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Bangladesh field report : defining, targeting and reaching the very poor

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Citation

Altaf, A. (2016). Bangladesh field report : defining, targeting and reaching the very poor. *Asc Working Paper Series*. Retrieved from <https://hdl.handle.net/1887/37714>

Version: Not Applicable (or Unknown)

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Bangladesh Field Report

Defining, targeting and reaching the very poor

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ASC Working Paper 126/2016

Co-published with the International Institute for Asian Studies, Leiden



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Promoters: Prof. Ton Dietz and Dr. Nicky Pouw

Commissioned by: Woord en Daad

The research project 'Defining, targeting and reaching the very poor' has resulted in 5 Working Papers. These volumes are field reports on Bangladesh (Working Paper 126), Benin (Working Paper 127), Jeldu, Ethiopia (Working Paper 128), Addis Ababa (Working Paper 129) and finally a Synthesis (Working Paper 130). Please note that Working Paper 126 on Bangladesh is a co-production with the International Institute of Asian Studies IIAS in Leiden.

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Introduction

In 2007 three Dutch NGOs decided to support research into the development of a new methodology for monitoring and evaluation called PAdEv (Participatory Assessment of Development).¹ One of the NGOs participating in this research was Woord&Daad. When the first major findings of this research were presented a couple of years later, Woord&Daad was particularly struck by one of them; namely, that the poorest of the poor were not being reached by the bulk of the development initiatives.

A follow-up study was conducted in 2010,² which confirmed these conclusions; namely, that the poorest were unable to evaluate development interventions carried out in their region, since these interventions did not manage to reach them directly. The main reason given for this failure was the fact that the very poor are 'invisible' and extremely difficult to target.

The obvious question that follows from these findings is how, then, to target the very poor? And can they be targeted at all? To answer this question, it is essential to first define and find the very poor and look at the struggles they face. Moreover, it is important to shed light on the inclusiveness or exclusiveness of development interventions regarding the very poor and the reasons behind it.

Thus, when the proposal to carry out further research on this was presented, Woord&Daad decided to come on board and fund part of the research. In return they asked that the research be carried out in locations where their partners were based. This led to three case studies in three countries and four field locations, the first one being Bangladesh.

Bangladesh is the only Asian country included in this research and not without good reason.

Firstly, Bangladesh is still amongst the poorest countries of the world. With an HDI of 0.515, it ranks 146 out of 187. And even though Bangladesh ranks above average in terms of countries in the low human development group, it ranks lower on average when comparing the HDI to other South Asian countries (0.558).³ Looking at the HDI from 1980 to 2012, it must be noted that the HDI has increased from 0.312 in 1980 to 0.515 in 2012. This is interesting when looking at the enormous NGO presence in the country and, in particular, the many initiatives addressing the very poor; also in terms of how successful or not these initiatives are.

The absolute leader in this regard is the NGO BRAC. With 41 years of history in development work, this NGO has a lot of experience doing development work and experimenting with targeting the very poor. The latter is of great interest for this research. Over the years, BRAC has developed a method to target the very poor, called the 'Targeting the Ultra Poor (TUP)' programme.

It is worthwhile looking at whether these attempts have been successful and, more importantly, whether it is possible to reproduce this success in a different context,

¹ www.padev.nl

² Kazimierczuk, A. (2010) http://www.padev.nl/infosheets/infosheet_agnieszka_followup.pdf

³ UNDP, <http://hdrstats.undp.org/en/countries/profiles/BGD.html>.

particularly in an African context. For obvious reasons the research cannot include all NGOs in Bangladesh, but it takes the 'potential influence' of BRAC into account in the research areas and especially in Woord&Daad's partners'⁴ approach to targeting the very poor.

The second location that was selected as a case study was Benin. Like Bangladesh, it is a comparatively poor country. Despite an increase in Benin's HDI due to education and health improvement, the HDI is 0.436 in 2011, which ranks 166th out of 187.⁵ The other argument for selecting Benin is Woord&Daad's partner. This organization is implementing different types of initiatives in, for example, the education sector, microcredit and agribusiness. This provides an opportunity to compare different programmes and examine whether certain programmes have greater potential to reach the poorest.

Lastly, Ethiopia was included due to the increased insecurity and income differences in the country. The top layer of elite-related business people, officials and civil servants are safe in their jobs and income while the large mass of peasants and workers are struggling to make ends meet and retain their dignity.⁶ The HDI for 2012 is 0.396, which positions Ethiopia 172nd out of 187 countries.⁷ Ethiopia is also an interesting case study because Woord&Daad's partner has some experience in targeting the very poor and, in addition, they are very active in an urban context. Given that the other two case studies are in a rural context, it was important to include an urban environment, because poverty is increasingly urbanised. However, a Woord&Daad partner working in a rural area of the country (in Jeldu District) was also added. Thus, two case studies were conducted in Ethiopia.

The reason for including Bangladesh has been explained above. Before introducing the actual areas of research, a bit more information about Woord&Daad's partner will be given.

The NGO was originally set up in 1972 after the liberation war. At this time, its aim was to aid the victims of the war. Since then, the organization has grown into a large NGO working in different parts of Bangladesh and has initiatives in different sectors, such as education and health. It is no longer just focused on relief work. The NGO started its work in an area called Dacope. Because it has a long history of development here, this area was selected for the research.

Dacope is an Upazila⁸ of Khulna District, which is part of Khulna division. It is situated in the south of Bangladesh and borders the famous Sundarban, the largest mangrove forest in the world. Dacope itself consists of 10 unions, further divided into approximately 100 villages. The population is around 150,000. A majority of the population is Hindu (61%), followed by Muslims (37%) and a small minority of other religions such as Christianity.⁹ The source of income of most people in Dacope is agriculture and fisheries, especially

⁴ The names of the partner organizations will not be mentioned for reasons of confidentiality.

⁵ UNDP, <http://hdrstats.undp.org/en/countries/profiles/BEN.html>

⁶ Mehler, A., Melber, H. & van Walraven, K. (2011) *Africa Yearbook 2010: Politics, Economy and Society South of the Sahara*. Leiden: Brill. p. 327

⁷ UNDP, <http://hdrstats.undp.org/images/explanations/ETH.pdf>

⁸ Subdivision

⁹ Banglapedia, http://www.banglapedia.org/HT/D_0002.HTM

shrimp cultivation. Another important feature of the area, is the high salinity and high concentration of arsenic and iron found in the water.¹⁰

The administrative unions are divided by several rivers. For this practical reason and the fact that the NGO is not very active in the unions across the rivers, five unions were selected that represent the work of the NGO. These are Laudubi, Banishanta, Bajua, Dacope and Kalaisganj. Because this area is still quite large in terms of trying to find the very poor, workshops were conducted in order to first define the very poor and other wealth groups in the society and to get information on where to find these groups. Before heading to Dacope, a workshop with officials¹¹ was conducted to get a general picture of the different wealth categories in the district. Six workshops¹² were conducted with, in total, 36 participants. With the exception of the workshops conducted with the very poor men and women, the participants were invited by the NGO.¹³ This did not turn out to be a problem, as it was made clear that the research was carried out independently and not by the NGO. The following PADev exercises were conducted: events, changes, wealth ranking and best and worst initiatives.¹⁴ At the end of each workshop, there was an open discussion with participants during which useful and sometimes sensitive information was shared. They were even able to map the poorest households. With this information, the search for very poor people began and some of them were invited to participate in the subsequent workshops to get their perspectives. In addition to these workshops, six life histories¹⁵ were conducted. Moreover, a group discussion was held with women from the brothel in Banishanta.

In order to get a glimpse of the very poor in an urban area and get an idea of whether the methods used in this research could also work in that city context, two workshops were conducted in Khulna city. Khulna city is the industrial and commercial centre in the south of Bangladesh with an estimated population of 1.4 million. It is situated on the banks of two big rivers, not far from the sea, making Khulna a port city.

The workshop that was conducted at the start with the officials was used as one of the bases to select the participants for the two workshops with the very poor. With this characterisation of the very poor in hand and after holding short interviews with NGO staff, teachers, religious leaders and people on the streets, different parts of Khulna city where it was likely to find very poor people were explored. This search for the very poor included areas such as Natun Bazaar slum, Ferryghat slum, Joragate railway, Alamdanga and Rupsha Bridge. In total, eight participants were invited for the two workshops, males and females were again separated. Moreover, two life histories were conducted, one with a beggar and another one with a hermaphrodite. The latter does not necessarily fall in the category of the very poor when viewed from a material perspective, but the hermaphrodites are an excluded group in Bangladeshi society and were therefore included in the research. It is not easy to get access to them, because they do not easily let strangers into their community, but it was possible to conduct a group interview and take a life history of one of them.

¹⁰ <http://ehp.niehs.nih.gov/1002804/> , <http://www.bvsde.paho.org/bvsacd/arsenico/arseniccont/arsenic.pdf>

¹¹ Fifteen participants represented several NGOs (e.g. BRAC), government sectors, religious institutes and the educational sector.

¹² The different workshops consisted of older men (above forty), younger men, older women, younger women, male NGO beneficiaries and female NGO beneficiaries.

¹³ Men and women were invited to represent the community of Dacope. Each of the five unions selected was represented.

Beneficiaries of the NGO were also invited, males and females were again divided.

¹⁴ See PADev Guidebook for explanation, <http://www.padev.nl/guidebook.htm>

¹⁵ All the life histories can be requested from the author.

Workshop Officials Khulna

The first workshop was with a group of people in Khulna city referred to as the ‘officials’. These are people who are in some way linked to very poor people through their work and who represent different sectors of the society, i.e. teachers, NGO representatives, government representatives and religious leaders. Fifteen officials participated in the workshop. The following institutions were represented: Thana Youth Development Office (government), BRAC (NGO), the grand mosque, ASA (NGO), Saburunnesa Girls’ School, Councillor (ward no. 29), (NGO, two participants), a priest, District Commission Office, Uttaran (NGO, two participants), the Social Service Department, Saburunnesa College and a Councillor (ward no. 22). Table 1 describes the detailed descriptions of each of the five wealth groups that the participants came up with.

