Behind the aid brand: Distinguishing between development finance and assistance

James Copestake

Working Paper no. 24
July 2013
BEHIND THE AID BRAND: DISTINGUISHING BETWEEN DEVELOPMENT FINANCE AND ASSISTANCE

James Copestake, Centre for Development Studies, University of Bath

Bath Papers in International Development and Well-Being no. 24

July, 2013
Behind the aid brand: Distinguishing between development finance and assistance

James Copestake

Contents

1  Introduction ........................................................................................................... 1
2  A graphical model .................................................................................................. 3
   2.1  Aid chains ........................................................................................................ 3
   2.2  Graphical presentation ..................................................................................... 4
   2.3  The case of development finance .................................................................... 7
   2.4  Development assistance ................................................................................... 8
   2.5  Intermediate options ....................................................................................... 9
3  Development finance for smallholder agriculture in Ethiopia .................................. 11
   3.1  Why smallholder agriculture and Ethiopia? ..................................................... 11
   3.2  Alternative aid delivery mechanisms ............................................................... 13
   3.3  Case study: Self Help Africa’s malt barley project .......................................... 14
4  Discussion ............................................................................................................. 16
   4.1  NGOs and Ethiopia .......................................................................................... 16
   4.2  Aid performance and development theory ...................................................... 17
   4.3  Aid branding .................................................................................................... 18
5  Conclusions .......................................................................................................... 18

References ............................................................................................................... 19

List of Figures

Figure 1: Simplified aid chains .................................................................................. 4
Figure 2: A graphical aid typology ............................................................................ 5
Figure 3: Two development finance options ............................................................... 7
Figure 4: Two development assistance options ......................................................... 9
Figure 5: Two intermediate aid options .................................................................... 10
Figure 6: The malt barley project ............................................................................. 15
Behind the aid brand: Distinguishing between development finance and assistance

James Copestake

Abstract
International aid is often analysed as if it was a homogeneous product exclusively distributed between a relatively small numbers of public agencies. In contrast, this paper contributes to thinking about aid as a quasi-market with many different suppliers, users, channels, products and brands. More specifically, it suggests drawing a stronger distinction between development finance and development assistance. A simple graph shows how this entails distinguishing between social impact and financial sustainability. Given that these characteristics are often far from transparent, the paper also illustrates the limitations of a rational choice approach to analysing aid. The difficulties entailed in assessing aid impact and sustainability help to explain why brand reputations matter. The argument is illustrated with references to UK aid, aid to Ethiopia, and NGO promotion of smallholder linkages into agricultural value chains in Africa.

Key words: International aid; Brands; Development finance; Development assistance; Social impact; Financial sustainability; Smallholder agriculture; NGOs; Ethiopia

Acknowledgement
This paper is based on an inaugural professorial lecture at the University of Bath on 24 April 2013, repeated at ISCTE in Lisbon on 3 May. I'm grateful for feedback from members of the audience at both these events as well as for written comments from Graham Brown, John Moffett, Jenny Ranamofezana, Myles Wickstead, and Steve Wiggins.
1 Introduction

International aid was never simple, but it seems to become ever more complex as agencies, acronyms, and financing mechanisms proliferate. Practitioners as well as the public struggle to keep up.¹ The global policy regime erected around the Millenium Development Goals can be viewed in part as a response to this: a grand bargain between leading official donors and state recipients to finance expenditure on primary health, and other policies aimed at reducing multidimensional poverty. But behind this façade and the rhetoric of new global partnerships, the aid world remains highly fragmented. Aid can usefully be viewed as a planning and a collective action problem; and also as a multiple principal agent problem within bureaucratic hierarchies. But the starting point for this paper is to view it also as a quasi-market characterised by competition as well as collaboration.² Is aid working? Rather than a grand or a bland yes or no, the more accurate answer is often that it all depends on the aid type and context. Further questions then abound, including what sort of aid works worst and best, when, where and why. Not everyone is receptive to such detail: our own problems naturally loom large over those of distant strangers, and it is often convenient and perhaps even necessary to deal with international aid in the round as a single public policy issue. But many people are interested, and would like to be better able to distinguish between different forms of aid than they can now (Horton, 2010).³

As consumers we routinely choose between thousands of supermarket products – too many perhaps. Instead of the “57 varieties” first marketed by the Heinz Company in 1896, for example, there are currently around 5,700 (Heinz Foods UK, 2013). As the aid industry has similarly diversified, it is interesting to ask how the way it markets its products has also evolved. Of course, the analogy is problematic. If marketing exists to provide a service to sovereign consumers, then aid is complicated by ambiguity over whether consumers are those who fund it or those who are intended to benefit from it. Aid support can also be viewed as more properly the outcome of political deliberation than active marketing of its providers. However, postmodern marketing theory increasingly recognises ambiguity in the roles and relationships of consumers and producers, as well as the deep but problematic infusion of business and marketing perspectives into politics and democracy (Firat & Dholakia, 2006). Brands may remain primarily the intellectual property of corporations, who use them to strengthen their relationship with customers and to position themselves favourably relative to rival suppliers; but this does not stop them also becoming “shared cultural property” (Cova & Dalli, 2009, p. 317).

1 Recent surveys offer ambiguous findings, and highlight the sensitivity of responses to the way the question is framed (Glennie, Straw, & Wild, 2012; Henson & Lindstrom, 2011; Hudson & vanHeerde-Hudson, 2012).

2 For incisive surveys of the changing international aid landscape, see Severino and Ray (2009) and Kharas and Rogerson (2012).

3 A large “tribe” of aid “consumers” is of course highly informed about aid, and indeed, often actively engaged in its “co-production.” But this does not belie the need for wider public understanding and support to sustain wider public funding. See Cova and Dalli (2009) for relevant post-modern marketing theory.

4 Within the institutional economics literature, this ambiguity is also referred to as a “broken feedback loop” (Martens, Mummet, Murrell, & Seabright, 2002), and the aid branding problem can be viewed as part of the institutional response to information asymmetries between principals and agents along the aid chain.
Travelling through rural Ethiopia not long ago, I passed the time by taking pictures of the international aid signs we passed along the road: a European Union funded agriculture project, a South Korean aided model village, an Indo-Ethiopian sugar mill, a USAID sponsored dairy and so on. Such advertising may be viewed both as a modest step towards greater aid transparency, and as more than just symbolic of the way external aid undermines country ownership of its own development - even if some of the signs did at least also display the Ethiopian flag. In her celebrated book *No Logo* Klein (2000) railed against branding as another example of the rise of corporate power and the privatization of public space. But branding can also help to overcome information overload, improve the match between product quality and expectations and enable the public to differentiate more clearly between products. Brands also place corporate reputations on the line and are open to being subverted. Much depends on the availability, quality and influence of independent evidence to inform consumers’ judgements about which brands they like and why.

