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Understanding resilience: lessons from lived experiences of extreme poverty in Bangladesh

Mathilde Maïtrot¹, Geof Wood² and Joe Devine³

Structured Abstract

Motivation: A large donor-funded programme in Bangladesh implemented multiple measures designed to graduate individuals and households out of extreme poverty. The programme was committed to lesson-learning and advocacy. It monitored change through socio-economic surveys, qualitative tracking methods, real time assessment and project evaluations. The qualitative tracking in particular shed light on the nature of extreme poverty and resilience.

Purpose: Is extreme poverty different from moderate poverty, and in what ways? Do the extreme poor experience more idiosyncratic poverty than structural or systemic poverty? Are the extreme poor more female, socially isolated and marginalised, thus impeding their capabilities? What support is needed to enable recovery and transformation from crises?

Approach and methods: Between 2011 and 2015, 72 life histories of households enrolled in a major poverty reduction programme were conducted, entailing repeated ethnographical engagement with informants. This showed how most households experience ups and downs in their poverty and vulnerability through time: an experience at variance with static understandings of hazards and responses. The limitations of resilience literature are thus critiqued to develop new theory around time preference behaviour and discounting.

Findings: Experiences of extreme poverty are not solely a function of systemic, class-based inequality, but of the varied and reinforcing ways they intersect with idiosyncratic conditions of household life cycles, dependency ratios, gender and age balance, morbidity, ethnic discrimination and social isolation. Four key factors stand out as influencing deep poverty: 1) ill-health, with significant internal opportunity costs; 2) inter-generational reproduction; 3)

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All the authors have been extensively involved with EEP-Shiree at different stages over its duration, conducting qualitative research through life histories and other studies, as well as supervising a team of young Bangladeshi researchers. All the views and analysis expressed in this report are those of the authors rather than the programme, Government of Bangladesh or UK-DFID.

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high incidence of female-managed and -headed households, resulting from male desertion; and, 4) a lack of income diversity and security.

Policy Implications: Our findings provide fresh insights into policy responses to extreme poverty. These insights suggest a policy shift away from a narrow concern with graduation to a wider focus on resilience. Resilience as a poverty reduction outcome requires interventions that support individuals (micro level), target the inter-generational reproduction of poverty (meso level), and engage with wider power structures that exploit and neglect poor people (macro level). Policy makers need to engage more explicitly with the meso and macro levels in particular, recognizing how the three levels converge to reproduce conditions of extreme poverty.

Keywords: Bangladesh, extreme poverty, life histories, livelihoods, resilience, structural violence.

INTRODUCTION

In 2007, one of the authors participated in a scoping fieldtrip in the South West of Bangladesh. The aim of the trip was to identify indicators that might capture the difference between 'being poor' and 'being extreme poor'. In one village, the indicators being tested separated the households of two brothers: one marginally meeting the extreme poor criteria and the other marginally missing out. This triggered a row between the brothers with the latter warning his brother not to get involved in any 'NGO programme'. "You will end up being weaker" (durbol), he shouted. Fast forward 10 years. We visit a household in the North West of Bangladesh, which participated in an asset transfer programme for the extreme poor. There, formal indicators showed no evidence of economic improvements, contradicting the household head who insisted his household was now 'stronger' (shokhto).

This article draws on primary research exploring what it means to be extreme poor in Bangladesh. The research was embedded in a UK-DFID funded programme (2008-16) entitled 'Economic Empowerment of the Poorest' (EEP). The aim of the programme was to 'graduate' 1 million people out of extreme poverty via tailored asset transfer projects implemented by NGOs operating in different parts of the country. Formally, the programme's success was measured with a multi-dimensional notion of graduation. However, during the period of the programme we proposed a shift in discourse away from the static threshold metaphor of 'graduation' towards the notion of 'resilience'. This shift was triggered by the analysis of our research data and our encounters with staff and beneficiaries on the programme. Our unease with the idea of graduation was twofold. First, our research highlighted the everyday political economy conditions which reproduce

poverty and inequality. Second, we were concerned, intellectually and ethically, by evidence of churning around poverty line thresholds, implying that crossing a graduation threshold does not mean more secure wellbeing.

Graduation is a slippery concept. It focuses on input variables and outcomes, and in the process ignores the structures that produce and reproduce poverty (Green & Hulme, 2005). This approach leads to programmes designed to improve individual characteristics, often presented as 'deficits', and overlooks the routinized experiences of suffering and systemic formation of inequalities and extreme poverty (Gupta, 2012). While graduation helps make the poor more legible (Scott, 1998), it ultimately betrays the everyday experiences of poverty and becomes complicit in creating and reaffirming representations of poverty that are linear and narrow.

This speaks to our second concern with graduation, that is churning. Although donors and NGOs have always been aware of churning, the dominant model for development interventions was to target beneficiaries that fell below a certain threshold and support them to graduate. The dominance of this approach continues today. In part this reflects a challenge of recording and tracking changes in households' experiences of poverty over time. Graduation offers a means to simplify otherwise complex and everchanging realities. Graduation misleadingly represents the crossing of an arbitrary threshold as a definitive escape from poverty. It is also true that graduation reporting fits into the logic of monitoring requirements of time-bound specific programmes, as well as the evaluation of their success. This applies to NGOs as well as donors. Ironically, its application in programmes like EEP could mean supporting households 'graduate' from extreme poverty to moderate poverty! Graduation therefore reflects limited ambition or low hanging fruit in development aid terms (Devine & Wood, 2017), serving bureaucratic and programmatic concerns while failing to grasp the violent indifference that perpetrates systems of exclusion and disadvantage.

Resilience is not a new concept (Constas et al., 2020). Its use in international development has proliferated and now guides policy and practice in many contexts including humanitarian and emergency interventions, disaster risk management, security threats, livelihood analysis, urban developments and environmental sustainability. Resilience thinking has become so popular that some have even talked of a 'resilience revolution' in development thinking and practice (Bahadur, 2015). But is resilience simply a new buzzword or a fad? What does it actually mean in practice and conceptually? Does it signal anything new? Constas et al (2020) have usefully constructed a typology of resilience and outlined a framework to measure programme impacts. In this article, we wish to advance thinking around resilience specifically in relation to extreme poverty. Like Constas et al, we believe

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that resilience requires a rethinking of development approaches but also argue that more work needs to be done to develop the conceptual underpinnings of resilience. Our main contribution is to draw on primary data to construct an inductive or emic route to understanding resilience more theoretically. This anchors our understanding of resilience in lived experiences, capturing also the violent landscape extreme poor people have to routinely and continuously navigate.