Table 1 Perceptions of wealth and poverty by officials in Khulna District

Very rich (<i>khub borolok, khub dhoni</i>)
The very rich are defined as those who have more than enough money and properties. They are the owners of multiple businesses. They have many cars and houses. They have plenty of money to lead their regular lives and they are unaware of the concepts ‘want and need’. They have no clue what poverty is, there is no monetary barrier to fulfilling their dreams. The very rich lead a very luxurious life. They are the leaders and have strong social linkages. They control the social and political issues. They are able to invest and donate to others. This class is enriched with land, capital and power. They can afford good food, education and medical facilities. They are able to get medication from abroad in case of critical diseases. They are often rude to ordinary people and dominate the democracy. The very rich have plenty of resources and high savings, but they also go bankrupt. They are fourth grade tax payers. ¹⁶ Spiritually they are not very engaged. Moreover, they do not care about the poor people. They are not ruthless, sometimes they help the poor. They dominate the print and electronic media. The ordinary people have a negative attitude towards this group.
Rich (<i>borolok, dhoni</i>)
The rich own land, houses and resources. They can afford all types of facilities. They have savings and are able to maintain social linkages. They have no ‘wants’. Their controlling power is less than that of the very rich. They are third grade tax payers. They invest less than the very rich. They have multiple sources of income and own industries. They maintain national and international affairs. They have no problems meeting their daily needs. Some do not lead the lifestyle of a rich person, but they do belong to this group. According to some participants, there is no significant difference between the very rich and the rich.
Average (<i>Moddhobitto</i>)
The average are those who may have some land and properties and are able to meet their needs. Their income is fixed and most of them are service holders and middle-class businessmen. They may have their own shelter and a small amount of savings. They have access to health and education services but it is difficult for their children to enrol in higher education abroad. They have social and political linkages, but no dominating power. They have enough food and they have access to health and sanitation services. They are second grade tax payers. They do not depend on others to meet their daily needs but in case of any serious family or health problems they have to take help from others. Their lifestyle is moderate and their savings are not invested. They are less exploited and dominated than the lower classes. When a natural disaster affects them, they may fall into the poor class. They have a strong ego and do not like to ask for

¹⁶ This means that they pay the most taxes. The lower the number, the less tax you pay.

help. They have access to government services but these are limited and this group is not taken into consideration by NGOs. The NGOs focus on the poor and ultra-poor.

Poor (*gorib, moddhobitto*)

The poor have no money to meet their daily needs. They have less than 50 decimal¹⁷ of land and survive as day labourers or small businessmen, but they have no steady job. Their income never exceeds 15,000 taka¹⁸ per month and they are first grade tax payers. They are unable to take three meals a day sometimes. They have no capital and savings and they have less access to natural resources. They are highly exploited and deprived of justice. They have access to free education and health services. Usually they do not own any shelter. They face high discrimination in the context of gender, social capital, wage rating and religious issues. They have no social power.

Very poor (*khub gorib, hoto doriddro*)

The very poor stay sleep outdoors and have no certainty of even one meal per day. Their family and physical life is depressing and there is 'darkness' around them. Their whole existence is about 'wants and needs'. They are unable to meet their basic needs. They believe that God feeds them when He wishes. Normally they live on the streets or on abandoned government land. They depend on others. They have less than 10 decimal of land and survive by day labouring. They have no access to education, health and sanitation services. They are considered a burden on society. They are leading an inhuman life and are engaged in the informal sectors and crime. They are deprived of modern life as well as information and technology. They are the most deprived. Amongst them are the floating¹⁹ people and the untouchables.

The officials had no difficulties defining the different wealth categories and came up with clear and detailed descriptions. The categories that are closest to each other, according to them, are the very rich and rich. Asset-wise there is little difference. It is striking though, that the very rich are depicted as quite careless and not very spiritual. The common people therefore have a negative attitude towards them. It is interesting to see that the very rich are connected to the very poor in this regard. The very poor are considered a burden on society. They are the outcasts and unpopular with the common people. Both categories are disliked for two opposite reasons: the very rich because they have 'everything' and the very poor because they have 'nothing'.

After defining the different categories, the next step was to look at the wealth distribution of these categories. The officials discussed how much the percentage of each category was for Khulna District. They came to the conclusion that the majority of the district is poor, followed by a shared second place of average and very poor. The number of very poor people is increasing daily due to natural hazards. The number of those who previously belonged to the poor are falling into the very poor category. The very rich and rich together make up only 6% of the total.

¹⁷ 1 decimal equals 40.46 square metres.

¹⁸ One US dollar is 81.55 taka.

¹⁹ Floating people are people who never stay in one place for very long. They do not have a permanent home.

Table 2 Perceptions of wealth distribution in Khulna District

Very rich	< 1%
Rich	4-5%
Average	20%
Poor	55%
Very poor	20%
Total	100%

According to the officials, the very poor represent one fifth of the population of the entire district. That means that they are quite a big group and therefore hard to completely ignore in terms of development initiatives. The officials explained that there are several initiatives attempting to reach this group within the Khulna District. The following initiatives were mentioned:

‘Asrayon Abashon’, an initiative by the government to rehabilitate the very poor or landless people by ensuring a permanent shelter along with social facilities. Income generation is a major part of this initiative.

BRAC runs different types of programmes to upgrade the very poor. BRAC provides trainings to develop skills of very poor people in different sectors. After the training, financial facilities and technical support are provided free of cost. After two years they are included in the micro credit programme for income generating purposes.

The Child Growth Centre at Gollamari, Khulna is another attempt to help the very poor. 200 street children are rehabilitated in this centre.

‘One House One Farm’ is another initiative of the Bangladeshi government whereby poor people are encouraged to engage in farm activities through loans for agro-processing and knowledge building on farming. The initiative is not specifically for the very poor though.

‘Economic Empowerment’ is an initiative by UKAid and Khulna City Corporation. It runs in the urban and rural areas of Khulna. The aim of this initiative is to achieve MDG 1: reducing hunger and poverty. It tries to do so by distributing rickshaws and vans. In addition, there is a focus on household productivity, livestock rearing, climate change adaptation, vegetable cultivation and safety.

Two of the five initiatives mentioned are from the government. The participants added to this discussion that the government has different types of social allowances, but the very poor rarely have access to these programmes. There are indeed more than 30 social safety net programmes that the government has implemented. This is not a fixed number and programmes are being added and dropped regularly. The programmes are mainly focused on food aid and cash transfer. Some programmes are conditional, but most are unconditional. An example is the disability allowance, which provides 250 taka a month to physically or mentally challenged people. In the maternal health voucher scheme, pregnant women receive an amount of free consultations. The food-for-work programme

guarantees a hundred days of employment, but instead of cash payment, the workers receive food (grain).

The participants mentioned that even though there are some attempts to reach the very poor, in reality they are hardly reached. They believe the reason for this is twofold. On the one hand, the government and NGOs are not putting enough effort into fitting and adjusting their programs to the needs of the very poor. On the other hand, the very poor are too passive and uninvolved. They have to be proactive and concerned about the long term and not just wait for aid and consume it directly. To tackle these issues, a few suggestions were made:

- Micro credit programme should be redesigned and regional disparity should be reduced
- Geographical advantage should be considered in designing employment strategies
- Continuity of development must be ensured after expiration of a programme
- Awareness should be raised amongst the very poor to be more active in participating in development programmes and the very poor should be urged to develop themselves
- Proper channels and scope should be ensured for the very poor, so they can access development programmes.

Workshop very poor Khulna City

To gather perceptions of very poor people and find out whether they are included in development initiatives, a workshop was conducted. With the description of the officials of the very poor in mind, the search for very poor people in Khulna city began. It was not an easy task to find them; they are not very visible or outspoken. It was therefore important to be extremely alert and listen carefully, especially since there was no time to undertake household mapping.

Another difficulty in trying to select very poor people was that some of them could not be invited, because they were mentally not capable of attending the workshop. For example, a beggar who is living on the streets. It was troublesome talking to him for many reasons, his memory was weak, he spoke very unclearly and he kept repeating things. He was definitely very poor, poorer than the participants who were eventually selected; they, at least, had a house. People such as this beggar and the very poor that are referred to as crazy²⁰ could not be invited.

After collecting the information on where to look for very poor people, some areas were visited and further explored. Participants were selected on the basis of their economic situation (job, income, etc.), the support systems they had and the condition of their housing. Short interviews were held with them to get a better idea of their situation and whether they were able to meet basic needs, such as food. A short profile of the people who were selected is added in appendix 1.

All of the selected participants attended the workshop, except for a woman from Rupsha Bridge. The workshop was held at the headquarters of the NGO, a well-known place in the city. Some of the participants had a piece of paper in their hands with the address and time written down for them so they could find the location easily. The research assistant also explained to them how to get there and what to tell the rickshaw driver. Some participants even showed the paper to the guards standing at the entrance of the building. Looking back, it may have been a good idea to give them 'official' invitations with the details. On the other hand, this may have caused some irritation amongst those who were not invited. The guards were already informed beforehand that these people would be coming and should be allowed to enter the building. Despite this, my research assistant and I received them just to be sure. The participants were overwhelmed by the building and shy and excited to enter. They wondered whether they had to take off their shoes, because the building was so clean. For one of the participants this was not an issue, since he had no shoes; he came with bare feet. The women were eating betel nut. They use it both as a substitute for food and to feel more relaxed. It is a bit of an addiction for them. In Khulna, two workshops were conducted, one for men (MK) and one for women (FK).

Perceptions about local history and important events

During the events exercise, the participants were asked to recollect important events that had occurred in Khulna city over the past 30 years. Important events are those events considered to be part of the collective memory and/or are considered to have had a

²⁰ People that are mentally weak or disabled can be found loitering or begging in the streets. There is no institutional care for them.

lasting impact on the area. Through this exercise, a summary of the local perceived history can be drawn. Moreover, the exercise assists participants in the subsequent exercises, which require a comparison of the present and the past. For some of the participants this was a difficult exercise, since they had only moved to Khulna city a couple of years ago. Nevertheless, they managed to think of important events mentioned in table 3.