Consider the case of official aid from the UK. For many years its branding was low key, with no reference in its name to its British origin, for example. In 2009, this changed with the introduction of the brand *UKaid*, followed by the decision in 2012 to add the *Union Jack* to the logo along with a “*from the British People*” tag line that directly emulates USAID. These changes can be viewed as populist and nationalist, but they do also signify a wider search for ways to strengthen public identification with the official aid programme and its many products. The *UKaid* brand covers a huge range of activities, and can be compared with that of a supermarket: offering directly managed ‘own label’ products alongside a range of brands ‘supplied’ by other agencies. Take the case of its aid to African agriculture, for example. Direct UK aid for this through its own bilateral country programmes is tiny – no more than 1% of the aid budget in 2009 (Development Initiatives, 2011). Meanwhile, more than twice as much is channelled through multilateral agencies and funds, including AAC, AAF, AATF, ADF, AECF, AGRA, BACF, CDC, CGIAR, EAIF, EDF, FA, FAO, FRICH, FSDTs, FSI, GA, GPAF, HP, ICF, IDA, IFAD, IFC, MASP, NVA, PIDG, PPA, SAGCOT, SHA, UNDP and WFP. Some of these represent an agency and others a funding mechanism, but they are all aid brands of a sort, and I have not included in the list the many private companies and consultancies working behinds the scenes.

So what options are there to enable the public to see beyond the brand images promoted by aid suppliers? Martens (2002) provides a formal model to explain why public funding of aid evaluation to address the potential missing market for aid information is likely to be sub-optimal. However, this pessimistic view is not wholly borne out by the evidence. First, substantial work is going into improving aid statistics to make it clearer who gives what, to

---

whom, and when. Second, and moving beyond statistics on flows, the UK is relatively well endowed with agencies mandated to comment on the quality of aid. Parliamentary oversight is important here, particularly the work of the International Development Select Committee, to which the Independent Commission for Aid Impact reports. More official resources are also going to independent bodies like 3ie, adding to the very substantial aid accountability activities of media, lobby groups, think tanks, NGOs and universities.

The argument developed in this paper is not that we need more, better or even different aid assessment capacity of this kind. Rather, I argue that there is a need for all these commentators to be clearer about how they talk about aid. For example, it would help if commentators (from theoreticians to the tabloid press) could be more scrupulous about when they are referring to particular agencies, as well as financing mechanisms. More fundamentally, I argue, we need a clearer and stronger terminology for distinguishing between different kinds of aid, while at the same time accommodating new development financing mechanisms, such as impact investing.

To be more specific, I draw a distinction between development assistance and development finance, locating the difference in two dimensions by which aid can be assessed. I argue that this distinction is particularly useful in a world where the boundary between public and private mechanisms for mobilising and using aid are becoming more blurred. Section 2 uses a simple graphical model to explain these concepts more clearly. Section 3 then fleshes out the argument with illustrative examples, including the case study of an NGO project which promotes smallholder malt barley production in Ethiopia. Section 4 explores some of the wider implications of the argument and Section 5 concludes.

2 A graphical model

2.1 Aid chains

This section uses a simple graphical model as a heuristic device to clarify the distinction between development assistance and development finance on the basis of the relative priority given to transferring resources to end users or investing in the financial sustainability of development partners. In so doing it also reveals how little we know about relative aid performance possibilities compared to how much it would be useful to know. To make this argument as clearly as possible, I base it on a stripped-down aid chain comprising just three stakeholders: a donor, a local partner, and a single undifferentiated group of end users.

---

6 This is one area where there has been some progress with the Paris process on aid effectiveness in moving beyond traditional reliance on statistics produced by the OECD Donor Assistance Committee (e.g. Development Initiatives, 2012; Tierney et al., 2011).

7 An increasingly widely used distinction is between aid for (a) social welfare (b) mutually beneficial economic growth or convergence (c) global public goods (e.g. Kharas & Rogerson, 2012; Severino & Ray, 2009). The distinction drawn here echoes that between the first two, but is more precise. Aid for global public goods, including climate change mitigation and adaptation, is not included in the analysis. Doing so would entail adding a third assessment criterion and hence a third dimension to the basic diagram.

8 One illustration of this is that by 2011/12 £489 million or 9% of DFID aid expenditure was routed through private sector contractors (Independent Commission for Aid Impact, 2013).

9 One instrument for doing the latter is to build capacity through training, technical assistance and policy advice. A limitation of the graphical framework presented here is that the outcome of capacity building is formally measured only through increased social impact or financial sustainability, with capacity building itself being implicitly viewed only as a means to these ends.
Figure 1 presents two versions of this simple aid chain. Arrows from left to right depict the flow of aid resources in both cases, but in Version A there is also a reverse arrow from end users back to the aid partner to indicate that they also make some payment for the money, goods or services received.\textsuperscript{10} This suggests potential for the partner to become at least partly financially independent from the donor over time. Such payments are also an important (if not sufficient) form of feedback to the partner that they are indeed providing end users with something they value. In the case of Version B, in contrast, the partner must persuade someone else (e.g. local taxpayers) to fund them if they are not to go out of business when the aid runs out.\textsuperscript{11} There are many ways in which Figure 1 could be embellished, and a more complex version is presented in Section 3.3. But before that I think it is useful to persist for a while with this simple model in order to elaborate on how we can assess these core aid relationships.

\textbf{Figure 1: Simplified aid chains}

\begin{figure}
\centering
\includegraphics[width=\textwidth]{fig1.png}
\caption{Simplified aid chains}
\end{figure}

\subsection{2.2 Graphical presentation}

Figure 2 provides a graph that enables us to map any aid activity a donor might choose to finance in two dimensions, hence providing one way to classify different kinds of aid. The aid activities can be large or small, heavily conditional or open-ended, a single payment or a long-term commitment (e.g. to set up a new partner). However, the analysis is best suited to the case of a donor choosing between discrete activities or sets of activities with separable impacts. For

\textsuperscript{10} Some of the money recovered could also be returned to the donor, but for simplicity I will assume here that it all stays with the partner. Donor can transfer funds to end users to use to purchase services from partners. For a fuller discussion of different models, see Wongtschowski et al. (2013).