RESILIENCE IN THE CONTEXT OF EXTREME POVERTY

Conceptually, our starting point is that the concept of resilience is essentially about time, its control and management. It draws attention to the sequencing of livelihood strategies of the extreme poor and their medium, longer, and inter-generational implications (Akram et al., 2020). In the development literature, resilience is understood in terms of the need for socio-economic security in the face of multiple vulnerabilities, adverse events, hazards and shocks (Pasteur, 2011). The study of resilience thus analyses the changes in the anticipatory, coping, adaptation and recovery capabilities of households. It has also involved studying the implications of these processes and strategies for longer-term well-being and future livelihood options. A few studies make an attempt to define resilience in the context of poverty. Adger and Kelly, for instance, write:

“poverty affects vulnerability through individuals’ expectations of the impacts of hazards and their ability to invest to alleviate risks. It also affects the coping and recovery from extreme events through directly constraining opportunities for coping and reducing the resilience to impacts” (1999, p. 260).

In this way, Adger and Kelly separate poverty and vulnerability to explain the capacity of households to identify, anticipate and prepare for threats to mitigate risk. This suggests that while the idea of ‘graduation’ looks at poverty alleviation, the idea of resilience looks at overcoming vulnerability. This is relevant for a country like Bangladesh where, some argue, as much as 50-80% of the population are non-poor but vulnerable (Wood, 2018). Part of the complication with the idea of resilience is the behavioural unit of analysis: individual, household, community, nation or even beyond. Where the analysis moves above the household, then systems thinking starts to apply. So, for example, Walker et al (2002) emphasize the need to understand resilience as a system’s ability to “remain in a particular configuration and to maintain its feedbacks and functions, and involves the ability of the system to reorganize following disturbance-driven change.”

In this way, the concept is firmly attached to the idea of ‘coming back to some initial point’ as a sign of achieved resilience. However, for the extreme poor, this particular version of

resilience is limited and flawed. This is an example where the use of resilience applied to poverty has unhelpfully mimicked the wider literature on resilience with its focus on recovery and adaptability, under stress, to regain status quo ante conditions. In this scholarship, a person, household or community can be resilient in the sense of recovery without improving their situation. Logically therefore we could end up with households, or individuals, that are in fact resiliently poor or extreme poor. Instead our focus needs to be resilience at a newly improved level of livelihood, in other words: transformational resilience.

A second pillar in our conceptual understanding of resilience therefore focuses on transformational resilience capacities of the extreme poor, in time. Initially the idea of resilience was used in engineering contexts to refer to the capacity of materials to absorb energy and continue to operate in unfavourable conditions. Much of the current use of resilience in the social sciences has evolved from an examination of socio-ecological sustainability that highlights the importance of adaptive capacity understood as “the capacity to learn, combine experience and knowledge, adjust responses to changing external drivers and internal processes, and continue operating” (Berkes et al., 2003, p. 13).

Sometimes the preoccupation has been with ‘tipping points’ in relation to climate change (Werners et al., 2013) and ecological networks (Tylianakis & Coux, 2014) and whether they can be predicted (Lindegren et al., 2012) and pre-empted through early warning signals (Scheffer et al., 2009; Carpenter et al., 2011), with implications for recovery (Veraart et al., 2012).

More recently the focus on adaptive capacity in resilience thinking has been extended to include transformative capacity: i.e. an ability to change the underlying conditions or forces seen as the source of neglect, crises, adversity or uncertainty. The transformative dimension of resilience is far less researched than absorbing or adaptive capacities but its significance for discussions of extreme poverty is crucial because merely adapting to existing circumstances does not improve the conditions the extreme poor navigate in pursuit of secure wellbeing. However, all three capacities reinforce a core idea: the challenge of resilience in the context of livelihoods cannot be separated from wider political economy considerations as explored in a socio-ecological context by Lebel et al (2006). Once humans, institutions and the natural environment come together, the notion of resilience cannot be separated from complex, interdependent and iterative systems thinking (Constas et al., 2020). For our analysis, this translates into a focus on the relation between the agency of the extremely poor and the hostile institutional uncertainty which surrounds them (Gupta, 2012).

However, the lived experiences of poor people navigating their environments is not just episodic but routinized and constant. This reinforces the need for a careful consideration of the significance of time, the everyday. All humans continuously re-interpret their time by reference to present conditions and challenges. Our time is also available for possession by others and thus can be considered as an index of power, inequality and degree of personal autonomy. Our histories can be re-organised by others, removing and adding core identities through labelling (Wood 1985) which can have an impact upon our presents and futures. Histories of extreme poor people are more likely to be reduced to a series of 'cases', breaking up their lives to fit to the compartmentalised rationalities of bureaucracies and organisations, not least the state (Gupta, 2012). Thus time is also deeply political.

Our focus on time also taps into a greater appreciation of life cycles in which periods of greater personal autonomy, with others dependent on us, are located between our times of dependency on others especially at either end of our lives. Our social being is thus represented by vertical (or intergenerational) relationships over time, as well as horizontal (reciprocal, collective, hierarchical and intragenerational) relationships at any one particular point in time. In this sense we are all time traders within a set of discount preferences. With fewer options, one of the ways poorer people invest in their personal futures is via their children as sources of care or via personal dependencies on patrons, thereby circumscribing their own autonomy (Wood, 2003). Sometimes, this personalised survival formula can be understood in terms of the 'peasant analogue': an intimate inter-generational deal between inherited property rights, labour and care services (Akram et al., 2020). However these options (demographically and in terms of political economy) are rarely fulfilled among the extreme poor, thus reducing personal autonomy and capabilities still further.