Table 3 Perceptions about local history and important events by the very poor in Khulna City

Year	Description
1971	The independence war. People were living in a mud hole, like a grave, to take shelter. They also took shelter in a water tank. Bombs were falling and people saw helicopters flying. Sometimes these helicopters helped them and sometimes they attacked them. (MK)
1988	There was a flood and a cyclone. Many people died and houses were destroyed. The water was very high, it came up to our necks. In Notum Bajar, four members were killed by an electricity pole that fell. People suffered from waterlogging for about one month. There was no food and people were waiting for the water to recede. (FK)
1988	People took shelter inside a school. Once the water had gone, the rebuilding started. It was the worst storm ever. (MK)
Around 1995	A fire in Notum Bajar. One woman and livestock died. About 300 houses were destroyed. The cause of the fire was a woman who was cooking. She went out to get something, the cooking stove was close to fuel and it exploded. (FK)
2005	Another fire burning on the day of Eid al Adha (feast of sacrifice). In the evening a woman was cooking beef and watching a movie. Her bamboo fence caught fire. A girl died trying to save her new Eid dress. 900 households were destroyed and many people were injured. People got new cooking pots from the government as aid relief, but nothing else. (FK)
2009	Aila affected the area. 40 people died when a hotel fell down. (MK, FK)
2012	There was a strike because an MP was missing. It affected people's income because no heavy products could be transported (restriction on cars and trucks, only allowed to drive after six in the evening). (MK)

Both the women and men had difficulty doing these exercises. It was necessary to probe, especially with the events exercise. It is striking that not a single 'happy' event was mentioned. Only disasters, accidents and the independence war were recalled as important events.

Trends in capabilities: Perceptions of change

The second exercise conducted was the 'changes' exercise. The purpose of this exercise is to assess the perceptions of change within six capitals, i.e. natural, physical, economic, human, socio-political and cultural. Within these six capitals, 41 items are subdivided. Before these items were probed, the participants were invited to mention any type of change they could recall. Changes that happened over a timeframe of 25-30 years up until the present day were captured. The results of this exercise are listed in table 4.

Table 4 Perceptions of change by the very poor in Khulna City

Capitals	Negative	Positive
Natural		
Animals (livestock, wildlife)	There is less scope to rear livestock, because the population is increasing and therefore there is less space to keep livestock. (FK) <i>probed</i> ²¹	
Water	Though there are public tube wells, there are restrictions on collecting water imposed by the local leaders. They tell the people the times that they can use the tube wells. The local leaders use the tube wells for their own use. Sometimes people collect water at midnight when no one is watching, because during the day they cannot collect enough. (FK) <i>probed</i>	
Physical		
Roads/bridges		The roads have developed, because the government built them. (MK) NGOs also built roads. It is much easier now to reach the villages. (FK) <i>probed</i>

²¹ This group had difficulty coming up with changes that happened in the area. They thought of four changes without probing and nine with probing.

Telecommunication	<p>Mobile phones are bad because they are affecting the coconut production.²² (MK)</p> <p>Mobiles are also bad because they may be used by youngsters for conducting love affairs. (FK) <i>probed</i></p>	More young women have a mobile now, which is a good thing, because it makes communication a lot easier. (FK) <i>probed</i>
Human		
Knowledge & Education (levels, enrolment)		<p>The rate of education is higher, however higher education is not accessible for the ultra-poor. (MK, FK)</p> <p>There has been more awareness about education. (FK) <i>probed</i></p>
Economic		
Out-migration & Remittances	<p>There is a downside to this type of migration as it increases the competition. There is less work available. (FK)</p>	<p>More and more people are migrating from the villages, because of scarcity of jobs. It is positive, because the migrants can help the villagers by, for instance, sending remittances. (FK) <i>probed</i></p>
Women in farming and trading	<p>Women are working more often now. This is negative because women should stay inside the house according to the Muslim participants.²³ (FK) <i>probed</i></p>	
Socio-political		
Leadership structures (political, traditional, etc.)	<p>The situation in the country was best when the British were ruling. When the Pakistani's were ruling the situation was good. Now the Bangladeshis are ruling and the situation is much worse. Bangladeshi politics are unstable. (MK)</p>	
NGOs, development agencies	<p>The number of NGOs increased, but they discriminate against poor people. There is a lot of corruption. Poor people do not</p>	

²² Some people believe that the tall mobile communication poles are affecting the growth of coconut trees. Both are high and the poles may obstruct the growth of the coconut trees. One participant mentioned this and the others laughed at him dismissing the comment away as silly.

²³ The Christian female participant thinks it is a good change that women are working outside of the house, she did not agree with the other participants.

	benefit from NGOs, because they are run by local leaders, who are corrupt. (FK) <i>probed</i>	
Cultural		
Clothes		The fashion has changed, people can dress up nicely now. There is a lot of variety and different types of cosmetics are available. But all of this is only accessible for the richer classes. (FK)
Food	The previous generations were much stronger. The food was more nutritious then. There is so much inflation now, that people mainly eat rice and do not have a lot of variety of food. (MK)	
Relations between ethnic groups	People have less respect for each other. Due to economic disparity, people who have more money are respected more. Respect is linked to money now. (FK)	

Both the men and the women struggled to mention changes that had occurred in Khulna city and thus it was necessary to probe a lot. It is interesting to see that there are more negative changes mentioned than there are positive ones. Perhaps the most striking change is that there is a bigger NGO presence now than in the past, but that the NGOs are described as corrupt and do not target the poor people.

Perceptions of wealth and poverty

The wealth ranking exercise of the PADev methodology was also used during the workshops with the very poor. In this exercise the workshop participants were asked to define five wealth categories: very rich; rich; average; poor; and very poor. The exercise is an open question, participants give a description according to their perceptions.

Table 5 Perceptions of wealth and poverty by the very poor in Khulna City

Very rich (<i>khub borolok, khub dhoni</i>)
The very rich are the most corrupt (MK). They have cars and electronic products. They own agricultural land and luxurious buildings (MK, FK). The very rich invest in shopping malls (FK). They have a lot of savings (a Crore ²⁴ taka) in their bank accounts (MK, FK).
Rich (<i>Borolok, Dhoni</i>)
The rich are similar to the very rich, but they have a smaller bank balance, less cars and less land. They also have savings (MK, FK).
Average (<i>moddhobitto</i>)
The average are usually bankers or NGO workers (FK). They are not dependent on anyone. (MK, FK) They have enough food reserves (MK). Their houses are concrete and well furnished (TV and fridge) (MK, FK). They have a small amount of savings and some land. They live a standard life (FK).
Poor (<i>gorib, doriddro</i>)
The poor have a better income source than the very poor. They can work daily and most family members have work. They have a small amount of savings. They have their own house (MK, FK). The poor can afford three meals a day (MK). Not all of them own land (FK). They strive to be educated (FK) and send their children to school (MK).
Very poor (<i>khub gorib, hoto doriddro</i>)
The very poor are day labourers (e.g. rickshaw drivers). If there is no income, there is no certainty of food (MK). The main difference with poor people is that the very poor have a single income earner, whereas the poor often have more income earners (FK). The very poor rent their houses (MK, FK) and sometimes depend on others for shelter (FK). They have no furniture (MK). Their children cannot go to school as a result of the fees and private tuition costs. This means that even the free education until class five is sometimes not an option (MK). Moreover, they are not interested in educating their children, because their children are more important to them as assets, i.e. income earners (FK). The very poor are also more (often) ill than the poor. They can become involved in petty crimes and sell whatever they manage to steal to buy food. Sometimes they steal because their children are hungry or feel a need to take some fish or meat. The very poor have a desire to taste the food and water of rich people. Moreover, they feel a desire to own things that rich people own (FK). The very poor depend on aid when they have a funeral. When there is a wedding, they have a small gathering amongst family members just for a day. Paying dowry is still a constraint if they wish to marry someone from the poor or average class. Although it is more common in the villages, women may even be tortured because if their parents were unable to provide a dowry (MK).

²⁴ One Crore equals ten million

What immediately stands out is that the very poor give the most detailed description of themselves and do not know a lot about the other categories. They do not interact a lot with them and therefore know more about people similar to themselves. The gap between the very poor and very rich is large; however, they have something in common - they both engage in crime. The reasons for doing so are different. The very rich are corrupt whereas the very poor commit crimes to survive.

Weddings and funerals

The very poor explained that they are not invited to the weddings or funerals of the richer categories of people and therefore they cannot describe the events. The very poor themselves often get married without any ceremony or just live together. The same goes for their funerals, which are simple and fast.

After describing the different categories, the very poor were also asked to reflect on the distribution of the different categories in Khulna City. They did this by dividing ten stones amongst the five categories. Each stone represents 10% of the population. The following division was made:

Table 6 Perception of wealth category distribution by the very poor in Khulna City

	Very Rich	Rich	Average	Poor	Very Poor	Total
MK	10%	10%	20%	20%	40%	100%
FK	30%	20%	20%	20%	10%	100%
Average	20%	15%	20%	20%	25%	100%

There is a clear difference in perceptions of wealth distribution. According to the men, the majority of people living in Khulna city belong to the very poor. The women, however, believe that the very rich are the largest category. Because of the high percentage of very poor ranked by the men, overall the biggest category is that of the very poor and the rich are the smallest category. Even though the percentages do not resemble the actual numbers, it still gives a good impression of how the very poor experience the different categories. The men explained that they see many poor people and that the rich are few in number. The women looked more at all the big shopping malls and other fancy buildings to calculate the number of each category. According to them, there were many malls and tall buildings and therefore there must be more rich and very rich people.

Best and worst initiatives

The final exercise was to determine which development initiatives have been appreciated or disliked most by the very poor. The participants were asked to name five best and five worst projects according to them. Table 7 shows the results.

Table 7 Best initiatives according to the very poor in Khulna City

Group	Initiatives and ranking	Reason to judge it positively
MK	1. No best project	
FK	1. Roads (initiator unknown)	Easier access to different places.
	2. Sanitation (toilet) (initiator unknown)	Provided a separate place to go to the bathroom.

Table 8 Worst initiatives according to the very poor in Khulna City

Group	Initiatives and ranking	Reason to judge it negatively
MK	1. No bad projects	
FK	1. Sanitation (toilet) (initiator unknown)	The toilets were of low quality, even though people had to pay 1500 taka. They are on the verge of collapse.

It is very surprising that the men could not think of a single initiative, good or bad. The females managed to mention two (good) initiatives. However, the sanitation project mentioned also had a downside and was therefore listed both as a good and bad initiative. The females were unable to name the initiators of the initiatives.



