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Randomized control trials and qualitative impacts: what do they tell us about the immediate and long-term assessments of productive safety nets for women in extreme poverty in West Bengal?

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Introduction

1.1 Background to the research

BRAC’s Targeting the Ultra-Poor Programme (TUP) was designed to reflect lessons learnt over the three decades of experience attempting to tackle extreme poverty in Bangladesh. Earlier efforts had provided a combination of food transfers, savings, training and access to collateral free loans to ‘destitute’ women to facilitate their transition into BRAC’s microfinance programme. By the late 1990s, it had become clear that the programme was failing to benefit, or to even reach, a sizeable section of the poor, those trapped in extreme poverty (Webb et al. 2002). The problem, according to its Director of Research and Evaluation, was that the approach relied too heavily on an ‘input-activity-output’ model of change (Matin et al. 2008). Greater attention was needed to the ‘process mechanisms’ through which programmatic support could translate into their intended impacts. Key here, he suggested, was ‘the development of new realisations and confidence among the ultra-poor themselves…that overcoming ultra-poverty [was] possible within a foreseeable future’ (p. 10).

In 2002, BRAC embarked on the first phase of a multi-faceted programme to promote the entrepreneurial capacity of women from households in extreme poverty in order to ‘graduate’ them into BRAC’s mainstream microfinance activities within two years. The different facets of the programme reflected the ‘theory of change’ that BRAC had evolved over the years. They were designed to address the multiple and overlapping constraints which defined the gendered nature of the ‘extreme poverty trap’ in Bangladesh and thus provide the ‘big push’ necessary to help them climb out of extreme poverty within a limited time frame.

The programme was aimed at women from households that fulfilled two or more of the following criteria: landlessness, lack of productive assets, reliance on daily wage labour or begging, absence of an adult male breadwinner and exclusion from microfinance programmes (Matin et al, 2008). The methodology used to identify the eligible population combined spatial poverty mapping, participatory wealth ranking and household surveys. This not only ensured effective targeting but also provided BRAC staff the opportunity to explain the purpose of the programme to the entire community.

Women in the selected households were provided with a mixture of productive assets, most frequently livestock (cows and goats), to start up their own enterprises. They were given monthly consumption stipends so that they could focus on growing their enterprises rather than engaging in other economic activities to meet their daily needs. They were encouraged to save regularly, both to cultivate the habit of financial discipline as well as to provide a lump sum for investment when the project ended. Basic health support was built into the programme, given that health-related shocks had been identified as a major barrier to movements out of poverty. Field staff engaged in intensive training and mentoring activities on a regular basis throughout the life of the project in order build women’s entrepreneurial skills, self-confidence and ability to plan for the future, qualities which could not be taken for granted among those living close to the margins of survival. Finally, the programme sought to
mobilize the support of local elites by setting up Village Assistance Committees to provide advice, support and dispute resolution.

The evaluation of the first phase of the program proved positive (Rabani et al., 2006) and the programme was gradually expanded to other areas. In addition, there was interest within the wider development community as to whether the approach could provide a generalizable model for tackling extreme poverty within a relatively short period of time.

In 2006, CGAP and Ford Foundation set up the Graduation Programme which brought together organisations in eight countries across the world in order to pilot the TUP model in different contexts. The Programme simultaneously made provision for impact assessments of the various pilots. While randomized control trials (RCTs) were the methodology of choice, and six of these were carried out on a co-ordinated basis under the umbrella of the Innovations for Poverty Action (IPA) at Yale, it also commissioned a team of researchers, including myself, to carry out qualitative assessments of two TUP pilots in Sindh and West Bengal. The qualitative evaluations were carried out around the same time as, and in close proximity to, the RCTs commissioned by the Graduation programme in the two locations.

The Graduation assessment studies thus consisted of two very different approaches to impact assessment. Some of the strengths and weaknesses of these different approaches, drawing on these two sets of studies, are discussed in Kabeer (2019). This paper provides a more detailed comparison of the RCT and qualitative assessments in West Bengal. The rationale for this comparison is outlined below.

1.2 Alternative approaches to impact assessment

Quantitative approaches to impact assessment take what Shaffer (2014) describes as a ‘counter-factual approach’ to impact assessment. What distinguishes RCTs from non-experimental quantitative approaches which rely on ex post or retrospective observational data is the randomization process: the assignment of individuals or households considered eligible for the intervention in question to ‘treatment’ and ‘control’ groups on a random basis prior to the start of the implementation process, in other words, prospectively. Surveys are subsequently carried out at baseline and then at different stages of the intervention to establish how the two groups perform on selected impact indicators. RCT advocates claim that the randomization process ensures that all likely influences, whether observed or unobserved, on the impacts of interest, aside from the treatment itself, are distributed identically between treatment and control groups. Provided that this ‘idealization assumption’ (Cartwright, 2007) is satisfied, RCTs claim to provide unbiased estimates of the average impacts of the treatment by measuring the difference in the mean outcomes reported by the two groups.