Finally, the systems-oriented literature about resilience conceptually relies heavily upon uncertainty: destabilising hazards, shocks or disasters. Although uncertainty for the extreme poor is more complicated than just references to hazards and shocks, we should make 'hazards' a more political economy driven concept for our analysis, thus taking it beyond its environmental connotations. The poor generally, and the extreme poor especially, have to survive in a hostile and hazardous ecosystem that constrains their personal autonomy. These are all hazards in the sense that they are predictable threats to survival, requiring the agency of negative capabilities. Shocks on the other hand are surprises and turn attention to the capacity to respond. So when the extreme poor are being externally supported, through asset transfers for example, they enter new conditions of uncertainty via a wider set of transactions. In a hostile political economy, we know that vulnerable households revert to close relationships for security and protection. Some of these relationships are about

sharing, and low-level reciprocity, others about intermediation and access or casual assistance at times of crisis. Losing these close relationships is a risk. The terms on which the extreme poor seek security and protection, in other words the Faustian bargain (Wood, 2003), are severely limited. This is implicit in the brother's threat about becoming durbol.

POLITICAL ECONOMY OF POVERTY REDUCTION

When Bangladesh gained its independence in 1971, years of struggle left a legacy of depletion spread across infrastructural development, financial systems, governance arrangements, business sector and intellectual capital. The impact of the war combined with ineffective state governance, led almost immediately to the 1974 famine and 1.5 million deaths according to conservative estimates. Bangladesh was quickly labelled a "basket case", a country of endless needs and wants. With time, that image was discarded with some identifying Bangladesh as an exemplar of global development. With unprecedented economic growth and success against most development indicators, Bangladesh now sits on the verge of middle-income status. Some have argued that this achievement is unexpected (Hossain, 2017) and others that it is paradoxical given the country's poor governance track record (Asadullah et al., 2014). Arguably however the recent COVID pandemic has cast a shadow on the country's achievements with some arguing that it will threaten growth, jobs, and livelihoods.

How can we explain this rapid transition and success? The introduction of the global Millennium Development Goals in 1990 coincided with a transition to democracy in Bangladesh following a 15-year period of military rule and unstable political leadership. In development terms, the 1990s proved to be a watershed moment for the country. In line with global development trends that favoured civil society over state-led development, significant donor funding was oriented towards supporting NGOs, making Bangladesh the NGO capital of the world (Devine, 2003). One of the advantages of channelling development through NGOs in this context was their ability to reach out to poorer and marginalised sections of the population that the state was not otherwise serving. A second salient characteristic of NGOs was their commitment to democracy and accountability. Almost all NGOs in Bangladesh implemented a model of samiti, small groups of beneficiaries brought together to protect each other, and collectively mobilise to hold duty bearers and state institutions to account. For many NGOs this allowed for the introduction of a strong rights discourse into their programmes.

Throughout the 1990s then, it was the NGO community that was seen to be driving the success in reducing poverty, and this became a model to the global community of a

successful civil society-led development strategy. By the start of the 2000s global discourse around poverty reduction changed, giving greater emphasis to the legitimate role of the state as the primary development actor by supporting institutional reforms across duty bearers in the Global South.

The most remarkable aspect of poverty reduction in Bangladesh over the past two decades is the significant decrease in the incidence of poverty and extreme poverty. From 2000 to 2016, poverty levels reduced from 48.9% to 24.5%, while extreme poverty levels dropped from 34.3% to 13% (World Bank, 2019). These 'successes' mirror a combination of factors: a vibrant economy with annual growth rates that have not fallen below 6% since 2010; low inflation rates; significant increases in international remittances, and growing export industries (garments sector, pharmaceuticals, ICT, and agriculture). This has been accompanied by combined and sustained efforts of both state and NGOs targeting those living in poverty through social protection, microfinance and human development initiatives.

While poverty levels in Bangladesh have declined, there remain concerns about the sustainability of these gains and their distribution. Since 2000 for example, the overall percentage of the population living in poverty or vulnerability has remained unchanged at 80% (World Bank 2019). There are also certain geographical pockets in the country where levels of both poverty and extreme poverty remain high or indeed are increasing. Additionally, there are key sections of the population where poverty and disadvantage have remained persistently high. Examples include female-headed households, the elderly, households with high dependency ratios, and ethnic communities. Finally, the turmoil of the COVID-19 pandemic will threaten any gains with estimates that it will increase poverty incidence by 30% to 50%. This will result in an increase in the incidence of extreme poverty, over a sustained period of time.

GETTING TO THE EXPERIENCE OF RESILIENCE: DATA AND METHODS

Our analysis of resilience is derived from data gathered from extreme poor participants in a large DFID funded programme entitled 'Economic Empowerment of the Poorest' (EEP). The overall aim of EEP was to support 1 million extreme poor people lift themselves out of extreme poverty via asset transfers designed and implemented by partner NGOs selected via a challenge fund process. The novelty of the programme lay in targeting the extreme as opposed to the moderate poor. However, like many other poverty-focused programmes in Bangladesh, EEP adopted the language of 'threshold graduation' to indicate the movement of people out of extreme poverty. The programme consisted of 43 large and small scale innovation projects implemented, by both international and domestic NGOs, aimed at

supporting the economic activities of the extreme poor. These included the transfer of assets, the development of low-cost technologies, the strengthening of market linkages and the development of small enterprises to build and support livelihoods. Projects were implemented in the poorest regions of Bangladesh and targeted the bottom 3% of the population (Ali & Devine, 2018).

From the outset, the programme was committed to lesson learning and established a change monitoring system that included socio-economic surveys, qualitative tracking methods, real time assessment and project evaluations. The qualitative tracking methodology was based on a life history method aimed at capturing thick descriptions of people's understanding of their experiences of extreme poverty and tracing the impact of life events on their wellbeing. Respondents were also asked to diagrammatically map out wellbeing variations against life events (Figure 1 and 2). These were updated at each visit. These interactions formed the basis of a longitudinal database of 72 beneficiaries that combined life histories (going back to childhood) and reflections following the EEP intervention. In 2011, six beneficiaries from each of the six first NGOs to implement large scale projects, took part in the life histories. In 2013, a further 36 beneficiaries were introduced from the new set of scale fund partners. Each of the 72 beneficiaries were visited annually until 2015, making 502 data points. In selecting respondents, we looked for a range of experiences that arise from living in extreme poverty, rather than seeking to be representative. To help in this task we used a set of variables that were identified from the quantitative socio-economic survey of beneficiary households. These included: dependency ratio; demographic composition; female-headed households; climate, ecology and location; ethnicity and religion; education and literacy; and disability.

Findings from these and other data sources were used to support intensive case study research that focussed on specific questions (Wood et al. 2018). It was during the qualitative research that respondents went beyond socio-economic indicators to talk about their everyday struggles for security and protection. While the socio-economic survey indicated threshold 'graduation', the life histories captured nuanced experiences of well-being variations. Conceptually, this encouraged us to shift the focus away from graduation to resilience.