\textsuperscript{11} A third exit strategy is for end users to disengage completely from the partner. In the graphical analysis below this is subsumed under social impact.
this reason they are referred to in this section simply as projects, with each referring to a commitment to spend money on a designated activity over a fixed time period.\footnote{More narrowly defined, project aid was criticised for downplaying macroeconomic influences on aid effectiveness, adding to aid monitoring costs and ignoring the fungibility problem. The latter refers to the possibility that the intended project activity would have been undertaken anyway, hence weakening the link between aid and the supposedly earmarked activity. These arguments suggest that the analysis presented here may work best for donors who are not in a position to influence macro-context, but fund activities (a) sufficiently large that they can absorb reasonable monitoring costs, (b) but are unlikely to have been undertaken without donor influence and support.}

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{fig2.png}
\caption{A graphical aid typology}
\end{figure}

The X axis represents the effect of the project on the \textit{financial sustainability} of the partner agency. Measuring this is largely an accounting task, though it is the incremental rate of return on project funds that we are interested in, rather than the overall business performance of the partner.\footnote{The basic arithmetic for measuring this is standard to project appraisal – see, for example, Price Gittinger (1982). There is also an extensive literature on how to measure this for the special case of a project where the donor aims to support the partner agency to the point of being financially self-sustainable or subsidy independent (e.g. Armendariz & Morduch, 2010).} I have drawn a line called the ‘commercial frontier’ to show where money recovered from end users as a result of the project matches what could be earned instead by using the aid money instead to make a theoretical risk free investment for the same period, earning a small premium and preserving the capital 100% intact. Note that if a project actually increases donor/partner obligations then it is possible for the effect of a project on financial sustainability to be negative – a possibility that can be linked both to the “recurrent cost problem” (Howell, 1985) and to the metaphor of aid dependency as an addiction.\footnote{At the same time, fostering a political imperative to meet new demands from poor end users can be seen as a positive benefit, particularly in unequal societies where lack of voice and power to demand more public services can be seen as a constraint to more equitable development.}

Aid recovery may also happen.
over time, and so strictly we should refer to the net present value of the aid recovered. It might also be appropriate to make some allowance for the risk attached to the prospective return.

I have labelled the Y axis social impact. For the purpose of this argument it is easiest to think of it as the benefits to end users arising from the project expressed as a percentage of the project cost to the donor. A benchmark reference here is that if it were possible to give the entire budget directly to end users without incurring any administrative costs then the social impact would be 100%. Other projects can then be compared against this: a social impact of more than 100% can be achieved if the partner succeeds in turning donor money into something even more valuable to end users than cash (life changing improvements in education, for example); but the social impact is also reduced by the partner’s administrative costs. Incremental benefits to any project may accrue over time, so strictly we should again be referring to the net present value of the project’s social impact, and adjusting it for risk. In addition the value attached by the donor to transfers may vary according to the relative poverty status of particular end users, or other factors affecting the value placed on benefits to this group.

What the graph illustrates is some of the factors likely to affect a donor’s project selection at one moment in time. Ideally, the donor will want to aid projects expected to perform well on both counts - i.e. at the top right of the graph. But in practice it faces a trade-off determined by the range of aid technology available at any moment in time. This is shown on the graph as a performance possibility frontier (PPF) above which it is by definition impossible to operate. However, it is possible to operate below it, and this may not be inefficient for two reasons: first because aid projects are not perfect substitutes for each other, and it may not be possible to allocate all money to the cutting edge projects on the PPF; second because outcomes are uncertain, so a mixed portfolio of aid may be safer.¹⁵

Within the constraints in aid technology represented by the PPF at any moment in time we can distinguish between two extreme types of aid.

Development finance (lower right, marked by circle A) allows the partner to recover more money, indeed it may be profitable, but with less benefit to end users. Microfinance is an example of this. Development assistance (top left, marked by circle B) does relatively well on social impact, but less well on financial sustainability: in other words aid has to keep flowing from the donor to sustain the benefits to end users. Conditional cash transfers are an example of this. There are also an interesting range of intermediate possibilities (marked by circle C).¹⁶

The reason for introducing this graph is to explore more precisely the aid options facing a donor. But how far is it possible to make the informed choices it illustrates? The aid industry is generally heavily preoccupied with accounting for how money moves from donors to partners to end

---

¹⁵ To elaborate, investment in any one type of project is likely to be subject to diminishing marginal performance in both dimensions. Projects may also be differentiable on additional criteria not shown here (e.g. commercial and/or geo-political benefit to the donor). The analysis also assumes that the donor does face a range of separable investment options: i.e. that expected impact and sustainability of projects are exogenous to choice of other projects at the same time. Of course, choice in one period will affect those in later period (due to learning by doing, for example) requiring the PPF to be updated constantly over time.

¹⁶ This is defining development finance more precisely and narrowly than is currently general practice. For example, use of the term can be extended beyond aid to include commercial finance (e.g. foreign investment) or public finance (e.g. raised through taxes or on capital markets) that is also contributing towards economic development.
users. And this is of course important. But on its own it falls a long way short of assessing social impact and financial sustainability. In practice, most donors operate with often quite sketchy knowledge of the performance possibilities of its many potential projects and partners. Hence perhaps the most important thing this graph does is remind us how little we generally know relative to what it would be useful to know. While it can be used to clarify important distinctions underpinning different kinds of aid I am not suggesting that it provides a viable foundation for full-blown social cost-benefit analysis consistent with rational choice assumptions. Rather, I am using it to reinforce the argument that these choices are so complex that they inevitably have to be based on bounded rationality, open to intuition, prior mental models and the influence of branding.

2.3 The case of development finance

Figure 3 highlights two possible projects that a donor might be able to choose. A1 depicts the dream option for philanthropically minded capitalists that combines a strong business case with positive social impact. In contrast, A2 reminds us that overzealous or unscrupulous pursuit of financial sustainability can also lead to doing end users harm: aid in support of business models that entrap contract farmers, or aid for self-serving loan-sharks dressed up as microcredit institutions, perhaps.

To put the point more pithily, a project with high impact but a lower financial audit rating might be preferred to one with squeaky clean accounting but low impact: unless of course potential reputational damage from any evidence of poor book-keeping weighs more heavily than more easily rebutted reputational damage arising from selecting potentially less effective projects.