Very poor community living close to Rupsha bridge²⁵

²⁵ All photos in this report were taken during fieldwork by Anika Altaf

Reaching the very poor

It is not so much the case that there are few initiatives implemented in the city, but more that the very poor do not benefit from these initiatives. The women said:

“Only those with strong social linkages can obtain government aid and allowances. Projects are implemented in the areas, but the distribution is done through the local leaders and therefore the people do not benefit from it. But the NGOs do not visit us, we only hear that a project will be done in the area.”

The woman added that the poor have more access to aid than the very poor. Local leaders ask people for bribes to be included in projects. The poor are usually able to do this, but the very poor cannot. The average category receives the most aid, because they can pay the bribes easily. The men agreed and cited the example of the old age benefit card, which can only be obtained by paying a bribe to the commissioner who issues the card. One of the participants was listed six times, but never received the card. The men added that for some projects, for example micro credit, it is necessary to have a permanent shelter, which some people do not have. Both the men and the women agree that in order to reach the very poor successfully there should be direct communication²⁶ between them and the donors and not through local leaders.

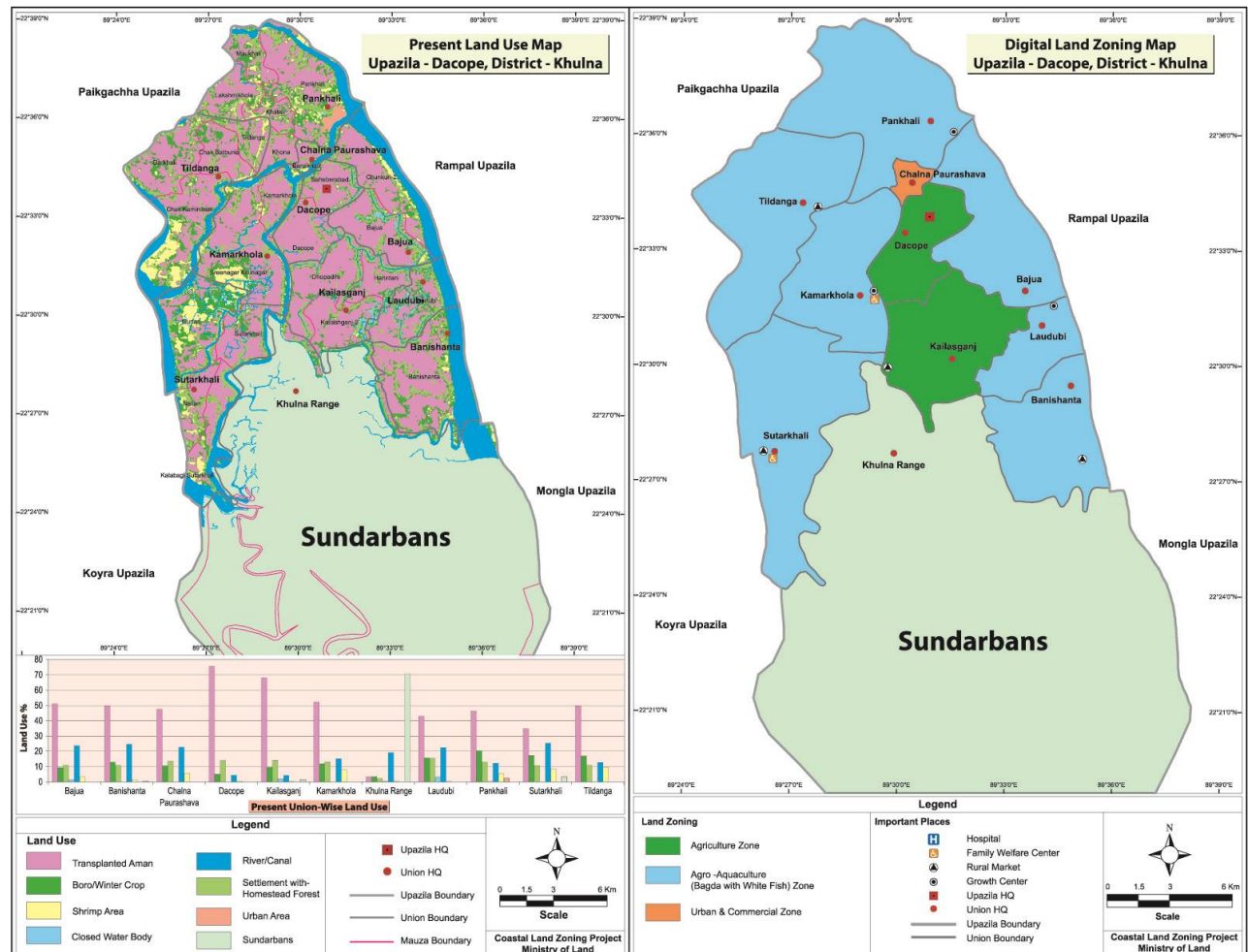


Workshop participant living next to the railway

²⁶ The women gave the example of the workshop and how the researcher had communicated with them directly.

Workshops in Dacope

The workshops in Dacope were conducted in five rural areas (Bajua, Banishanta, Dacope, Kalaishganj, Laudubi), because the NGO is mainly active in these areas.



source: municipality of Dacope

The same exercises were used during the workshops as those used in Khulna city. The very poor participants, both men and women, were selected after the other workshops were conducted. Profiles of these participants can be found in appendix 2. All the other participants were invited by the NGO, but were clear that the workshops were being conducted independently. The participants were divided into six different groups (each group having seven participants). The abbreviations mentioned below indicate the groups.

Groups:

Male representation population Dacope (MD)

Female representation population Dacope (FD)

Male NGO beneficiaries (M NGO)

Female NGO beneficiaries (F NGO)

Males ultra-poor (MUP)

Females ultra-poor (FUP)

Perceptions of local history and important events

Table 9 Perceptions of local history and important events Dacope

Year	Description
1971 3 April	During the independence war Hindus were in danger and had to hide in the forest and the paddy fields. Around 1000 people took shelter in the Bajua high school. (MD) A massacre took place at this school during that time carried out by the Pakistani army. Many Hindus were afraid after this incident and migrated out of the area. (MD, FUP) Many of them fled to India. (M NGO, MD) They returned to their area when the war ended, however they still felt deprived, being a minority. (MD) They lived a scattered life because it was often difficult for them to be rehabilitated into the place they previously lived. (M NGO)
1971	One of the participants explained that he moved to India during the war and joined the freedom fighters. (MD)
1972	The Christian Service Society was introduced in the area. This was considered to be a big event, as they provided relief directly after the war. (MD)
1975-1982	The area was struck by a severe drought, which caused food shortages and the failure of their crops for a long time. (MD)
1987	The first girls' school was constructed. (MUP)
1988	A major cyclone suddenly hit the area. There was a heavy flood for about 10- 12 days. People lost their crops (the rice paddies were almost ready for harvest FUP), livestock, trees and houses and there were human casualties. The people were aware of the bad weather, but they could never have predicted that the effect would be so devastating. (MUP). The area suffered from waterlogging, which destroyed the rice crops. ²⁷ Moreover, salinity increased from this moment on. Several new diseases were introduced, including diarrhoea, cholera and several skin diseases. Waterborne diseases became an issue. It was the biggest disaster that the participants had seen. (F NGO) During this period many families migrated to the city. (FUP)
Late '80s	Shrimp farming was introduced in the area. They were able to upgrade themselves economically due to this new income generating activity. (MD)
1991	A hurricane attacked the area. The high speed of the river water washed away the riverside. Houses were floating. A woman and her child were still inside the house and floated across the river. The water did not enter into the village. After the hurricane, there was a problem of river erosion in Bania Shanta union. (FUP)
1994	The first college was established. (MUP)

²⁷ According to the MUP, the waterlogging problem lasted two months and according to the FUP, it was about a week.

2006	There was a fire caused by an explosion in a garage. Twenty families were affected, their houses were destroyed. Some shops nearby the garage were also destroyed by the fire. (FD)
2007	Sidr hit the area. There was a heavy storm and a cyclone. People lost their houses, boats, livestock and trees. Mostly it was small children who died. (FD) Some people took shelter in the Christian Service Society building for one day. They came in the evening, but wanted to return to their houses as soon as possible to see what damage had been caused. (M NGO, F NGO). People were living off fried rice with salt (<i>muri</i>) for three to four days. (F NGO) However, the effect was moderate compared to the 1988 cyclone. (MD) There were no waterlogging problems in Laudope union, but the unions of Bania Shanta and Kailash Gang were affected. ²⁸
2008	There was a conflict over the shrimp cultivation. There were two camps: the first one advocated for continuing the shrimp cultivation. The second one opposed the idea, believing that shrimp cultivation caused salinity and therefore decreased the fertility of the land. Negotiations are ongoing. (MD)
2009	Aila hit the area. It hit suddenly at 3 pm. There was a waterlogging problem and scarcity of drinking water. All the houses were flooded. Dead bodies were floating in the river, mostly of elderly people and babies. ²⁹ The water reached about five to six feet. The other side of Dacope (Sutarkhali and the other unions) was affected most. Many people on that side still live along the roadside. (MUP). There is still a sense of insecurity after Aila, because dams and borders were destroyed and therefore the risk of flooding has increased. (MD) When relief teams came to distribute drinking water, some people did not even have any pots to collect the water. (FD) The villagers had to help each other. Those who had two saris, ³⁰ for example, gave one to someone who had lost everything. (F NGO)
2010	Another fire caused by an explosion of a repairing machine (unknown what type of machine). Twenty two shops were destroyed. (FD)
2011	The government announced that the Hindus could reclaim land that was appointed as enemy land before independence. (MD)
2012	There was a clash between the MP, the Upazilla Vice-Chairman and a youngster from Shingjora village in Dacope Union during the traditional Friday (Pooja) prayer. The youth was not interested in inviting the MP, the Upazilla Vice-Chairman was invited. The MP was offended by this act and barged onto the stage during the ceremony and started to beat someone. The audience then also started to fight. They attacked the police and beat the MP. It is possible that this event may lead to more clashes between these groups. (M NGO)

There are more negative events mentioned than positive ones, perhaps because of the independence war and the many natural disasters. Moreover, a number of conflicts are mentioned. Nevertheless, there are also some positive events, such as the start of Christian Service Society in Dacope, because they were able to provide assistance after the war of independence.