Respondents never used the term resilience just as they never used the word graduation. However, in the life history work, they not only refer to but give priority to experiences of being stronger or weaker, frightened or confident, supported or abandoned, comfortable or in danger. We therefore probed the data for key issues or events related to these experiences. This allowed us to identify patterns and themes, which we manually coded.

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Through this, we could almost visualise the power of life events and the fragility of wellbeing gains over time. We can never be certain that improving families will remain so, or that families in crises cannot improve and show resilience. This is why understanding life experiences over time became so central to our conceptual framing of resilience, and our understanding of extreme poverty.

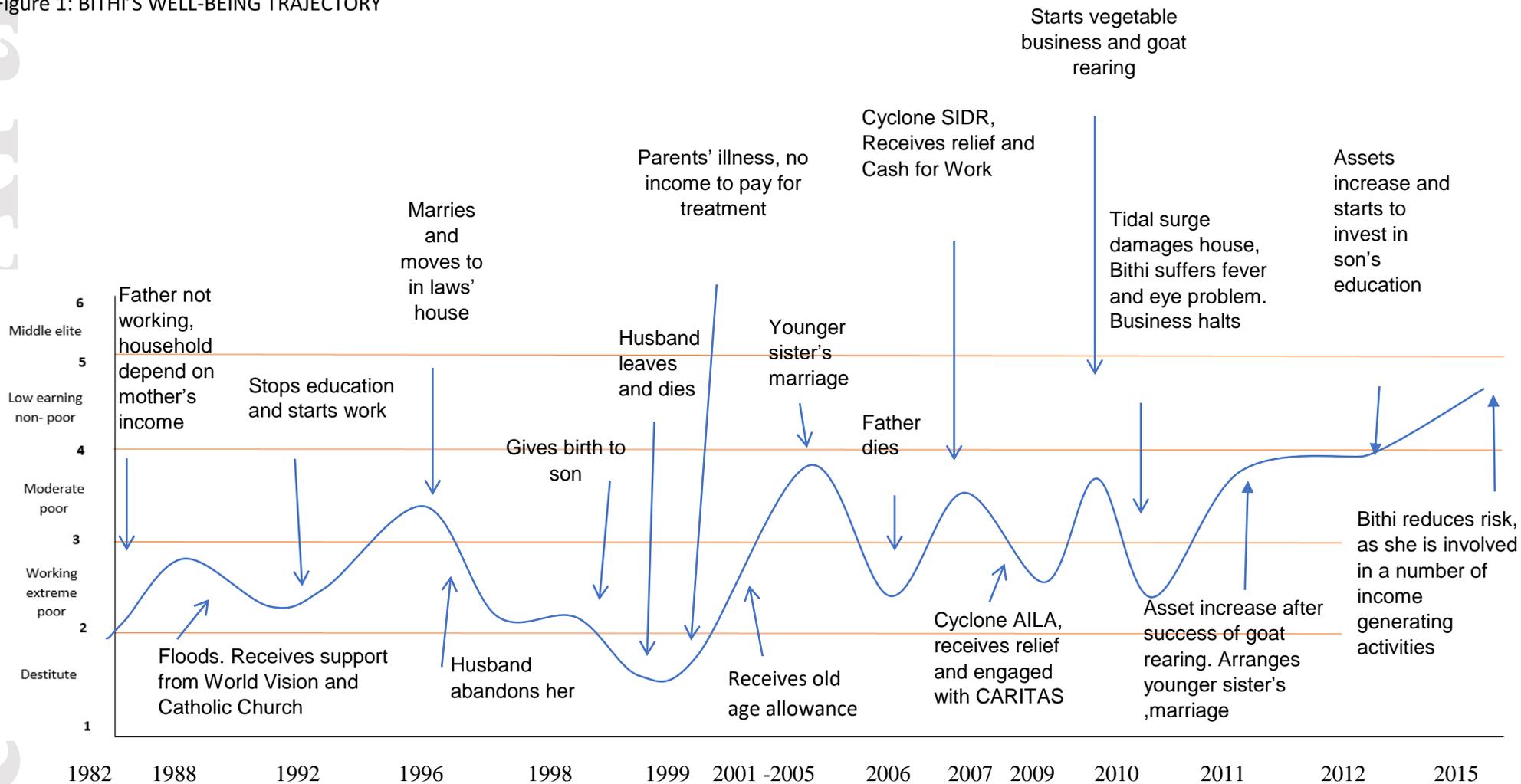
In what follows we identify and explain emerging themes. For the sake of analysis we deal with the themes separately. This is an artificial construct. The experience of extreme poverty does not allow for such separations: themes converge and intersect, in unpredictable and always uncertain ways.

BUILDING RESILIENCE IN EXTREME POVERTY

Given the primacy allocated to time in our deconstruction of the concept of resilience, it is not surprising that the main observation from our data focuses on time preference behaviour. The extreme poor have a higher discount rate of the future than non-poor people. Their futures are uncertain. They seldom have the resources or the relationships to manage that uncertainty in a satisfactory way. Their poverty compels them to use whatever resources they have to survive in the present. Our first principle of resilience therefore is: the more that extreme poor people are able to commit resources to the avoidance of risk and the management of uncertainty in the future, the more secure their livelihoods are in the present. Although our data illustrate this in many ways, the main trigger for an alteration in time preference is economic security and savings. The case of Bithi offers insights into this.

Bithi was born into an extreme poor family and never attended school. She was married to a disabled man unable to find work. He died relatively young and not long after, Bithi's father also passed away. As a young and extremely poor mother with no male guardian, Bithi's vulnerability was exacerbated (Maitrot 2017). In the EEP programme, Bithi was given support and training to start a vegetable business. She then gradually branched out to expand her sources of income by selling water and raising livestock. As a result she felt she was in a stronger position but crucially others recognised improvements in her position and were prepared – for the first time in Bithi's life – to let her buy food on credit, borrow money, and become a member of a savings group. This allowed her to plan ahead and manage finances purposively. She thus mortgaged in cultivable land and stored paddy for future consumption, stopped selling vegetables during the rainy season because the condition of the roads was so poor and she could not rely on supplies, and instead invested in selling water. She also hired people to help her run her businesses. Following the

Figure 1: BITHI'S WELL-BEING TRAJECTORY



arguments of Collins et al (2009), Bithi's case shows that extreme poor people know how to use and manage money well. Of course, altering time preferences is not only illustrated in financial terms. As Figure 1 shows, investing in children's education, building stronger (and more expensive) houses, and changes in diets are common indicators of people managing uncertainty with more confidence.