Swidler and Watkins (2009) also provide a salutary account from Malawi of the unintended social consequences of the overly exuberant pursuit of institutional sustainability within social development projects.
Section 3 considers different forms of development finance in more detail. Here I raise general issues relevant to them both, starting with input additionality. If an aid project is above the commercial frontier then it is important to ask why it needs to be subsidised at all – the danger being that aid money will undercut and crowd-out globally far more abundant private funding. High levels of risk and uncertainty are often sufficient to explain why private finance stays away from potentially profitable and high social impact projects. However, it is hard to prove this, particularly at a time when market supporting policies and infrastructure are widely improving, and private capital has become hungrier in seeking out higher rates of return than it can secure in more mature economies. Such counterfactual problems also arise in assessing social impact. Fund managers are usually able to quote impressive figures for new jobs created, for example, but can rarely demonstrate that the jobs wouldn’t have been created anyway.

Where risk and uncertainty to commercial investment is aggravated by government policies towards business then an alternative use of aid money is to engage directly in policy reforms: to provide fairer access to markets by regulating monopolistic, discriminatory and exploitative practices, for example. This raises the contentious issue of how far donors can legitimately go in seeking to influence public policy in independent sovereign states – e.g. by presenting such work as pro-poor or helping local elites to overcome collective action problems (Booth, 2012, 2013). A more radical critique of development finance is that it reflects a naively positive view of the potential role of the private sector and competitive markets in promoting development, as well as the insidiously accumulating influence of neo-liberal values and ideology. War on Want (2012), for example, suggest growing subservience of British aid to the interests of capital. DFID would I’m sure reply that engagement with private businesses is generally an effective means to the end of sustainable poverty reduction. This takes us back to the issue of the quality and accessibility of evidence on aid performance.

2.4 Development assistance

Switching to the other extreme type of aid, Figure 4 highlights two possible projects that a donor might be able to choose. B1 represents a cash transfer project that moves money as cheaply as possible (though not without some administration costs) to end users, while B2 represents in-kind assistance, such as improved education, that achieves a social impact of more than 100%. As B1 lies below the PPF, the decision to finance it suggests limitations to the scope for routing money through projects closer to B2, or the possibility of complementarities between them. For example, the justification of cash transfers conditional on school attendance might depend on the success of parallel projects to improve the quality of education on the supply side.

19 See, for example, the discussion of donor policy engagement to promote financial inclusion by Johnson and Williams (2013).
20 Wiegratz (2012; 2010) provides an illustrative analysis of the dark side of neo-liberal culture in Uganda, including distrust, dishonesty and the rise of fraudulent practices.
21 For example, the Independent Commission for Aid Impact (2013) provided an overall green-amber assessment of five case studies of contracts, but also identified weaknesses in delivery and learning.
location of B2 along the PPF also indicates some possibility of budget recovery, whether directly through charging user fees, or indirectly by inducing increased tax receipts.\textsuperscript{22}

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{fig4.png}
\caption{Two development assistance options}
\end{figure}

Using aid to finance cash transfers of type B1 raises complicated operational issues and trade-offs. For example, targeting transfers increases costs, but leakages to non-poor recipients resulting from universal provision may also be regarded as a cost. Recurrent transfers can also be expected to have complex behavioural effects on work, coping strategies, long-term fertility rates and so on. Perhaps the most important question is how large such transfers should be, and hence at what opportunity cost in terms of other aid and public spending options, including both development finance, as already discussed, and in-kind development assistance (B2), including road improvement, health and education services.

\subsection*{2.5 Intermediate options}
Between the extremes of development finance and development assistance there are interesting intermediate options. These are illustrated by two possible points in Figure 5. P represents the overall average performance possibility of an agency that develops a mixed portfolio comprising discrete development assistance and development finance projects. In contrast, C represents support for a project partner or activity aiming for substantial but not full financial sustainability. Examples include subsidised credit, grants, in-kind technical assistance and equity for social enterprises, non-profit microfinance, social housing, state enterprises and cooperatives (including providers of subsidised farm inputs and food), and NGOs incorporating fair trade or other income generating activities. The graph has been drawn to pose an empirical

\textsuperscript{22} There is also the possibility that the PPF may initially be upward sloping because user charges enhance social impact by reinforcing a sense of end user entitlement and commitment.
question: do any intermediate forms of aid (C) outperform (in the sense of expanding performance possibilities) the best portfolio combinations of A and B (P)? In other words, how much does the PPF bulge outwards?

![Figure 5: Two intermediate aid options](image)

The first issue raised by such intermediate regimes is how to justify recurrent subsidy. One explanation is that social impact – including job creation - can be enhanced by tying transfers to partly financially self-sustaining activities. A more important justification comes from sustained spill-over benefits to third parties, who are neither partners not belong to the specified group of end users. For example, donors justified temporary subsidies to pioneering microfinance institutions on the basis of the infant industry argument that their on-going innovations were a non-excludable good that promised wider social benefits through being copied and adapted by others.23

Intermediate aid confronts difficult management issues. For donors there is the soft budget problem of how to determine an appropriate level of subsidy, when performance is likely to be affected by the extent of such subsidy. For their partners there is the challenge of how to juggle two goals at once, one option being to set a simple minimum threshold for one (e.g. break even financially) in order to concentrate on maximising the other. They also have to establish and maintain comparative advantage in competition with commercial firms on one flank, and fully grant funded (and politically often better connected) public agencies on the other. One claim made by third sector organisations who occupy this territory is that they are a seed-bed for innovation. For example, microfinance developed in part through transformation of NGOs into

---

23 Such spill-overs may also include global public goods, including reduction of greenhouse gases. A fuller ‘triple bottom line’ analysis would incorporate these as a third axis of the diagram.
commercial financial organisations under the threat of loss of aid funding. Scaling up and mainstreaming of other intermediate aid partnerships may also entail a deliberate shift towards development assistance or state sub-contracting. But both commercialisation and state co-option can also be the outcome of a more evolutionary “mission drift” towards these poles, driven more by messy political struggle that deliberate strategy (Copestake, 2007).

3 Development finance for smallholder agriculture in Ethiopia

Although the issue of branding discussed in Section 1, and the model presented in Section 2 may be relevant to aid quite widely, they were both drafted with the case of NGO aid for smallholder agricultural development in Ethiopia in mind. This section illustrates and expands on the argument within this narrower orbit.