²⁸ According to the FD, the waterlogging problem was about two months, the FUP participants estimated that they suffered from waterlogging for about a week.

²⁹ The MUP believed that there were more casualties than during Sidr than the FUP mentioned, since people were warned in advance about Aila and took shelter.

³⁰ A sari is an unstitched cloth worn by women by wrapping it around their body.

Trends in capabilities: Perceptions of change

Table 10 Perceptions of change in Dacope

Capital	Negative	Positive
Natural		
Animals (livestock, wildlife, fish)	<p>The diversity of fish has decreased. In the past there were many different types of fish, but since the natural flow of the river has been destroyed,³¹ there are less different fish species. (MD)</p> <p>Many people are working as net pullers; they throw out the species they do not need. (FUP)</p>	
Animals (livestock, wildlife, fish)	<p>There is a change in fish species. Before many different species were available, but they are scarce now. However, Pangasius fish has been introduced in the ponds. (M NGO)</p>	
Animals (livestock, wildlife, fish)	<p>The number of fish has decreased. Baby fish are caught and brought to the market to sell. This means that they cannot grow. Moreover, when large nets are thrown into the water, all types of fish are caught, but not all species are used. The species that are not used are thrown out. In addition, a lot of fertilizer is used, which ends up in the water, causing harm to the fish. (MD)</p>	
Animals (livestock, wildlife)	<p>Due to the floods there is less livestock now, which means there is less access to milk and other products. (M NGO) (MUP)</p>	
Crops		<p>About 8 years ago, only a single crop could be produced, but then the two crop system was introduced. A few middle-</p>

³¹ The participants did not elaborate on the causes of change in the natural flow of the river. However, I have seen levees, pumping activities and damming in the area. All of this can disturb the natural flow of a river and thus affect the changes in the hydrology.

		<p>class farmers were interested in the two crop farming system. BRAC, World Vision and Christian Service Society provided the knowledge to use this system. The NGOs also provided seeds and created a group of poor people who worked on the lands. (M NGO)</p> <p>The government introduced two crops: watermelon and rice paddies. The government provides different types of seeds and advice. They also create employment opportunities for day labourers. (FUP)</p>
Crops		Crops have increased because of the use of pesticides and fertilizers. ³² (FUP)
Soils	Due to frequent floods, the soil is very saline. The salinity is affecting the vegetable production. It is less than before. (FD)	
Soils	Agricultural land is used for Gher ³³ land and is becoming more saline due to the shrimp cultivation. River water is needed for shrimp cultivation, because the shrimps can only survive in river water. The water from the river is saline. Shrimp cultivation increases the poverty gap, the rich (shrimp owners) are getting richer and the poor are getting poorer. Many people try to migrate to India (illegal migration). (FUP)	
Soils		The Gher culture is decreasing. People are starting to become aware that they cannot use Gher land anymore for agriculture. It is making the soil saline. Moreover, when there is one piece of Gher land, the surrounding lands are also

³² One participant disagreed and told the other women that the effects of fertilizers are harmful in the long run.

³³ Gher land is land that was previously used as a rice field, but has been converted to produce shrimps or prawns.

		saline and no longer suitable for agriculture. (FUP)
Water	Drinking water is scarcer. (FD)	
Physical		
Dams/ boreholes		After the building of the dam floods are less frequent. (FUP)
Telecommunication		Information and technology has improved. There is more access to electronics. (F NGO)
Telecommunication		<p>Mobile phones are more widely available and have made communication easier. (F NGO)</p> <p>Mobiles may also be misused by the youth, for instance for their love affairs. However, the misuse is not common and is outweighed by the advantages. (MD)</p>
Roads/bridges		<p>The infrastructure of the area has improved. The roads are much better. (MD)</p> <p>It is now easier to travel outside the village and maintain good relationships with family and friends (M NGO)</p> <p>The government and NGOs (e.g. World Vision, Caritas) have constructed some roads (FD) (F NGO)</p> <p>Roads also create opportunities to go to school and work. Employment sources have diversified (e.g. a van puller can travel to other places to work as a day labourer) MUP</p> <p>People can transport materials for building houses easily. (FUP)</p>
Human		
Knowledge & Education (levels, enrolment)		The enrolment rate of primary level education of Dacope is the highest in Khulna District. Parents are aware that education is important for the future of their children through NGO awareness programmes.

		<p>(MD)</p> <p>Moreover, the government has provided free primary education, especially for girls. They are sponsored up to class 12. They receive around 120 taka per month. (FD)</p> <p>Better access to education will help the children find better jobs in the future. (M NGO) (F NGO)</p> <p>Parents want their children to be educated, so they will take care of them when they are older. (FUP)</p>
Knowledge & Education (levels, enrolment)		<p>The villagers are more educated than before. People come to the village and give advice and suggestions to the villagers. They raise awareness on different issues. (MUP)</p>
Knowledge & Education (levels, enrolment)		<p>Women are more empowered now. They are able to work outside the house. These changes are the result of education and awareness programmes. (MD) NGOs (especially World Vision) have played a big role in raising awareness. The awareness of women about everything has increased. (FD)</p> <p>Moreover, it has become very difficult to survive on one income. Women need to work as well. (M NGO)</p>
Health and hygiene		<p>The sanitation has improved due to NGO involvement. (MD)</p>
Health and hygiene		<p>There is more awareness about family planning due to awareness programmes by NGOs and the government. (MD) (M NGO)</p>
Health and hygiene	<p>Health hazards are increasing. People are not as strong as their parents were. There are many new diseases, such as strokes. People are also less healthy due to a lack of nutritious food and less varied</p>	

	species of fish. (M NGO)	
Health and hygiene	There is an absence of a qualified doctor in Laudope. The former doctor of the area retired and there is no substitute yet. (MD)	
Health and hygiene		Early marriage has decreased. Parents are more aware about their education and health. They understand that it is not healthy to give birth too early. The information is received through TV and radio. (F NGO)
Health and hygiene		People take tea regularly. Women take tea, because they know if they take tea, they will have less pain in their body. After giving birth, they take lots of tea to reduce the pain. The women are informed by the hospital. (F NGO)
Health and hygiene		Health facilities are more accessible (vaccinations). (FUP)
Economic		
Transport (means, costs)		Mobility has increased. It is easy to go to different places now (MD). Motorbikes and other vehicles are more accessible.
Paid jobs		Wages of women have increased, because there is a scarcity of labour. Moreover, women are more empowered and are more aware of their rights. (MD)
Paid jobs		The conditions of day labourers have improved and their wages increased. (M NGO)
Paid jobs		The industrial sector has developed. There is a cement factory nearby where people can work now. (F NGO) There are also factories for betel nut, LPG, pottery and jute. (MUP)
Women in farming and trading	The profits from paddy	

	production is decreasing, because the farming/cultivation costs have increased (FD)	
Socio-political		
Leadership structures (political, traditional, etc.)		The influence of landlords has decreased a lot, making share-cropping a beneficial activity. Previously, people had to hand in all the harvest to the landlord. The villagers became aware that they are also entitled to a share. They raised their voices against the landlords and claimed their rights. (MD)
Leadership structures (political, traditional etc)	People are no longer receiving enough aid from the Awamileague political movement. Since the movement is aware that the people are on their side and that the votes are secured, there is no longer a need to invest in them. ³⁴ (MD)	
Cultural		
Food	<p>The food habits are changing. In the past there was natural food that was full of nutrition. Currently, the food is less nutritious due to intensive fertilization of the land. (MD) (F NGO)</p> <p>The food diversity has also decreased. Before there were many different vegetables and milk. (M NGO)</p>	
Food		There is an increased food security. The agricultural crops have increased. A few years ago there was less production due to salinity. The shrimp cultivation has decreased, so salinity is less. The introduction of the two crop system has also contributed to

³⁴ This party is currently part of the government. Sheikh Hasina, the prime minister of Bangladesh is the chairman of this party. The founder of this party was Banga bandhu Sheikh Mujibur Rahman (the father of nation). The party has been elected twice in Bangladesh (1996, 2008). Traditionally, the leading Hindu community areas support this party as well. This statement is a representation of that tradition.

		the food security. (MUP)
Religion (Christianity, Islam, traditional, etc.)		The participation of young people in religious and cultural events has increased following workshops given by a number of NGOs (ISCON, Love Bangladesh and Nazarin mission) to raise awareness on ethics. (FD)
Relations between (ethnic) groups		Social bonds are better due to higher education rates. There is more awareness amongst the people and they are more capable of communicating with each other. (M NGO)
Relations between (ethnic) groups	Jealousy has increased. In the past everyone used to help each other, but this is no longer the case. The wealth gap has decreased, but rich people are no longer willing to help. (F NGO)	

Even though there were mostly negative events mentioned, the majority of the changes that have occurred over the past thirty years are perceived as positive. It is interesting to read that many of the positive changes are linked to NGO involvement; for example, the two crop system and seed distribution programmes introduced by several NGOs. Amongst the negative changes, increased jealousy and lack of willingness to help poor people is worth mentioning. At the same time, the wealth gap has decreased.

Perceptions of wealth and poverty

Table 11 Perceptions of wealth and poverty in Dacope

Very rich (<i>khub borolok, khub dhoni</i>)
<p>Who:</p> <p>The very rich are landowners, engaged in large-scale farming (all groups³⁵) and the Gher business (MUP). They are also engaged in the informal sector (MD).</p> <p>Characteristics:</p> <p><u>Education:</u></p> <p>The very rich do not have to worry about access to education (MD). They are educated (M NGO).</p> <p><u>Farm/land/harvest:</u></p> <p>They have more than 50 Bighas³⁶ of land (M NGO, F NGO, FUP). It is usually between 50-100</p>

³⁵ The FD group did not define the group of very rich. They explained: "We don't know who the very rich are, because we do not have any very rich in our area."

Bighas of land (MD). Some have more than 100 Bighas of land (MUP). The land is used for share cropping (M NGO). They are also Gher owners (MUP).

Food:

They have fruit gardens (M NGO) and lots of rice (F NGO).

Housing:

The houses are concrete (all groups). The very rich have more than one house with walls around it. They have two or three store houses (F NGO, FUP). They have their own fishing pond (FUP). Their ponds are big (M NGO). They also have a house in the city area (F NGO).