A second theme is the link between resilience and the capacity to prepare for hazards or shocks, including those related to the environment and climate. Recent data shows that Bangladesh is among the top 6 countries in the world to be most affected by adverse climate conditions over the 1997-2016 period (Eckstein et al. 2017). Although this may affect the entire population, the extreme poor are more exposed to these threats as they are concentrated in the most vulnerable and exposed geographical areas. While non-poor households can prepare for events such as cyclones, storm surges, coastal erosions, floods and drought, extreme poor households lack the resources to do so. Even when resources may be available, other factors or perceptions such as feelings of despair or fatalism quickly come into play. Across all our respondents the impacts of environmental and climatic hazards and shocks are always negative and, crucially, extend over long periods of time including inter-generationally.

However negative environmental impacts are not the only example of hazards and shocks that have a particular relevance for extreme poor households. Our data for example also highlight the significance of hartals, market fluctuations and price hikes. Hartals have become frequent in Bangladesh as a function of national political struggles as well as local protest and mobilisation. For anyone with a hand to mouth existence, these political disruptions constitute a hazard, and in some cases a shock. Market fluctuations and price hikes are not only a function of hartals, as they can also occur as a function of climatic disruptions, seasonality or just poorly integrated markets. While to some extent market fluctuations are predictable, their impacts can be unpredictable as they vary considerably depending on severity, duration, timing, and context. Nasrin lives in an urban slum in Dhaka. Over the years her situation has fluctuated considerably as a result of ill health, lack of employment, changing household dependency ratios and abandonment (See Figure 2). Following a bout of ill health in 2012, both she and her husband started running a small shop selling grocery items and tea. Over the 2013-2014 period, they were affected by a series of hartals which prevented them from opening the shop. Their core customers (rickshaw pullers and day labours) could not work and therefore could not spend. As a result, Nasrin's household income dropped by around 50%.

Nasrin's history highlights another feature of hazards and shocks which figures dominantly in the narratives of our respondents: illhealth. Nasrin learned early in her life about the devastating

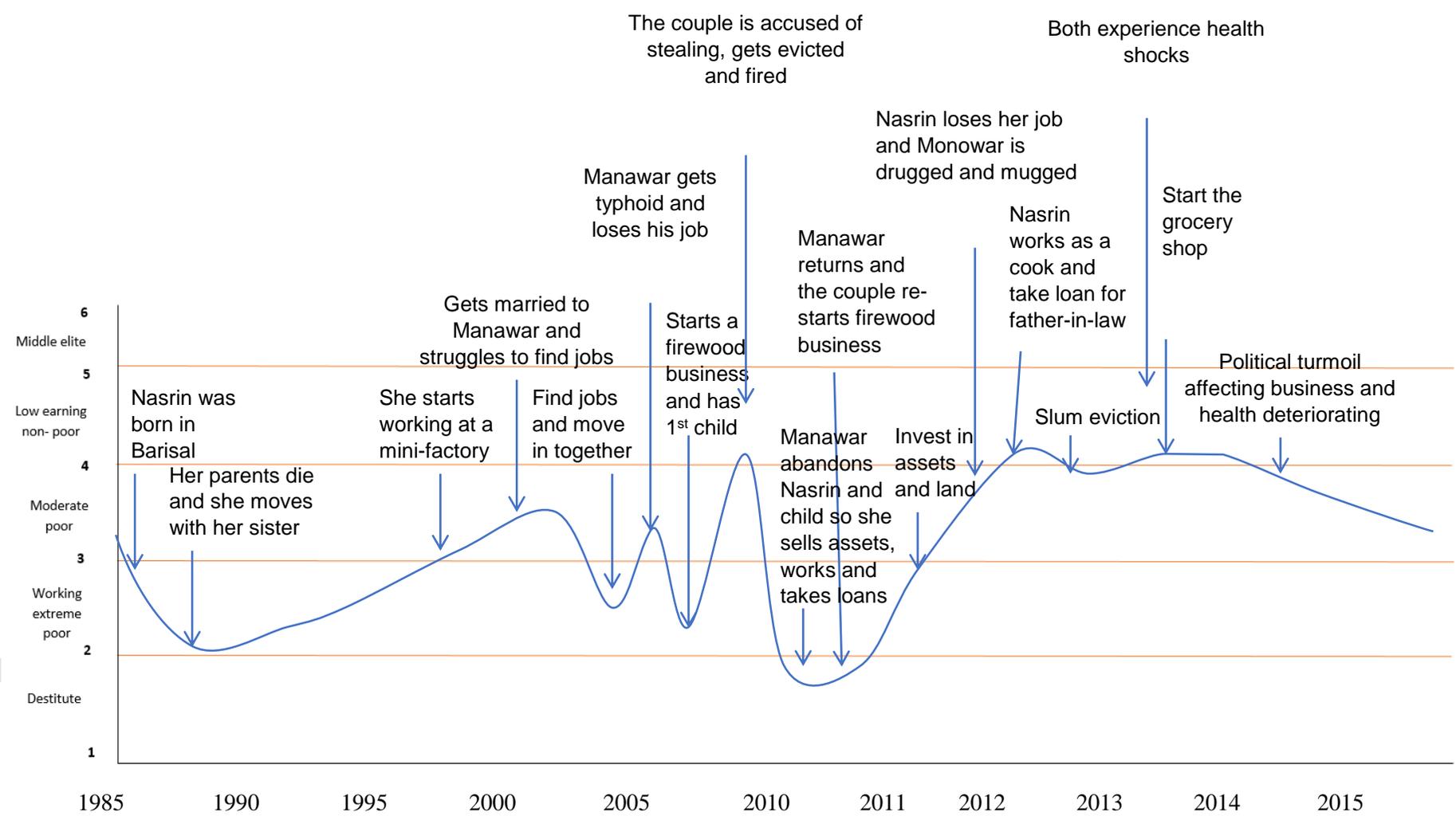
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impacts of ill health. Not long after marrying and settling into a new home, her husband contracted typhoid and lost his job as an earth-cutter. Given that economically Nasrin relied on her husband, her wellbeing status went quickly from 'working extreme poor' to almost destitute. Whereas our data suggest that illness and morbidity is a hazard in that it can be expected either from the age profile, or the type of employment, or the absence or unaffordability of preventive and curative medicine, we also find instances when illness becomes a shock. Before the age of 30, both Nasrin and her husband were diagnosed with cardiac problems: she had to give up her work as a health volunteer and he had to stop pulling rickshaws. Assets were then sold off and savings used to pay for medical care. Given their health, they decided to open a shop as this was less demanding physically. However, as indicated above, hartals put a stop to their business and forced them to reduce food consumption, take out loans, and sell their assets. This led to increase psychological stress and further deterioration of their physical health. The case of Nasrin highlights how shocks of both idiosyncratic (health shock) and structural (political unrest) kind intersect with other discriminating institutions such as gender to disproportionately affect the wellbeing and further constrain the personal autonomy, and therefore the resilience capacities, of the extreme poor.