3.1 Why smallholder agriculture and Ethiopia?

Prior to the global food price spike in 2007 donors were relatively complacent about national food security issues across much of Africa, principally because the cost of importing grain from other parts of the world was historically low. One consequence of this is that rapidly growing urban demand for food across the Continent has primarily been met through imports from outside: from 1990 to 2010 the cost of net food staple imports into Sub-Saharan Africa rose more than six times to around $US6 billion (World Bank, 2012a). This alarming increase in Africa’s reliance on food imports is not only financially burdensome and risky, it also represents a failure to realise the potential to produce and trade far more food internally, and in so doing to create employment for a still fast growing rural population (Jayne, Mather, & Mghenyi, 2010). This is fully compatible with a large long-term reduction in the number of people living in rural areas and relying on agriculture (gebreselassie, 2011a). However, the speed, depth and poverty dynamics of this transition remains uncertain, including how this will be influenced by climate change, and variation in farmers’ access to seeds and other inputs, technical knowledge, financial services and produce markets (Douglass Cecil North, 2005; Wiggins, 2012).

Within this wider context there are two main reasons why I have chosen to focus particularly on Ethiopia. The first is that since the 1984 famine - and as a result of initiatives such as Band Aid, Comic Relief and Live Aid – public understanding of aid and of Ethiopia has become powerfully connected. Gill (2012, p. xi) warns of “… the damaging and one-dimensional image the Western world has of Ethiopia... an image created and sustained by the media and by aid agencies... unchanged in a quarter of a century.” The enduring association between famine and Ethiopia illustrates the power and persistence of a different and less deliberative kind of aid branding or labelling - and one that many Ethiopians are naturally very keen to change.

One way to do so is development assistance of type B1 on Figure 4. The annual budget required to eliminate poverty depends critically on the miserliness of the definition adopted for poverty. The $US 220 official poverty line for Ethiopia, for example, is based on minimum food consumption requirements to avoid hunger. In 2011 approximately 25 million Ethiopians fell below this line, and on average, by 25%. From these statistics it is simple arithmetic to calculate that only $US1.5 billion would be needed each year to eliminate extreme poverty in Ethiopia. This would require each non-poor Ethiopian to pay a special tax of $US24 per year, or 5% of their average income. This is to a large extent what the jointly government and donor funded
Productive Safety Net Programme (PSNP) in Ethiopia sets out to do. Alongside sister emergency relief programmes it reaches more than 10 million people each year, and goes some way to explaining why famine in Ethiopia has not hit the headlines since 1984, as well as why the incidence (if not absolute numbers) of extreme poverty has fallen in Ethiopia during the last decade.

A second reason for focusing on Ethiopia is that like Bangladesh in an earlier period it has emerged as something of a test case for the capacity of a country to utilise a surge or “big push” in aid funding to achieve greater national financial sustainability, as advocated particularly forcefully by Jeffrey Sachs and echoed in the “Make Poverty History” campaign (Sachs, 2005). Ethiopia is the world’s third largest aid recipient after Iraq and Afghanistan. Its other sources of external finance are growing, including foreign direct investment ($US 1.2 billion per year) and family remittances ($US 225 million). But these are still much smaller than current official aid receipts of around $US 3.5 billion a year, amounting to more than 10% of national income (World Bank, 2012b). Yet there are some grounds for optimism. The World Bank also notes that Ethiopia is one of the fastest growing economies in the world, having officially sustained economic growth of around 10% per year for nearly a decade, though these figures have been contested (Economist, 2013, p. 11) . During this period extreme poverty in the country has fallen from 36% to 30% of the population and famine has been avoided. On the other hand, the scope for successfully rebranding Ethiopia as a graduate from aid, an emerging economy, important regional power and exciting tourist destination remains limited given that 44% of children are still stunted, life expectancy at birth is still below 60 and population growth means that the absolute number of extremely poor people has hardly fallen from around 25 million (World Bank, 2012b).

In Ethiopia these issues need to be viewed in the context of the state-orchestrated model of economic modernisation through market liberalisation, adapted by the late President Meles Zenawi and his party, from the experiences of South Korea and China (Fourie, 2013; Lavers, 2012b). But agriculture continues to makes up half its gross domestic product, it remains the main source of income for 85% of the population and accounts for 85% of export earnings. Hence the classic agrarian question lives on: how to manage the economics and politics of modernising agriculture without undue income polarisation and political instability. The key policy issue here is state land ownership: relax it and economic growth will accelerate, but with increased income disparities and migration too; tighten it and social change will slow down, but agricultural growth as well (Gebresellassie, 2011b; Lavers, 2012b).

---

24 Using a more generous $2 per day poverty line Kharas and Rogerson (2012) forecast that in 2050 Ethiopia will still have 30 million poor people: the fourth highest poverty incidence in the World behind Congo, Nigeria and Tanzania.

25 Ethiopia is a signatory to the Maputo Declaration and the Comprehensive Africa Agricultural Development Programme (CAADP) of the African Union, including the commitment to invest at least 10% of total government spending to agriculture with the goal of attaining food security. Its agricultural policy and investment plan for 2010 to 2020 projects total government spending over the decade of $US15.5 billion, with 40% is required from external donors, even when factoring in a 10% per cent annual GDP growth rate throughout the decade (Government of Ethiopia, 2010).
3.2 Alternative aid delivery mechanisms

Development finance for African agriculture has been going on for many years: CDC being a leading example. But interest in such investment among donors, NGOs, multinational companies and social impact investors has surged, with particular interest in public private partnerships (PPPs) to promote smallholder inclusion in both domestically and externally oriented agri-business value chains (Poulton & Macartney, 2012). In the UK, for example, it has prompted a parliamentary investigation (ASFG, 2012), an Economist Intelligence Unit briefing (EIU, 2013), two seminar at the Overseas Development Institute (ODI, 2013; Wiggins & Keats, 2013), an Oxfam discussion paper (Sahan & Mikhail, 2012), an IIED research report (Vorley, Cotula, & Chan, 2012), and a critical paper from War on Want (2012).

Collier (2013) reviews the general case for this kind of “pioneering investment” in “small isolated economies” such as Ethiopia. In brief, he accepts that PPPs can encourage first-mover investment in empty and untested local market niches, helping the economy to break out of a poverty trap arising from gaps in the range of goods and services that are locally available and affordable. This deficiency (the opposite of more familiar agglomeration effects in industrial clusters) arises from a combination of the high costs of importing globally mass produced goods, limited scope to realise within-country economies of scale, and uncertainty over government policy and governance. In Ethiopia an interesting “arm’s length” broker (Booth, 2013) of development finance to unlock this trap for the agricultural sector is the Agricultural Transformation Agency, itself set up with support from the Bill and Melinda Gates Foundation.