Livestock:

They have a huge amount of livestock (M NGO).

Social support

People are in favour of the very rich, because they are dominant (F NGO). They do not allow poor people into their houses. The poor people are told to go away because they are regarded as smelly and dirty (FUP).

Other:

There are multiple sources of income and earners in the family (MD). They earn a lot of money, more than 20,000 taka per month (MD, F NGO). They have a lot of cash (FUP). They also have savings (MUP) that are used for investments (F NGO). The children are engaged in different jobs (M NGO). The very rich have a lot of golden ornaments (M NGO, FUP). They own a TV, CD player, car (private or for business purpose) and a fridge (F NGO, MUP). Moreover, the very rich have no tensions or worries. They never have to face any difficulties. They want for nothing, everything is available to them. They are able to fulfil the needs of their children. They have no wants and no needs (F NGO, FUP).

Rich (*borolok, dhoni*)

Who:

The rich are engaged in fish cultivation and the Gher business (M NGO). They are also engaged in (multiple (M NGO)) businesses (FD, MUP). Some only have land, others only have jobs. (FD).

Characteristics:

Education:

Education is high and better amongst the rich class (MUP, M NGO). They have higher education levels than the very rich. (FD)

Farm/land/harvest:

The rich have more than 50 Bighas of land (FD, MUP). They use their land for the two crop system (M NGO).

Housing:

The houses are almost the same as the very rich (MD). Some of their houses are concrete, others are semi-concrete (M NGO).

Livestock:

The rich have livestock (MUP).

Social support:

³⁶ The measurement of a Bigha varies from place to place, however it is about 1320 square metres in the research area.

They are less 'aggressive' towards the poor than the very rich (FUP).

Other:

The very rich have more than one family member earning (FD, MD). They have several sources of income and savings (FD). They earn about 16,000-18,000 taka a month (MD). The rich influence the market prices (FD). The gap between the resources and money of the rich and very rich is small. The rich have less sources of income than the very rich (F NGO) and the very rich have more land (MUP).

Average (*moddhobitto*)

Who:

The average engage in poultry farming and vegetable cultivation (MD). They do share cropping (M NGO). They are also engaged in small businesses (MD, M NGO, MUP). Moreover, they are motor van drivers (MUP).

Characteristics:

Education:

The average are more interested in educating their children than the rich (FD). Their children have better results than the children of richer classes. Female education is also higher amongst the average and rich class (F NGO). The education rate is higher amongst the average than the richer classes (FUP).

Farm/land/harvest:

The average either have land or a job. They have less land than the very rich and rich (MD). The average have a little bit of farming land (FD, F NGO). Their own land is not sufficient, thus they get involved in share cropping (with the rich) (M NGO). The average have about 5-20 Bighas of land.³⁷ They grow paddy rice (FUP).

Food:

The average have enough (FD, MUP) and good (FUP) food.

Housing:

The average generally live in a semi-concrete house (MD, FD, M NGO, MUP, FUP). They have a tin roof and mud floor (MD). The shelter is owned by them.

Livestock:

They have some livestock (M NGO, F NGO)

Social support:

The average have a good position in the society. They have social linkages with the rich and the poor, but they still sometimes want to define themselves as poor (FD). They do not depend on anyone and have social prestige (F NGO).

Other:

They earn about 5,000-10,000 taka per month (MD). The average have more opportunities to find jobs (than the poorer classes). They go abroad more often as well. They also have good clothing and money (FUP). They have no loans and no savings³⁸ (FD).

³⁷ The amount of land owned by the average varied amongst the groups: 10-12 Bighas (M NGO), 10-20 Bighas (F NGO), more than 10 Bighas (MUP), 5 Bighas (FUP).

³⁸ According to the FUP group, the average have capacity to save money.

Poor (*gorib, doriddro*)

Who:

The poor are day labourers (MD, M NGO, F NGO, MUP).

Characteristics:

Education:

The education level of poor children is better than that of rich children. They are eager to learn and improve themselves. Poor children obtain good results. Poor parents invest everything in their children's education (MD). When they earn 2 taka, they spend 1 taka on their children's education, but there is no certainty that the children can complete their education (FUP). It is difficult to provide education for their children (F NGO). They cannot provide higher education for their children (F NGO). The poor can only access education when it is freely available (MUP).

Farm/land/harvest:

Some poor have land to build their shelter on (FD, F NGO, MUP, FUP). They live on Kash³⁹ land (MD). They have a permanent address/shelter, but the land is not owned by them (MD, M NGO). Sometimes they own land. (F NGO). The poor usually do not own crop land (MD, MUP, FUP). However, they are able to access land by renting it from others (average, rich) (MD, F NGO). They use the land for share cropping (MUP). In some cases they have access to a little piece of infertile land where they cultivate 'low level' vegetables, e.g. potatoes, spinach and different types of leaves (MUP).

Food:

The poor have access to food on a daily basis (MUP).

Housing:

The poor live in their own hut (FD, F NGO). A hut has a roof, pillars and a round cover of bamboo or plastic (F NGO). However, they are increasingly forced to construct tin roofs, which are more expensive, because the quality of leaves (Nara) used to construct a roof has decreased. Due to the hybrid paddy,⁴⁰ there are less traditional paddy leaves available (FD).

The poor usually have permanent shelter (M NGO).

Livestock:

Some have a little bit of livestock (M NGO).

Social support:

Children look after their parents better than the children of the ultra-poor, because their parents have some land that can be inherited by them (M NGO).

Other:

The poor live from hand to mouth (MD, FD). The poor are able to work (MUP). They can earn about 3000-5000 taka per month (MD). They have little (MUP) to no savings (FD). In general, they do not want to take a loan, because they cannot repay it. However, during disasters they sometimes have to take a loan (FD). The poor have no ponds or trees (M NGO). They do not have enough household products, e.g. plates and glasses (F NGO). Early marriage is common (F NGO) and there is little awareness about family planning (FD).

Very poor (*khub gorib, hoto doriddro*)

Who:

³⁹ Kash land is government land that is not used by the government. Landless people use this land, mostly to build their homes.

⁴⁰ Due to the salinity, people started using the hybrid paddy. The traditional paddy is less resistant to the saline soil.

The very poor are scattered people, usually migrants (MD, F NGO). They are the physically and mentally disabled (MD, FD). Those who can work are mostly rickshaw van pullers, boatmen, and day labourers (seasonal crop fields) (MD, M NGO, FUP). The very poor that cannot or have no work, depend on begging (MD, FD, F NGO). The very poor are the elderly (mostly those that have been left by their children). They live on the roadside and depend on others (FD). They are floating people (FUP).

Characteristics:

Education:

The very poor have the same access to education facilities as other groups until secondary school. (M NGO)

Farm/land/harvest:

They have no land (F NGO, MUP, FUP).

Food:

There is no certainty about whether they will have two meals a day (MD). They do not have any schedule for meals; they eat when they receive food (F NGO). The very poor mostly eat only rice. They are always in a dilemma about whether to buy rice, salt, oil or vegetables with their money (FUP).

Housing:

They stay beside the road (MUP) on Kash land (MD). When the government gives them notice to leave the road, they will leave and come back after the construction (of the road) is done (M NGO). The very poor have been evicted many times (MUP). They live in a hut (MD, F NGO) and they use leaves (Nara) for the roof (F NGO). Their houses have no shape or design. Sometimes they will even sell their own house (FUP). Some very poor people live together with other households (F NGO).

Social support:

The very poor are dependent on others for help (MD, MUP). They are deprived of justice. The law will not help them, if anyone commits a crime against them. Moreover, they have to provide 2000 taka to get an allowance card from the government (for old people and widows), but they are unable to pay this amount (FUP).

Other:

The very poor have no or only one source of income (FD, F NGO, MUP, FUP). They live hand to mouth and have large families (MUP). They usually belong to the Muslim group. Muslims usually have many children and thus more mouths to feed. (FD). The very poor have no money and no opportunity to receive a loan (FUP). They wear dirty clothes and use the same clothes day after day (F NGO). Their children start working at an early age. There is no graveyard for them. They bury their dead along the riverside, but sometimes the riverside is flooded (FUP).

Amounts of land are crucial in defining who belongs to what group. The very rich and rich own large pieces of land. They are also involved in fish cultivation. The average people, who have less land, work together with the rich people and share the crop. The poor usually have very little to no land and work as day labourers; for example, for the rich during harvesting season. The very poor have no land at all and those who are able to work are rickshaw pullers, boatmen and day labourers. They depend on others and are deprived of justice. This is a great contrast with the very rich, who dominate their society. Power structures and land are thus key in defining poverty in this area.

Table 12 Perceptions of wealth distribution in Dacope

	Very Rich	Rich	Average	Poor	Very poor	Total
MD	0%	10%	50%	30%	10%	100%
FD	0%	10%	20%	50%	20%	100%
M NGO	10%	10%	30%	20%	30%	100%
F NGO	0%	10%	20%	20%	50%	100%
MUP	20%	20%	30%	10%	20%	100%
FUP	10%	10%	20%	20%	40%	100%
Average	6,67%	11,67%	28,33%	25%	28,33%	100%
Males	10%	13,33%	36,67%	20%	20%	100%
Females	3,33%	10%	20%	30%	36,67%	100%

Table 12 shows that the biggest categories according to the perceptions of the participants are the average and the very poor, followed by the poor. It is clear that the rich and very rich form a small part of the society in Dacope.

Weddings and funerals

Weddings

The rich have big gatherings without the poor and very poor. The poor are sometimes even unaware that there will be a wedding of a rich person. Sometimes, they even arrange their wedding ceremonies outside the village. The poor ask for assistance from rich neighbours and local leaders. However, it is usually the middle class who come to their aid because the very rich and rich normally refuse. The poor still invite the rich to their small gatherings. Registry marriages have increased in the area, which has led to less social ceremony around marriage. In addition, the dowry system is more hidden these days; people do not openly show what they are giving. However, even though it has decreased considerably, the dowry system is still an issue for some. The rich have no trouble paying any dowry; moreover, love marriage has increased in this group (FUP). For poor people on the other hand, dowry is quite a burden and, in fact, they often have to pay more. *“Poor girls are less beautiful and poor, so their parents have to compensate for that. The poor and ultra-poor have no choice, they just have to marry whomever is available”* (FUP). *“The ultra-poor have no celebration when they marry, they simply go away”* (FD). There is another difference in the payment of dowry, which cuts across religion rather than class. Christians pay the least dowry, because their daughters have equal rights to inherit their parents’ properties. Hindus pay the highest dowry, as their daughters have no rights to inherit any properties. This is compensated for by paying a large dowry. The Muslims are somewhere in the middle. Their daughters have rights with regard to inheriting their parents’ properties, but it is not equally shared amongst sons and daughters.