The third resilience theme that emerges from our data connects people's struggles with extreme poverty to wider discussions on rights and governance. Specifically, it refers to the formalisation of rights which in the lives of extreme poor is a counterpart principle to de-clientelisation. Both the formalisation of rights and de-clientelisation point to a hierarchy of preferences or adaptive preferences in relation to security. Forms of security that reflect local relations of dependency or adverse incorporation, but which nevertheless help the poor, are thus preferable to no security at all or insecure relations (Wood & Gough, 2006). This is the Faustian bargain (Wood, 2003) in which poor people are forced to opt into arrangements (i.e. weak rights) that offer informal security while retaining elements of arbitrariness and preferentialism that ultimately also represent a threat to formalised and sustained security. The outcomes of Faustian bargains always remain trapped within local social relations and cultures that contain inequities and uncertainties, and foreclose on a de-clientelised, rights-based life.

At the start of this article we presented the case of one brother angrily warning another brother that if he joined the NGO programme, he would end up 'weaker'. Why? Precisely because his involvement with the NGO threatened other local forms of support – forms of support both brothers relied on for labour, credit, and protection. Many of the households from our dataset faced similar dilemmas as association with the extreme poverty programme informally disqualified them from safety net programmes, help from the community, and support from local patrons. Moving from one source of security, albeit informal and problematic, to another is a risky business (Devine, 2002).

Figure 2: NASRIN'S WELL-BEING TRAJECTORY



For example, at one point in her married life, things were looking good for Adhuri and her family. Her husband was earning money and even managed to find a job as a local journalist. The family secured a one-year lease agreement on one acre of khas land adjacent to their house and this provided additional income and food for the family. However, her husband was murdered and as a result, she became the main income earner of the family. As a widow and with no male guardian in the house (Maitrot 2017), she faced numerous challenges. The lease on the khas land came under immediate threat from local land grabbers eager to take advantage of Adhuri's vulnerability. As a result, Adhuri was forced to pay a local broker, probably working in collusion with the landgrabbers, protection money every year just to hold on to what was hers by right. With the help of the NGO she fought to have her entitlement to the land secured. This meant confronting not only the local broker but also his networks. Eventually Adhuri was successful and managed to have the land formally registered in her name. She stopped paying the broker and used the money to invest in other income-generating activities. She eventually started businesses in shrimp and rice cultivation as well as livestock rearing. Her decision to formalise her right to the land and in the process take on local elites who were threatening and exploiting her was a courageous one. However, she feels she is now in a more secure position:

“every year after the season of shrimp production I had to fight with land grabbers for my land. Sometimes journalists, my husband's friends and community members helped us but they could not help me every time as they have their personal work.... when I got the temporary settlement [of land] for one year, I realized that I can live by myself without the help of others”.

Our data highlight a further observation that echoes some of the experience of Adhuri but merits attention in its own right. It refers to the connections between resilience and the quality and predictability of institutional performance. As indicated above, the extreme poor are forced to seek protection and security through informal activities and personalised relations precisely because they are not able to claim entitlements or access opportunities, services and benefits from agencies with any sense of guarantee or predictability. Transferring rights-based claims to a more formal and bureaucratic domain and away from the informal and personalised one is risky but significant for resilient livelihoods. This has immediate governance relevance for the state but is also applicable to the market which routinely operates in arbitrary and exclusionary ways, opening up opportunities for monopolies and associated rent seeking. A common complaint from respondents is that they have been systematically and arbitrarily excluded from basic safety net provisions, some because they had joined an extreme poor programme! Although safety net programmes in Bangladesh have grown over the years, they are easily captured by local political elites who then allocate benefits to suit their own preferences. At a local level, the extreme poor know they have

been excluded and also know that many better off individuals receive safety nets because they are better connected socially or politically. The challenge of overcoming 'entitlement failures' like this is huge, and more often than not results in feelings of despair and paralysis.

One of the NGOs implementing an EEP project adopted a strong collective action approach. This included initiatives to politically empower extreme poor households and support them as they engaged with local elites in order to claim their entitlements. The initiative proved to be successful. Through collective action and decision-making, the extreme poor put pressure on local government duty-bearers focusing initially on safety net allocations. They prepared lists of households that qualified for safety nets and presented them to local government officials. Once these were accepted, they then monitored the allocations and their subsequent use. This not only improved the effectiveness of allocations but also reduced leakages, opportunities for corruption, and the scope of local elites to use safety nets to extend their respective patronage networks. The collective action approach also helped build confidence around entitlement claims and changed the way duty bearers carried out their responsibilities. The case of Latif illustrates this well.

Latif was born into a moderately poor family but a combination of ill health, mounting debts and failed income-generating initiatives meant that he progressively slid into near destitution conditions. As an adult he started gambling and gained a bad reputation within the community, and this negatively impacted upon his ability to forge a stable livelihood for his family. People wanted to avoid Latif. For years, he resorted to selling whatever assets he could (including the roof of his house), and took out larger loans on even more unscrupulous terms. Finally he was forced to migrate to another district because he had exhausted all his options locally. Latif became a beneficiary in the NGO project that embraced a stronger collective action approach. He became one of the community leaders and was therefore responsible for negotiating with local officials and monitoring safety net allocations. His wife was also selected to join the government's cash for work safety net scheme. This meant the household had a modest but guaranteed second source of income. From this position, Latif and his wife slowly began to diversify their income-generating activities, invest in productive assets and reduce their reliance on loans. Latif stopped gambling and began to rebuild relations with his family, community and local government officials. It is important not to look at his new position with rose tinted glasses. Many of his relationships remain informal, inequitable, and exploitative. However, some relationships have become more formal and to some extent both 'fairer' and predictable. For Latif and his wife, improved relations mean they are able to pursue entitlement claims with more confidence. The significance of this in resilience terms is that these relationships will outlast the support they receive from the NGO.

