraints that trapped them in poverty.

As a result of these various shortcomings, the project served to deepen pre-existing inequalities within the project villages, since it was the better-endowed households from the two wealthier villages that reported the most rapid progress. In the poorer villages, households that benefited were those who had an adult member capable of displaying the initiative and agency necessary to take advantage of the opportunities offered by the project. These were as likely to be women within the household as men.

However, the Pakistan study served to highlight the extent to which patriarchal constraints undermined women's capacity to take advantage of project support in the absence of active male breadwinners. Social networks within the villages were strong, since cross-cousin marriage was widely practised, and most families were related to each other. The pressures of the extended family network may also explain why marriages appeared to be fairly stable; there were no cases of divorce or desertion in the Pakistan sample, and very little mention of domestic violence (although this may reflect the fact that the researcher was male, or that there was reluctance in such a close-knit community to discuss such matters with outsiders).

However, it was clear that many of the women classified as slow climbers lacked a regular male breadwinner, whether the women in question were widows, whose sons were still too young to take care of them, or the husband or son was ill, unemployed or refusing to look for work. Regardless of the hard work and initiative displayed by some of the women in these households – and the case of Mehnaz exemplifies this – there was little that they could do to compensate for the absence of an economically active adult male.

The West Bengal pilot followed the BRAC TUP targeting methodology more closely, and did a better job of including mainly the extreme poor. However, here too the project failed to carry out sufficient research into local conditions, once again leading to high levels of fatality among some of the livestock distributed. However, greater effort was made in the West Bengal pilot to provide relevant training and support, and to embed this within the project.

Interestingly, it was the least advantaged group that made the most rapid progress in the West Bengal context, and while it is outside the scope of this study to explain why this might have been the case, one possibility is that after a long history of neglect and discrimination, *Adivasi* women and their families sought to

make the most of this first provision of support. The great mobility enjoyed by women in the West Bengal context, including some of the Muslim women in our sample, meant that women managing their households in the absence of an adult male breadwinner were not necessarily condemned to the slow climbing category. Rather, it was households in which adult men were unwilling or unable to pull their weight, consuming without contributing, that were at the greatest disadvantage.

The self-help group approach was not part of the BRAC design, but is widely adopted in India, and proved to be a major strength of the pilot. It encouraged women to save on a regular and disciplined basis, provided a source of funds for starting or expanding enterprises, and provided them with support, solidarity and a place to discuss their problems.

Each of the interventions studied was intended as a pilot, an experiment to explore to what extent the TUP design was appropriate to tackling extreme poverty in different contexts. Interestingly, both projects failed to carry out baseline surveys, so were unable to ascertain with any degree of confidence the extent to which their participants had made any progress. Nevertheless, the West Bengal project was able to combine the observations of its staff with those of its self-help groups to conclude that sufficient progress had been made to merit expanding their project to 300 additional participants in the area, and over 1,000 in four other states in India. By contrast, some of the glaring mistakes made by the OCT in Sindh and the far more pessimistic observations of its staff persuaded OCT to bring the project to an end.

By way of conclusion, it may be worth speculating on some of the broader contextual reasons why the TUP approach appeared to have fared better in West Bengal than it did in Sindh. Clearly, mistakes in the project design were part of the problem but mistakes were made in both contexts. It is possible that these mistakes themselves – and the responses of project staff to them – reflected the nature of the organisations responsible. OCT is part of a purely microfinance organisation which pays very little attention to the social, cultural, gender and other dimensions which keep households in poverty. Its failure to recognise the need for greater attention to a mixed participatory and survey methodology for identifying the extreme poor is indicative of a particular kind of organisational culture. In the Indian context, on the other hand, not only was the need for a complex targeting methodology recognised, but Trickle Up had been associated with an Indian NGO with a long track record of working with the extreme poor and understanding the nature of their livelihood constraints.

Secondly, OCT was attempting to address extreme poverty in a context where the state was largely absent. Many of the gains that its participants made were wiped out by forces which only a functioning state had the capacity to tackle – inflation in the price of food and raw materials, and deficits in social and physical infrastructure. The West Bengal context, by contrast, was characterised by a very active state. Even if political connections played an important role in providing access to state benefits, health and infrastructure did not present structural constraints as they had in the Sindh context.

Finally, it would appear that the structure of patriarchy was itself far more constraining in the Sindh context than it was in West Bengal. While there was far

greater evidence of 'male irresponsibility' in West Bengal (e.g. desertion of wives, remarriages, alcoholism, domestic violence), women were not as reliant on men's earnings for survival. A project design that is targeted to women and their capacity to earn their way out of poverty must assume a considerable degree of agency on their part. This assumption was far less valid in Sindh than it was in West Bengal, yet no provision had been made in Sindh to provide women with self-help groups that might have given them the confidence they needed to take advantage of new opportunities. Alternatively, of course, the TUP approach might have worked better in Sindh if it had simply targeted men.

## Appendix 1 Design features of graduation pilots in West Bengal and Sindh

Targeting	Use of PWR, survey and household visits. 300 women from households with less than 40 decimals of land, no productive assets, with school-age children engaged in work. Excluded if they had earning male members or a microfinance loan.	Eleven villages with poor infrastructure, weak market linkages and dilapidated houses were selected. 200 women were chosen, based on meetings with influential villagers and household visits. No PWR or survey. Selection criteria not explicit.
Asset selection	Combination of livestock, poultry and assets for petty trade up to a value of US\$100. Plus training, veterinary services and access to an 'animal friend' (community member provided with veterinary skills). Additional inputs for fish cultivation or paddy-husking to promote diversification of livelihoods.	Combination of livestock, poultry and raw materials for basket-making and broom-making. Those in peri-urban villages with stronger market linkages engaged in a wider variety of trades
Support by staff	Six HDC programme officers 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. They also sought to help women deal with personal problems.	Four programme officers visited 200 beneficiaries once a week. There were no group meetings. POs checked on asset use, ensured participant's personal wellbeing, 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.

Cash stipend	Participants received 91 INR (US\$2) a week for 12 to 32 weeks, depending on assets received.	Participants received 1,000 PKR (~US\$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 experimented with the Village Assistance Committees modelled on the BRAC TUP.	OCT did not set up equivalents of the Village Assistance Committee model.

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