One mechanism for directing aid towards pioneering investment is the challenge fund. In brief, this starts with a donor issuing a public invitation for potential partners to ‘pitch’ for money to subsidise an investment they regard as too risky or marginal to justify financing commercially, but with potential for positive social impact. While precise in intent, the donor leaves scope for bidders to elaborate on how to achieve specified goals. An example that has been operating since 2009 is the Food Retail Industry Challenge Fund” (FRICH). This provides matching funds for projects implemented by British companies to strengthen their links with African smallholders. Even larger is the Africa Enterprise Challenge Fund (AECF), managed by the Alliance for a Green Revolution in Africa and funded by a consortium of donors including DFID. Challenge funds are also an important mechanism for funding agricultural research (and indeed research more generally), as well as for supporting Southern NGOs and promoting civil society.

---

26 CDC originally stood for the Commonwealth Development Corporation and is the UK’s leading development finance institution.
27 Alongside and in tension with this issue is the even more controversial question of public and private investment in large-scale commercial agriculture. While this could certainly be classified as a form of development finance it is more peripheral to aid debate and so not discuss further here. See Lavers (2012a) for a discussion of the issue in Ethiopia, and Collier and Venables (2012) for a more general discussion of the role of the state in broking such investment.
28 According to the website in the fourth round of FRICH the fund, worth £7.4 million, 15 out of 40 bids were successful. Eligibility criteria were: involvement of a retailer or retail brand with an established share of the UK or European market; capacity to contribute at least half the cost; funding to test piloting of an innovative concept or business model; potential for commercial sustainability; potential to improve the livelihoods of poor African farmers, farm workers and/or small scale entrepreneurs on a sustainable basis.
29 An example of this is the Civil Society Support Programme in Ethiopia. This is jointly funded by Danish, Irish, Dutch, Norwegian and UK governments, and managed in Addis Ababa by a consortium led by the British Council.
Growing for-profit involvement in smallholder agriculture and the rise of more commercialisation development financing mechanisms pose an important challenge to international NGOs working in the same field. These are illustrated by the case study presented in the next section.30

3.3 Case study: Self Help Africa’s malt barley project

Barley is Ethiopia’s third most important crop by area and has been grown in the highlands for generations, for sale and as a staple, including for brewing traditional beer or tella. In the last five years market demand has also been boosted by a doubling in national consumption of industrially produced beer. This has attracted substantial foreign investment – including from French, Dutch, British and Chinese companies.31 But domestic production of malt barley has failed to keep up, and in 2011/12 nearly half of the 67.5 thousand tonnes required by the brewery industry in Ethiopia was imported.

The Didda Plateau east of the Rift Valley in Oromia is a longstanding barley growing area and the location of Ethiopia’s only, and still government owned, malt barley factory. In 2012, a UK/Irish NGO Self Help Africa signed an agreement with the regional government for a three year project with a budget of approximately £300,000 to promote malt barley production and marketing in three districts across the plateau. Funding for the project came from Irish Aid and DFID under partnership agreements with SHA. SHA’s immediate partners on the ground are two cooperative unions and nine affiliated primary cooperatives, and the project aims to benefit 6,000 of their members.32 Figure 5 inserts the simplified aid chain (comprising donor, partner and end users) into a somewhat more detailed picture of the malt barley value chain.

Farmer cooperatives are a long established means to realise economies of scale in input and output marketing for small-scale farmers, and cooperative principles include democratic accountability to members. However, there is a long-tradition of this being abused by top-down government control and Ethiopia is no exception. The cooperative ‘brand’ was badly tainted by the heavy-handed way the military regime or Derg used coops to organise farmers between 1974 and 1987 (Vaughan & Tronvoll, 2003). But coops have nevertheless retained a substantial presence in the countryside: officially there are more than 10,000 (including rural savings and credit coops) with five million members. Hence working with them as partners can be seen to

30 Of course, NGOs are themselves highly heterogeneous. One response of the largest has been to consolidate: Oxfam recently merged five previously distinct country programmes in Ethiopia, while Save the Children carried out the same task for seven, for example. Other NGOs have sought scale in their advocacy work through collaboration, including the thirteen members of the African Smallholder Farmers Group (see http://www.asfg.org.uk/).

31 The market leader BGI Ethiopia is owned by French drinks company Group Castel, but they have been challenged during the last few years by Heineken who purchased two breweries from the Government in 2011 (Bedele and Harar, for $85 million and $78 million respectively) and recently announced $156 million investment plans to construct a third plant near Addis Ababa. UK drinks giant Diageo also entered the market in 2012 with a $225 million purchase of Meta Abo Brewery, while the local Habesha brewery is constructing a new plant with support from the Lehui Group, China’s leading beer manufacturer.

32 Self Help Africa was formed in 2008 through a merger of two smaller NGOs, both responses to the Ethiopian famine of 1984 that sought to demonstrate the potential of Africa to be more self-sufficient in food. It has an annual budget of around £8 million and operates across nine countries. It has particular expertise in seed sector development (e.g. see Self Help Africa, 2012). A few years ago I joined its programme advisory committee, and this has prompted me to revisit the issues covered in this paper, not least through three visits to Ethiopia including two to the malt barley project.
some extent at least as “going with the grain” of local institutions (Booth, 2012). The historical tendency for state subsidies and political meddling to undermine the business orientation of cooperatives is possibly also weakening somewhat as a result of the Government’s shift to a more market oriented development strategy and ideology (Government of Ethiopia, 2012).

Turning to consider end users, although land in Ethiopia is ultimately owned by the state, most farmers participating in the project have secure rights over between one and two hectares, although sharecropping is also common and hence farm size distribution is more unequal than this might suggest (Kebede, 2008). Barley yields rarely exceed three tonnes or thirty quintals per hectare, and the average is far less than that. A baseline monitoring survey for the project suggests that few participants were living below the extreme poverty line, but owned relatively few assets, and remain vulnerable to rainfall and other shocks. Coop members are more likely to be better off and the vast majority are men (e.g. 88% for Galema Union). Hence spill-over effects (positive and negative) from direct project participants to other family members and to neighbours are important. Figure 6 illustrates the critical importance of government: as supplier of the pre-basic improved seed on which the project relies for multiplication; as regulator of the cooperatives and the seed sector; and also as a collector of tax revenue. A key issue here is how tax, trade and exchange rate policy influences the relative competitiveness of importers and local producers: this being one potential source of risk deterring private for-profit investment in local supply.