Funerals

In general, funerals are a community effort according to the different groups. The richer groups will aid the poorer groups when they have to organize a funeral. *“It is teamwork; the poor and ultra-poor are helped by their neighbours”* (M NGO). *“The Hindus have a*

common graveyard where everyone is buried and so do the Muslims” (MD). However, there is a difference in the type of funeral and the very rich and rich usually have their funerals separately. They invite many people, but the poor are often excluded. They are also able to provide good food at the funeral. The poor have a small gathering. They will go and beg in different villages in order to organize their funeral. However, people usually refuse, which means that the poor really have to make an effort to receive some help (MUP). Some of the poor will make use of the common graveyards, others bury their dead along the roadside. According to the female group of ultra-poor, there is no common land available for them to bury their dead, so they use Kash land. The poor do invite all wealth groups to attend their funerals, if people decide to attend, they may bring a coconut or something else.

Best and worst initiatives

Before ranking the best and worst exercise, the participants were asked to mention the NGOs that are active in the area. Since the listing exercise (listing all the initiatives that have been implemented during the last 30 years) was not conducted, this short exercise was meant to gather information on the activity of NGOs. More than 30 initiatives have been implemented in the last ten years according to the participants. Different types of initiatives were implemented, such as educational, health, sanitation, agricultural and awareness initiatives. These different initiatives were implemented by a range of NGOs, e.g. World Vision, Rupantar, Christian Service Society, Proshika, BRAC, ASA, Shushilan, Seba, BLSO, Love Bangladesh, Grameen, GIZ, AD-DEEN, Prodipon, Sunlife, Delta, Sandani, Caritas, BRDB, government, Gibon Bima corporation, Destiny, LIC insurance company MFI, Nagiran.

Table 13 Best initiatives in Dacope

Group	Initiatives and ranking	Reason to judge it positively
MD	1. Clean drinking water by GIZ and awareness programmes by Rupantar	The water is very saline and full of iron and therefore not potable. Now it is clean and potable. Rupantar brought awareness on family planning, dowry and other social issues through street drama.
	2. Food security project by Shushilon	People received agricultural training and aid to increase their food security.
	3. Water purification and shelter repairing by AD-DEEN	Provided aid to rebuild houses after cyclone Aila.
	4. Sanitation by World Vision	Before there was no sanitation project, this was the first one.
	5. Seeds for paddy, rice and vegetables by Shushilon	They gave saline-tolerant seeds for paddy and seeds of watermelon free of charge or at a very low cost. It was a joint project with the

		government.
FD ⁴¹	1. Infrastructure and roads by World Vision	The internal road system has developed now. The roads are connected to the schools and college.
	2. Women awareness programme by World Vision	If the mother is aware of different issues, she will be a better mother. Initially, women were not empowered to raise their voice outside of the house. Subsequently, they received women empowerment training (sanitation, agriculture, skill and leadership training). Now they are independent. They can work in different factories (e.g. the cement factory).
	3. sponsorship programme by World Vision	The sponsorship programme provided educational support, such as books, shoes and umbrellas for the poor and very poor people.
	4. Awareness programme by Rupantar	Through drama and street songs, the programme raises awareness about elections, the dowry system, education, health and sanitation. The performances are close to their homes and they have easy access. The programme has helped people become environmentally aware. In the past, for example, they used to throw dead livestock into the water. Now they know that it is bad for them and the environment.
	5. Mass education project by World Vision	TLM (total literacy movement) helped them to read and write their signature in Bangla in six months. They also learned how to count, which enabled those who wanted to start a small business.
	6. Free education by BRAC	Free education until class three.

⁴¹ It is worth noting that all of the women participating in this workshop were somehow affiliated to World Vision. Moreover, one woman was affiliated to Rupantar. Therefore I asked them to rank best initiatives besides World Vision. They came up with four more initiatives.

	7. Livestock and vans by Prodipon	They distributed vans and livestock free of charge.
	8. Ek ti bari ek ti khamar (one household, one farm) initiative by the government	The government provided livestock, poultry products, seeds and trainings.
	9. Trainings and awareness programmes by Ad-din	They provided trainings on livestock rearing and tailoring. They also gave health awareness trainings and dug water ponds.
M NGO	1. Free livestock by Prodipon	The initiative targets poor and ultra-poor and constantly monitors the projects. They also distributed some vans, poultry and sewing machines.
	2. Sponsorship and education project by World Vision	The children have free access to education and some of them also receive money on a monthly base for study purposes (books, etc.).
	3. Ek ti bari ek ti khamar (one household, one farm) initiative by the government	The government provided livestock, tin and seeds.
F NGO	1. Livestock project by Prodipon and poultry project by BRAC	Livestock and the cost of rearing them are free for six months. They also received cycle vans. The project is well monitored and advice on how to rear the animals is provided. The chickens and eggs can be sold.
	2. Roads and infrastructure by BRAC	BRAC built roads and gave free houses to the ultra-poor.
	3. Health programme by Christian Service Society	A health card can be bought for 50 taka and is valid for one year. 10 taka must be paid for each treatment (prescription). The card is valid for the whole family.
	4. Roads by BSD	During Sidr, roads were constructed and free houses were provided.
	5. Education and drinking water by World Vision	The adult literate movement was especially useful.
MUP⁴²	1. Livestock and a boat by	Free livestock and one boat.

⁴² The participants of this group had a very difficult time selecting best initiatives. They explained that there are hardly any projects that target them. One participant was unable to mention any best initiative.

	Prodipon	
FUP	1. Infrastructure by the government	Because of the infrastructure, people have easy access to other places now. This creates more job opportunities. Also, less time is wasted on travelling.

Table 14 Worst initiatives in Dacope

Group	Initiatives and ranking	Reason to judge it negatively
MD	1. Credit programmes by all NGOs	BRAC is the most harmful. They impose loans on families and they have high interest rates. People are subjected to mental pressure to repay their loan, e.g. threatening to take the loan taker to court. Sometimes their livestock is taken as insurance until they are able to pay back. The NGO ASA does the same. Grameen Bank is amongst the worst, because they give loans to a group; if one member fails to pay, the whole group suffers. Then no one receives a loan until that person has repaid. Their staff also visit the person who is unable to pay to take possession of his or her goods. Christian Service Society is slightly more flexible with loans, but they too have high interest rates. When you fail to repay your loan, they charge interest on the interest rate.
FD	1. Microcredit by Proshika	Left the area without paying back their savings
	2. Microcredit by SIDO	Left with the savings of people.
	3. Micro insurance by Sonali Foundation	There is a common saving system in Bangladesh where you make a deal for ten years and give, for example, 500 taka a month and you get some interest over the amount you saved up after ten years. This organization left

		after seven years without paying the money and interest owed.
M NGO	1. Microcredit by BRAC	BRAC was running a microcredit project and someone could not repay the loan. BRAC staff went to their house and kidnapped the woman until her husband would repay. People are scared to take loans now. They do not know all the names of the microcredit NGOs; they know ASA is also bad. They prefer to stay well away from these organizations.
	2. VGD by the government	The initial target group was old, ultra-poor and people who earn less than 500 taka per month. These people would receive food. However, the project was very corrupt and it ended up targeting middle-class people.
F NGO	1. Sex workers project by Christian Service Society	Girls from the brothel were rehabilitated in this project. They received training in sewing, livestock-rearing and education. The training was between six months and a year. Moreover, they received 2000 taka per month. A year ago, the budget was not sufficient to support the girls anymore and some of them returned to prostitution. Others could no longer go back and have no means to support themselves now.
	2. Savings project by Sonali Foundation	They ran away with the savings of the people.
MUP	1. No bad projects	They do not know of any bad projects.
FUP	1. No bad project	Idem.

Reaching the very poor

The participants responded negatively to the question whether the very poor are reached by the different development initiatives mentioned above. According to them, the very poor are hardly reached and if they are reached, it is through relief aid. *“The majority of projects target the average, especially the micro credit programs. There are a few non-micro credit programmes and they try to target the very poor, but are unable to reach them, because there is huge influence from government Representatives, who pick the beneficiaries and therefore their social network is selected.”*

According to the participants, the NGOs cannot be blamed entirely for being incapable of reaching the very poor. There are examples where the very poor received aid, such as sewing machines, but then sold them. Or, they received tin and then sold this too. The problem appears to be that they did not receive any additional support, i.e. they received tin for their roofs, but no nails. Additionally, the very poor have a mentality of receiving from others. They should be monitored properly when they are given something.

How, then, can the very poor be reached? The participants give the example of the NGO Prodipon. They managed to reach the very poor by doing a field survey before they started any projects and most importantly, they ignored any interference from the government. Furthermore, the participants added that the field survey should be done by independent field workers to avoid favouritism by community members.



A very poor man in Dacope earning his living with a 'cycle van'

Most important outcomes and conclusions

- The very poor are hardly reached. The main reason for this is corruption within NGOs and government bodies. It is those considered as the 'average' who benefit most from development initiatives. They are able to pay bribes, which is common when one wants to enter an initiative or be listed for aid.
- The very poor themselves have very little knowledge of development initiatives in their area, but are aware that they are consciously excluded.
- Corruption is a conscious mechanism of exclusion, but there are also unconscious mechanisms of exclusion. For example, microcredit initiatives are only focused on people who have the potential to repay their loans.
- There are many microcredit initiatives, all of which are highly unappreciated. The NGOs ask a high percentage of interest, ran away with people's savings, have resorted to mental pressure, confiscated belongings and have threatened people to repay loans. BRAC and Grameen Bank are viewed as the worst in this regard.
- The very poor below fifty have ideas and hope to climb out of poverty. They want to work and generate their own income.
- Many elderly who have been left by their family have fallen into extreme poverty.
- Poverty is a very dynamic condition in this area, because it is incredibly disaster prone. People constantly fall in and climb out of poverty.