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For the vast majority of the extreme poor, the prospects of significant positive changes in the quality and predictability of institutional performance are not high. Collective action offers an institutional alternative that is both instrumental and affective. The data present many forms of collective action ranging from informal reciprocal support during times of crisis such as community endeavours to build houses for the most vulnerable or feed those most in need, to more stable and rule bound arrangements that provide services in a guaranteed or predictable manner. Latif, as a community leader, now has responsibility for formulating lists of those most in need of safety nets to ensure subsequent allocations are implemented fairly. The process of agreeing lists entails the wider participation of the community and ultimately its endorsement of those considered most in need. Due to resource constraints the community also has to agree on who would not be included on the list even if they are extreme poor. Additionally, our data also contain examples of collective action dealing with common property management, protection of resources such as khas land, and generating mutual savings to invest in productive activities. These actions can be powerful promoters of rights. In one case, women were encouraged to form groups and to identify issues that mattered most in their lives. In one union, the group focused on the fact that male day labourers were being paid double the amount paid to female paid labourers even though they were doing the exact same jobs. In order to take their action forward, the group mobilised others in the locality to convince them not to work for landowners who paid different wages to men and women. This meant convincing both female labourers and their husbands or male guardians to forego a second source of income. The initiative was successful, and the women were eventually able to double their incomes. This was the direct result of direct community action that was completely self-policed and managed (Rahman et al 2018), and like the safety net success story above, entailed some difficult decisions that traded off short-term negative impacts for longer-term reward.

A recurrent challenge for the extreme poor is the narrowness of their risk pool, exacerbated by co-variance. Our data show that every single household used the NGO intervention to try and enlarge the choice and size of its risk pool. This is seen most obviously in decisions around labour and income. Most rural respondents had a limited skill base outside of agriculture which restricted their employment options to agriculture, or to unskilled labour in rural works, construction or petty trading where competition is fierce. To minimise exposure to income risk, extreme poor households tried to diversify their access to a wider range of employment opportunities. Joya belongs to the Marma ethnic group living in the Chittagong Hill Tracts. She was born into an extremely poor family, married at the age of 18, had two children and was widowed at the age of 25. For the next 18 years, she lived precariously, dependent on the support of her family and community, some income from seasonal labouring jobs, and loans. At the age of 43, she remarried. With dual incomes coming to the

family, she started leasing land for farming, investing in livestock, and buying new assets. At one point, she managed to buy the land entitlement of her house. Then, she reported feeling secure and confident. However, one of her income-generating sources failed, her health deteriorated and the costs of looking after her elderly mother increased. Now the few employment opportunities in the area where Joya lives, are labour intensive, and she is no longer able to access these due to her age and health. She can no longer rely on the support of family as they have either moved away, passed away or are aged. Almost inevitably, her most secure livelihood source consists of loan agreements. However, with every loan, Joya knows she has no obvious repayment option. She is returning quickly to the levels of destitution she experienced when her first husband died – except she is now older, weaker, and more socially isolated.

Income diversification reduces the risk of failure in any one employment and the negative effects of seasonality. This has the function of liquidity smoothing, removing the need to incur debts during stress periods. There are two very common ways the extreme poor seek to diversify income sources: ensuring that multiple family members earn incomes from sources independent of each other; and migration. The former is influenced significantly by the demographic composition of families, their dependency ratios, age structure, gender balance, and lifecycle demands and opportunities. All of these variables however have to be negotiated at some level. Migration has more specific ambivalent significance. The outmigration of males poses a real threat of desertion which then leaves households led by females who are vulnerable in terms of income flows, representation and guardianship in the local community, and in terms of accessing public benefits, goods and services (Maitrot, 2017; Akram, 2014). On the other hand, migration can also open access to new labour markets and trading opportunities at higher levels of productivity and return, and can deliver higher remittances to receiving family members.

For the extreme poor, enlarging a risk pool entails more than just diversifying incomes. As indicated in the section above on rights and de-clientelism, sole dependence upon one patron for example is a livelihood threat because the relationship can easily fail meaning that it stops providing security or protection. So the poor seek to diversify their dependencies and social relations as a way of enlarging their risk pool. However diversifying in this way is risky and requires investment. When Nasrin (Figure 2) took out a loan to purchase space for her shop, she had to pay around 40,000 Taka to a broker affiliated with the ruling political party. To avoid the risk of losing her asset, she then convinced a leader associated with the rival political party to be a witness and validate the agreement. Like elite families in Bangladesh, extreme poor families are careful to spread their risk across different political parties and business operators if they can afford to. These social

investments are intended to mitigate the impact of potential changes in the structure of patronage. But they come at a price and do not guarantee favourable outcomes.

REFLECTIONS

The life histories are not representative samples in a statistical sense but strong cases that offer a more inductive or emic route to understanding the range of experiences that extreme poor people face. From them we derive six broad themes, grounded in data, that shaped our thinking of resilience.

First, in the previous section we separated out illustrative points or characteristics of extreme poverty. This is an artificial separation because as the individual cases clearly show it is the convergence and intersection of different factors that makes extreme poverty such a complex experience. This is captured nicely in the following description of extreme poverty:

“We are caught up in a complex knot....other poor people also get caught up from time to time in a knot, but their knots are simpler...you can easily detect the source and do something about it...our knots have many sources...often pulling on one carelessly only makes the knot more complex”
(Matin et al., 2008, p. 5).

Second, although extreme poor households share similarities, no two households ever experience extreme poverty in the same way. When an extreme poor household experiences improvements, setbacks or changes, these interact with and trigger new processes and opportunities. The pathway of change, either positive or negative, is never linear. The differences we observe in households – even when they share broadly similar resilience portfolios – reflect differences in the way life events converge and evolve, and differences in the way households respond.