**Figure 6: The malt barley project**

The financial sustainability of the project is monitored through the activities and accounts of participating cooperatives. For social impact the project log frame sets out a clear theory of change. In short, this develops the case for believing that improved seed supply (through supervised farm based multiplication) combined with technical advice and better marketing
services delivered through the cooperatives can raise malt barley yields of participating members by 85% in three years. Indicators of performance relative to this plan are being monitored through farmers’ uptake of the services, reported crop yields and a repeat sample survey of changing household income. A baseline survey of sources of income of 61 households in one sub-district suggests that success in achieving the projected 85% increase in yields by the end of project would increase their annual disposable income over basic food needs by 39% (Self Help Africa, 2013). This would represent an increase in cash income of approximately £75 per household per year at January 2013 prices and exchange rates; and if replicated across the target of 6,000 households would amount to an aggregate annual benefit of more than £438,000 – greater than the total project budget.\(^\text{33}\) This project may not suit the tastes of all donors: for example, it is not targeted at the very poorest and at the macro level it promises to support beer production and to save foreign exchange rather than augmenting staple food supply (cf. Sahan & Mikhail, 2012). But it does illustrate the potential of projects in this context to achieve both high social impact and financial sustainability.

4 Discussion

4.1 NGOs and Ethiopia

While in no way representative, the malt barley project case study does illustrate wider issues confronting development NGOs working in this area.\(^\text{34}\) For example it illustrates the importance of their technical and broking skills alongside their capacity to mobilising financial resources. While the Ethiopian government is extremely watchful of foreign funded NGO activity in the country it also has a very strong commitment to smallholder agricultural development and food security, which makes this a relatively safe field in which NGOs can work. Collaborating with cooperatives also confers helpful political legitimacy (IRIN News, 2012). At the same time, charity legislation includes a robust rule that 70% of foreign aid entering the country through NGOs should be passed on to end users. This is easily achieved for development assistance projects. But it is harder for development finance, where technical staff inputs and training activities feature more prominently, but are not classified as part of the 70% of budget required to be transferred directly to end users. Hence it puts pressure on NGOs to shift towards development assistance projects even if this runs counter to a mission and branding that emphasises financial self-sustainability.

More generally, there is the question of the role of the third sector (including NGO and cooperative based collective action) on the wider canvas of Ethiopia’s agrarian transformation. Even if the long-term scale and sustainability of such intermediate options remains uncertain, such activity is likely to enable some farmers to maintain and enhance a market niche, as well as

---

\(^{33}\) Of course, this is a very rough estimate. In particular, it is based on the assumption the project achieves its goals, which requires continued goodwill from government (for example) in supplying necessary pre-basic seed. While there are good prospects for it to sustainably boost household incomes it is also located in a relatively high potential area, and its end users are far from being the poorest and most vulnerable farmers in Ethiopia.

\(^{34}\) The NGOs Farm Africa and Technoserve have also worked in the Ethiopian malt barley sector (in partnership with Diageo), while a Dutch NGO is similarly working with Heineken.
providing the government with useful political room for manoeuvre. Hence, it is too simplistic to dismiss all such efforts as romantic populism or the product of nostalgia for happy peasants.

### 4.2 Aid performance and development theory

The issue of economic viability applies not only to smallholder farmers but also to NGOs as aid donors. What they lack in terms of capacity to realise economies of scale they have to make up for through flexibility and innovation. A practical lesson from the case study is that social impact monitoring is made easier when there is a clear and robust theory of change linked to a relatively small number of measurable key performance indicators. However, even where indicators can be shown to move in the anticipated direction, the challenge remains to demonstrate that this is attributable at least in part to the funded activity, rather than to possible confounding factors. For example, in the case of the malt barley project, farm income will of course be influenced by variation in rainfall, prices and trade shocks. Disentangling the effect of these variables from the influence of the project itself is methodologically challenging, and requires that monitoring covers not only project activities but also other factors affecting intended impacts.

This issue links to wider debates about impact assessment, complexity and the politics of evidence (e.g. Bevan, 2010; Green, Roche, Eyben, Dercon, & Witty, 2013; Mowles, Stacey, & Griffin, 2008; Ramalingam, Jones, Reba, & Young, 2008) and to underlying tensions in thinking about development practice. For example, Chambers (2010) contrasts a “neo-Newtonian” preference for more mechanistic and quantitative approaches to aid performance assessment, to an “an adaptive pluralist” view in favour of more eclectic, qualitative and mixed approaches. Adaptive pluralists fear that a rampant neo-Newtonian aid audit culture (with a bias for planned, predictable and measurable outcomes) will restrict scope for messier but more innovative and radical action (e.g. Natsios, 2010). Meanwhile, neo-Newtonians may suspect that aid practitioners are resistant to stricter performance discipline because it risks exposing their own performance limitations (e.g. Martens, Mummert, Murrell, & Seabright, 2002).

Juxtaposition of these polar views provides a useful starting point for critically examining the scope for intermediate positions, and for analysing how the tensions between them play out in different contexts (Gulrajani, 2010, 2011). It also serves as a reminder that confronting the almost overwhelming complexity of development we are all forced to base our decisions on inevitably partial “mental models” of reality (North, 1990). For example, Williamson (2009) provides a detailed case study of how quite subtle differences in the shared mental models of aid evaluation and participation within three official aid donors and among their Ethiopian counterparts affected their aid relationships. A view of development based on a complexity ontology also justifies the search for both “good enough” aid evaluation methods and for broad but useful conceptual distinctions such as the one between development assistance and development finance proposed in this paper.\(^{35}\)

---

\(^{35}\) Improving qualitative social impact assessment is the central purpose of the “ART Project”: a collaborative action-research project led by the University of Bath into how to assess social impact in complex contexts of rural livelihood transformations in Malawi and Ethiopia (Copestake, 2013).
4.3 Aid branding

This brief discussion of can be related back to the question of aid branding. Stronger branding of aid can be viewed as evidence of its increasing subordination to commercial and neo-liberal values. But more positively it can be seen as playing a role in helping the public (including end users) to identify and differentiate between aid providers within a more adaptive and plural aid system. One indicator of the force of these arguments is the extent to which aid brand marketing and perception is responsive to the flow of evidence on aid impact, rather than ideology, prior mental models and the ‘warm glow’ linked to the conscience-cleansing acts of giving.