The studied NGO

- There are clear references towards aiming to include the very poor in the discourse of the NGO being studied. Unfortunately, this is not the case in practice.
- Especially in their economic development sector, they consciously exclude the very poor. According to them, this sector is aimed more at the poor rather than the very poor.
- In their Home of Blessings initiative they also exclude certain children, as the programme gives a clear preference to Christian children.
- The NGO initially began as a relief organization and still very much 'thinks' that way. There are no clear calamity prevention programmes, while they are working in an area that is disaster prone and people are often swept into poverty by events.
- The NGO claims to target the very poor, but at the same time they do not focus on them as a group. As the Director International said: *"We help where the emergency is. We don't classify the people in wealth classes. The door is open for all."* This is a great thought, but we now know very clearly that as long as you do not specifically target the very poor, it is very difficult to reach them.

Appendix 1

Profiles of the very poor participants of the Khulna city workshop

Rupsha bridge

Female and male (Muslim): They work in a mill. They are about 40 years old. Females earn 300 taka per month and males earn 3000 taka, even though they do almost the same work. The houses they live in are owned by the boss of the mill and are in poor condition. Many people of this small community of about thirty people came to Khulna after cyclone Aila. They have three meals a day and their children can go to school until class five. They do not know if it will be possible to send their children to school after class five, but they will try. Children are left at home (even small children) and the parents come back during their lunch breaks to check up on them. There is no access to healthcare.

Notum Bajar slum

Female (Christian): Her husband is a day labourer and can earn around 80 to 90 taka per day. She is about 35 years old. She does not work and they have two children. They usually have one meal per day. Their house is in a very poor condition, it is built in the water and open from the sides.

Male: he is a day labourer and earns around 50 to 60 taka per day. He is about 38 years old. He has a wife; she is a housewife and they have five children. The house they live in was recently renovated by the owner and therefore the rent is 800 taka per month. They are originally from the South.

Female (Muslim): She is a sweeper and earns 50 to 60 taka per day. She is about 60 years old. Her husband is getting weaker by the day and has an eyesight problem, but tries to drive a rickshaw if he can. They have three blind sons and the eldest son is married; his wife is pregnant. They have two daughters and one is living with them with her child. The house was donated by a foreigner, but is decaying.

Ferryghat slum

Female (Muslim): The man and wife are living together. They are about 60 years old. The man stopped working three years ago because of asthma problems. His wife works as a maid and sometimes gets food and medicine from her boss. They have three daughters and one son but they do not look after them. The woman earns 800 taka per month, but that is now all spent on the rent. The rent has recently gone up from 500 to 800 taka. Therefore, she has one meal a day and tries to save something for dinner.

Joragate railway

Male (Muslim): He is a banana seller and can earn a maximum of 40 taka a day. He is about 55 years old. He is not able to work every day. He takes loans from his community members to buy the bananas and then he sells them. After selling he will pay the loan back and use what is left. He can work three days per week on average. He has been in the area for about 15 years and moved his little hut four times. The hut is right next to the

railway and is in very poor condition. The railway is not used regularly, but sometimes for goods. He has a son and daughter, but they have no contact with each other.

Alamdanga

Male (Muslim): He is a beggar and has two sons in the area, but they do not help him. He is about 60 years old. He and his wife have separated and she is also living alone in the area. He gets his food by begging and sometimes prepares it himself. He has been engaged in begging for the last two years, due to asthma and bad eyesight. In the past he used to work as a day labourer.

Labonchora Rupsha

Female (Muslim): She is a maid, earning around 200 taka a month. She is about 30 years old. Her husband can earn 100 taka per day if he goes to work, but he is lazy and aggressive. He does not go to work every day. He often abuses her. Sometimes he is at home and sometimes he does not come home. She would like to leave him, but she thinks no one else will have her, because she is not beautiful enough. Moreover, she is pregnant. She is dependent on food from her boss. Her husband expects her to get aid from her parents but they are also poor. When she cannot give anything to her husband, he beats her. She did not have a proper meal for the last two days.



Women discussing the wealth ranking exercise in Khulna city

Appendix 2

Profiles of the very poor participants of the Dacope workshop

Kailash Gang

Two females (Hindus): They are sisters of about 60 years old. Together they earn around 3000 taka per month by carrying water. They have three Bighas of land, but they do not benefit from it because the land is infertile. They hope the coming season will be fruitful. They want to share crop it, which means finding someone to share the land with and share the burden of cultivation. Currently, they are living with their cousin; they do not have their own house. Until today, they never received aid from any organization, not even the adult allowance card. They believe it is due to corruption (to obtain the card people need to have linkages with local bodies). One of the sisters was married, but at the age of eleven her husband died. Then she sold her husband's crop land and started to live with her sister, her sister's son and her mother. Then they were still living on the land of her husband, but fearing tigers she sold the land and went to live outside the village last year. She could not survive outside of the village and returned to her cousin's house about seven months ago. She bought the three Bighas of land last year from the money she got from selling the land of her house. After her husband died she did nothing and lived off the money that she got from selling the crop land. About nine years ago, both sisters started working as water carriers to earn money. They have no livestock. They take two meals a day. They are Hindu and only take vegetables and rice for this reason.

Male (Hindu): About 60 years old. He is a day labourer, if he can go to work, he can earn around 70 taka per day by pulling fish nets. When it is fishing season (dependent on the moon, but usually about six days a month), he goes to fish two to three days a week, if he is fit. He receives an old age allowance, which is 900 taka for three months. That is all the financial income he has. He lives with his wife, who does not work and has a hearing problem. He has got land for his house from his brother-in-law. He received the house from World Vision in collaboration with the local government as part of the relief given after Aila. He also received about half a Bigha of land from Prodipon about six months ago. He has no livestock, but can live from his crops (paddy) for about four months in a year. He has three meals a day. They cook once a day and he divides the food in three portions. Because he is old, he needs small amounts of food three times. He eats vegetables, rice and dal.⁴³ Usually he eats only eggplant and rice, because potato is becoming expensive. If he can manage to work, he can sometimes bring home some fish. His daughter lives next to him, but she has her own cooking pot. She does not contribute to her parents. Their daughter moved to this place, because her own house was destroyed by Aila.⁴⁴

Bajua

Female (Hindu): She is a day labourer, specifically a mud labourer. She is about 45 years old and was left by her husband 23 years ago, when she was pregnant for the second

⁴³ Dal is made from dried [lentils](#), [peas](#) or [beans](#), usually people prepare a thick stew from it.

⁴⁴ This old man did not make it to the workshop, the reason for that is unknown. I did not have the opportunity to go back and ask him. I suspect he was too weak to travel so far.

time. She started working as a household servant; then she switched and worked as a crop land labourer. She earned 70 to 80 taka per day at best. Now she is working as a mud day labourer. She earns 2200 taka per month. She is living with her mother and sister's daughter, because her father died early. Her sister's daughter is taking care of her grandmother because she has a tumour. They spent 30 taka per day on medicines. She is the only person with an income and takes care of all of them. The mother of the child is not living in the area. The woman has two daughters and they are both married. They do not contribute financially or in any other way. The house and land where she lives now are donated by her brother. She takes two meals a day. She has no livestock. She receives no financial aid from anyone. When her father was still alive, he used to help her, but he died a while ago.

Male (Hindi): He is about 45 years old. He is a shoe repairer, a day labourer and he and his wife also work as road repairers. He lives with his second wife and his children. His first wife lives alone. In total he has nine children. He and his wife manage to earn approximately 2500 taka per month. They own a sheep and goat that they received from the NGO Prodipon. They do not own any land.

Bhania Shanta

Female (Muslim): She is about 40 years old and lives in a house donated by Prodipon (in collaboration with Save the Children, USAID and a food security programme the initiator of which is unknown). She has no steady income. Her husband is almost blind and old of age. He used to be a rich person, because he had a liquor business in the brothel and he used to have a huge amount of cash money. His wife would give their savings to her brother and parents to keep it safe, but they never returned the money. The brothel did less business and he became older and could not work anymore. Her eldest daughter is around 12 years old and left the family to work as a garments worker in Chittagong and has very little contact with her family. Her husband receives the adult allowance from the government. Their son, who is about eight years old sometimes works as a net puller and can earn about 30 taka per day. The woman also does this work, but her income depends on the availability of baby shrimps. She worked for a brick company for a few months, but they never paid her. The family received notice from the land owner to leave the land. They can take their house with them, but they have no idea where they will go. Her land owner even burned some household products and bamboo from her house, after he gave her a notice to leave the land. They have one or two meals a day. They do not receive any aid from anyone.

Male (Muslim): He is approximately 45 years old. He is an assistant on a fishing boat. He lives with his wife, one son and one daughter. The eldest two daughters are married. His income is not certain, he earns between 600-1000 taka per month. His son is also a fishing assistant and earns the same amount. His daughter went to school until class five and knows how to read the Koran. They take two meals a day. They do not receive any aid. Three years ago, they got a house from Uttaran, but it was destroyed by the floods. They have been rebuilding their house for the last six years, because each year floods would destroy it. This is the reason why they are trapped in poverty. They have been living in the area for 27 years. They are used to living on the roadside. The land is a private land, but they do not pay rent. The house is very close to the river and very flood prone. They have no livestock, but they received a boat from Prodipon.

Laudope

Male (Christian): He is about 40 years old. He works as van puller and shoemaker. He lives with his wife, mother-in-law and his children. His wife also works, she sells green coconuts. Together they earn about 2000 taka per month. They generally have one meal per day, sometimes twice. He does not own any land. His house is built very close to the river and has been destroyed several times by heavy storms. He also has no livestock. He has no social network, because his father disowned him. He married someone his father did not approve.

Female (Hindu): She is a net puller. Her husband died six years ago. Nine years ago they built the house that they are now living in, but it is starting to decay. She has one daughter and the daughter is in class seven. She earns around 70 taka per day. She also works as a labourer on crop land and as a servant sometimes. She probably earns 1000-1500 taka a month. She receives no aid from anyone. On average she has two meals a day. She does not own any land. The land that the house is built on was donated by her father-in-law. She is surrounded by her in-laws, but they do not help her in any way. In fact, her in-laws have told her many times to leave the land, because she has a daughter only, she has no right to the land. She has an eye problem, she squints.



Men from Dacope discussing the wealth ranking exercise

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