Third, we highlighted the significance of uncertainty in our conceptual understanding of resilience. By definition, extreme poor people depend on unreliable, unpredictable and often costly arrangements to survive. This forms an uncertain basis on which to think about their futures. Even in programmes like EEP, the extreme poor households enter new domains of uncertainty through the need to negotiate new arrangements. Our tracking data confirm an apparent anomaly where a household might be improving, but it is only doing so by exposing itself to more risk trying to realise the value of or to protect new assets, taking on new employment or new forms of credit which need resources to insure them. For the extreme poor with no cushions, such risk exposure does not just mean business loss on a specific opportunity, but a threat to their existing resource base (material as well as relational) and thus total survival.

Fourth, our data confirm that the condition of extreme poverty is underpinned by a relatively higher proportion of household-level idiosyncratic variables such as ill health, abandonment, marginalisation, and discrimination. Crucially our data point to how these idiosyncrasies are anchored in and given shape by the political economy.

Fifth, we have emphasised the importance of the emotional or cognitive dimensions that are entwined in the idea of social agency. Agency therefore is not just about creating more material room for manoeuvre or action; it is also about subjective dispositions. Being respected, having a sense of belonging, feeling valued and equal, being confident and secure about what you are doing, and can do, are all examples of this subjective capability.

Finally, time. Arguably the clearest message from our cases is that the condition of extreme poverty travels exceptionally well in time. If anything, the concept of resilience sensitises us to the fact that vulnerability and uncertainty are permanent threats for people living every day in violent and neglecting environments. The condition of extreme poverty ruthlessly cuts across as well as within generations, leaving an indelible mark on those it touches. This is not a surrender to pessimism, but a reminder of the essentially stubborn nature of extreme poverty.

CONCLUSION: TOWARDS A POLICY LEVERS FRAMEWORK

Our analysis of resilience among the extreme poor in Bangladesh draws attention to the distinction between 'poverty alleviation as a graduation concept' and 'overcoming vulnerability as a resilience concept'. This allowed us to interpret resilience as not about a return to the status quo ante, but about sustained and more secure wellbeing. This gave greater priority to the idea of uncertainty as the context for the pre-empting of risk or hazards through preparation as well as having a capacity to respond to shocks. It also highlighted the significance for resilience of both the neglectful and systemic political economy that constrains extreme poor people and exposes them disproportionately to harmful events that impact them materially, cognitively and emotionally.

These impacts contribute to the reproduction of structural violence that extreme poor people experience in a routinised way. This violence exploits vulnerabilities and creates specific idiosyncratic conditions that constrain agency.

If resilience understanding is to contribute to better policy for poverty elimination, it needs to engage more with social and political processes, power and agency. If not, it becomes another self-help fad, the responsibility for which is placed on the shoulders of the poor alone, with the wider political economy left untouched. We therefore propose a 3-tier policy levers framework to support

resilience among the extreme poor which cuts across the structure-agency duality, to engage with both systemic and idiosyncratic conditions of poverty in a blended approach:

- strategic, meta context. This includes questions such as rights and entitlements, law and order, and the governance of state practices and market behaviour. These typically fall within the responsibility of the state.
- a meso-level of direct levers to support agency affected by systemic relations in order to rupture the reproduction of extreme poverty inter-generationally. Examples include access to education and health services.
- a micro-level engagement with idiosyncratic and life cycle conditions, such as asset and cash transfers, social protection and safety nets, more imaginative and mainstreamed employment generation, and microfinancial services beyond just credit.

Our discussion of resilience invites more reflective honesty among duty bearers about reforming the political economy in ways that support those living in extreme poverty. If all meso-level interventions are refracted through the meta-level prism of inequality, rent-seeking, preferentialism, clientelism, gender and ethnic discrimination, backed up by violence, then there is huge wastage of effort and resource.

So what does this mean in practice when thinking about extreme poverty? While there are many poverty programmes in Bangladesh implemented by Government and NGOs, they tend to focus on the micro level of our framework. This is partly driven by the graduation logic itself, that drags the focus of poverty reduction to individuals and households, and gives prominence to the transfer of assets or and provision of services. Current approaches to poverty reduction therefore individualise the 'problem' and then compartmentalise the response, to the detriment of intended beneficiaries. In this process, the meso and meta levels are ignored or downplayed. Earlier we referred to extreme poverty as a 'complex knot' which if 'pulled at carelessly' can make the knot tighter and more complex. In effect this is an argument for greater acceptance of the multi-dimensionality of the experiences of extreme poverty and a plea to develop a multi-level approach to policy and practice. This is arguably the biggest policy challenge in extreme poverty reduction, a challenge that has thus far eluded both government and NGOs.

To illustrate the framework, let us consider one of the most common reasons people fall into and remain in extreme poverty: ill-health. We know that at the micro level, ill-health incapacitates individuals and households, and results in significant expenditures often met via negative coping such as increased debt or bonded labour as well as social isolation or abandonment. At the meso-

level, we also know that health care options open to the extreme poor are restricted, usually of poorer quality, expensive, and ineffective. In many ways, donor and NGO-led development interventions focus on the micro level and at best try to engage with the meso level by providing their own health services bypassing public provision. However, this focus does not create conditions to rupture the reproduction of deep-rooted inequalities. This is the terrain of the meso and meta-strategic context of our three tier policy levers framework, ones that ask questions about rights and entitlements to health services, governance practices and the reproduction of inequalities, exclusion and disadvantage.

Importantly for extreme poverty reduction all three levels need to be addressed simultaneously and equally. Moreover, duty bearers require detailed information to inform policy and operational responses and calibrate support that engages with the multi-dimensionality and specific conditions of extreme poverty. One way of approaching this can be found in the practice of statutory social work in some richer countries. This approach sees social workers support households and individuals within them in creating and re-creating opportunities for agency; and sometimes acting as intermediaries across the three levels of our policy framework.

In this article we identified life dimensions where the experience of extreme poverty presents itself, such as means of earning, income, health, formalised rights, supporting institutions, and protection from natural and political shocks. The overriding characteristic of extreme poverty is that these dimensions are so interlinked that they create and reproduce a powerful and violent ecosystem, that is greater than the sum of its parts. The plea therefore is for governments and other service providers to engage with this complexity of extreme poverty and design policies that combine rights-based support through meso-level interventions that address the unique way idiosyncratic conditions intersect and affect the extreme poor.

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