A prior condition for better evidence, I have argued, is being clearer about different types of aid. However, being more precise about meaning does not necessarily also entail fetishism about measurement. For example, the utility of the graphical analysis presented in this paper does not depend solely on how feasible it is in practice to estimate the performance possibility frontier. This is where branding comes in again. The process by which we assess the quality of a brand is complex and involves the synthesis of lots of evidence: including not just the brand owner’s advertising, but also third party commentaries and our own direct experience of the product. Likewise with aid: more and better evidence about variation in social impact and its sustainability would indeed be useful, but it would be madness to suggest that this necessarily entails measuring impact and sustainability of all aid activities as precisely as possible all the time. The social sciences offer a rich array of qualitative, quantitative and mixed methods to inform our view of different forms of aid and we should make use of the full range to inform our understanding of what lies behind aid brands.

5 Conclusions

This paper has linked the issue of aid branding to the deeper epistemological problem of how we know what forms of aid are working and why. Aid is complex and becoming more so, forcing us to make such judgements on the basis of imperfect mental models and limited evidence. I have suggested that the distinction between development finance and development assistance can help us to see through some of the complexity. For example, it can contribute to analysis of whether aid branding is associated with a trend towards greater commercialisation of aid, with more emphasis on ‘business-oriented’ development finance than ‘needs-based’ development assistance. Making such judgements entails assessing aid projects for both social impact and financial sustainability. In contrast, some donors may find it easier to market their aid to the public by conflating the two, and relying mainly on more emotive warm glow responses. I have suggested that while reliably assessing social impact is difficult, good enough impact evaluation does not necessarily require precise measurement, and can also help to inform the way aid brand reputations are established and maintained.
References


The Centre for Development Studies (CDS), University of Bath

The Centre for Development Studies aims to contribute to combating global poverty and inequality through primary research into the practical realities of global poverty; and, critical engagement with development practice and policy making. In December 2011, the Bath Papers in International Development (BPD) working paper series was merged with the Wellbeing in Developing Countries (WeD) Working Paper Series, which has now been discontinued. The new series, Bath Papers in International Development and Well-Being continues the numbering of the BPD series.

Bath Papers in International Development and Well-Being (BPIDW)

Bath Papers in International Development and Well-Being publishes research and policy analysis by scholars and development practitioners in the CDS and its wider network. Submissions to the series are encouraged; submissions should be directed to the Series Editor, and will be subject to a blind peer review process prior to acceptance.

Series Editors: Susan Johnson & Shahid Perwez

Website: http://www.bath.ac.uk/cds/publications

Email: s.z.johnson@bath.ac.uk

1. Financial access and exclusion in Kenya and Uganda
   Susan Johnson, Centre for Development Studies, University of Bath; and,
   Max Niño-Zarazua, Independent Consultant, Mexico City

2. Financial inclusion, vulnerability, and mental models: From physical access to effective use of financial services in a low-income area of Mexico City
   Max Niño-Zarazua, Independent Consultant, Mexico City; and,
   James G. Copestake, Centre for Development Studies, University of Bath

3. Legible pluralism: The politics of ethnic and religious identification in Malaysia
   Graham K. Brown, Centre for Development Studies, University of Bath

4. Contesting the boundaries of religion in social mobilization
   Graham K. Brown, Centre for Development Studies, University of Bath,
   Séverine Deneulin, Centre for Development Studies, University of Bath; and,
   Joseph Devine, Centre for Development Studies, University of Bath

5. The politics of financial policy making in a developing country: The Financial Institutions Act in Thailand
   Arissara Painmanakul, Centre for Development Studies, University of Bath

6. ‘Get to the bridge and I will help you cross’: Merit, personal connections, and money as routes to success in Nigerian higher education
   Chris Willott, Centre for Development Studies, University of Bath
7. The role of informal groups in financial markets: Evidence from Kenya
   Susan Johnson, Centre for Development Studies, University of Bath,
   Markku Malkamäki, Decentralised Financial Services Project, Kenya; and,
   Max Niño-Zarazua, Independent Consultant, Mexico City

8. Hope movements: Social movements in the pursuit of development
   Séverine Deneulin, Centre for Development Studies, University of Bath; and,
   Ana C. Dinerstein, Centre for Development Studies, University of Bath

9. The political economy of secessionism: Inequality, identity and the state
   Graham K. Brown, Centre for Development Studies, University of Bath

10. Does modernity still matter? Evaluating the concept of multiple modernities
    and its alternatives
    Elsje Fourie, University of Trento

11. Côte d’Ivoire’s elusive quest for peace
    Arnim Langer, Centre for Peace Research and Strategic Studies, University of Leuven

12. The role of social resources in securing life and livelihood in rural Afghanistan
    Paula Kantor, International Centre for Research on Women; and,
    Adam Pain, Afghanistan Research and Evaluation Unit

    perspectives on quality of life
    Sarah C. White, Centre for Development Studies, University of Bath,
    Stanley O. Gaines, Department of Psychology, Brunel University; and,
    Shreya Jha, Centre for Development Studies, University of Bath

    Susan Johnson, Centre for Development Studies, University of Bath; and,
    Steven Arnold, Department of Economics, University of Bath

15. Human rights trade-offs in a context of systemic unfreedom: The case of the smelter town of
    La Oroya, Peru
    Areli Valencia, University of Victoria, Canada

16. Limits of participatory democracy: Social movements and the displacement of disagreement in
    South America; and,
    Juan Pablo Ferrero, Department of Social and Policy Sciences, University of Bath

17. Justice and deliberation about the good life: The contribution of Latin American buen vivir
    social movements to the idea of justice
    Séverine Deneulin, Centre for Development Studies, University of Bath

18. Political economy analysis, aid effectiveness and the art of development management
    James Copestake and Richard Williams, Centre for Development Studies, University of Bath
19. Patriarchal investments: Marriage, dowry and economic change in rural Bangladesh
   Sarah C White, Centre for Development Studies, University of Bath

20. The speed of the snail: The Zapatistas' autonomy *de facto* and the Mexican State
   Ana C. Dinerstein, Centre for Development Studies, University of Bath

21. Informality and Corruption
   Ajit Mishra, University of Bath; and
   Ranjan Ray, Monash University, Australia

22. ‘Everything is Politics’: Understanding the political dimensions of NGO legitimacy in conflict-affected and transitional contexts
   Oliver Walton, Centre for Development Studies, University of Bath

23. The political economy of financial inclusion: Working with governments on market development
   Susan Johnson, Centre for Development Studies, University of Bath; and
   Richard Williams, Oxford Policy Management, Oxford

24. Behind the aid brand: Distinguishing between development finance and assistance
   James Copestake, Centre for Development Studies, University of Bath