This renders it unnecessary to take account of these other influences—or even to know what they might be (Krauss, 2018). While RCT scholars rely on statistical theory to perform power calculations and deal with problems of attrition, spillovers and compliance issues that threaten the randomisation model, many do not look towards theoretical models or prior knowledge that might be considered necessary to identify and build possible confounding influences into the research design (Barret and Carter, 2010; Deaton and Cartwright, 2018a). Indeed, most do not even study how an intervention worked: having isolated the intervention as the only possible cause of change, they can focus on the ‘effects’ of causes rather than the causal processes themselves (Shaffer 2011). The intervention itself is thus treated as a ‘black box’ (White, 2009).
We see this approach exemplified in the Graduation RCTs (Banerjee et al. 2015). Their first step was to identify a sample of households that met the criteria laid out for inclusion in the TUP project, using the targeting methods employed by BRAC. They then carried out a baseline survey of these households to confirm their eligibility. Around half of these households were randomly assigned to the ‘treatment’ group and invited to participate in the project while the remaining households were assigned to the ‘control’ group. Finally, the study carried out a number of end line surveys to compare how ‘treatment’ and ‘control’ households performed on a number of impact indicators selected to reflect TUP’s theory of change. The West Bengal RCT, for instance, carried out three end-line surveys, one straight after the project ended (Banerjee et al. 2011), the second a year later (discussed in Banerjee et al 2015) and the third in 2014-15 (Banerjee et al 2016). A synthesis of the findings from the six TUP RCTs co-ordinated by the IPA and published in *Science*, was largely positive, concluding that ‘the experiment, conducted in six countries on three continents, shows that the ultra-poor Graduation program improves the lives of the very poor along many dimensions’ (Banerjee et al. 2015: p. 16)

However, as more detailed scrutiny of RCTs have revealed, these experiments do not always go according to plan. This was the case with the West Bengal RCT. The experiment in question was carried out on a TUP pilot implemented between 2007 and 2009 in Murshidabad district by Bandhan, one of the largest microfinance organizations in India. A total of 991 households were identified to meet TUP inclusion criteria, of which 512 (52%) were randomly selected for participation while 466 were assigned to the control group. However, only 266 of the 512 households (52%) selected for ‘treatment’ actually participated in the project. 12% were found to be ineligible while 36% refused to participate. ‘Anecdotal’ evidence suggested that the majority of those who refused to participate were from Muslim households, suspicious that the project was seeking to convert them to Christianity. In addition, 166 households, equally divided between treatment and control groups, refused to be surveyed at the end line. These households were also mainly Muslim.

In order to allow for the fact that 48% of the households selected for the treatment group had been ineligible, or more often refused, to participate, the study focused on providing estimates of the ‘intent to treat’ effects, in other words, the net average impacts across all households invited to participate in the treatment group, regardless of whether they participated or not. The alternative would have been to estimate ‘treatment on the treated’ effects, which would have confined estimates to only those who actually participated in the project. The findings from the 2009 end line survey, carried out at the end of the project, suggested positive and significant ‘intent to treat’ effects on economic indicators, including assets, income, consumption and labour supply. It found little or no effect on social indicators, such as health status, political involvement, self-reported happiness and women’s empowerment.

The rationale provided for focusing on the ‘intent to treat’ effects was that these estimates ‘give the expected impact and are most relevant to the issue of scaling up the programme’ (p. 10). However, an example provided by the study to illustrate the difference in the two estimates suggests that the ‘intent-to-treat’ estimates seriously understated the impacts on actual participants in the treatment group while seriously overstating the impacts attributed to those who refused to participate. The study reported that per capita monthly consumption increased by over 25% when averaged for only those who had participated in the project but by just 15% when averaged across all those who had been invited to participate. In other words, those in the treatment group who failed to participate not only reported increases in per capita consumption considerably less than 15% but many were likely to have reported a decline in consumption levels. We come back to the implications of this later in the paper.
The West Bengal RCT, like most RCTs, provide very little information on the context in which it is carried out or insights into the causal processes which underpinned its findings. This was acknowledged by the authors of the synthesis report: ‘While we see impacts across the board, more work is needed on the mechanisms that underlie the positive impacts’ (Banerjee et al., 2015: p. 18). We would suggest that, in addition, more work was also needed why the anticipated social impacts failed to materialize.

Qualitative studies of the kind we carried out in West Bengal represent an alternative, ‘mechanism-centred’ approach to evaluation and seek to answer the questions that RCTs fail to ask (Shaffer, 2014). They are interested not only in the impacts of an intervention, but also how these occurred, for whom and why. They use a variety of methodologies, but they all base their claims about impact on the attempt to understand the processes linking programme activities and outcomes which are selected for study on the basis of theory or on stakeholder perceptions (Shaffer, 2014: p. 153).

This paper takes advantage of the close proximity in time and place of the two assessments of the TUP approach carried out in West Bengal to address a number of objectives. First, it draws on the qualitative study in West Bengal in order to explore in greater detail the participants’ perspectives on the changes that the TUP project helped them to achieve in their lives and the causal ‘mechanisms’ behind these different outcomes – both in the immediate aftermath of the project and then again in 2018 when a follow up study was carried out. The second objective is to compare the relative strengths and weaknesses of the different approaches to assessment used in these studies in helping us understand whether the interventions in question worked and how they worked and to draw out what this implies for the future design of assessment methodologies.

The analysis in the paper will be framed by Sen’s capability approach (CA) which is concerned with the translation of resources into what he calls valued ‘functionings’, those outcomes that directly contribute to people’s agency and wellbeing (Sen, 1999; Robeyns, 2005). There are two aspects of the CA which are particularly useful for what we hope to achieve in this paper. First of all, it accommodates a theory of change which encompasses but goes beyond that embedded in the TUP programme. As we noted, the TUP programme sees itself as offering a combination of material, social and human resources designed to strengthen the entrepreneurial capabilities of poor women and their families. These capabilities are seen to encompass subjective and cognitive dimensions (such as self-confidence, skills and the ability to think and plan ahead) as well as agency dimensions (developing and growing enterprises to the extent that they are able to move out of extreme poverty). The indicators adopted by the RCT studies, both material and intangible, attempt to capture this programmatic theory of change.

However, as with most quantitative evaluations, impact indicators in RCTs have to be determined ahead of the actual research. They cannot include unanticipated aspects of the changes brought about by a project, however significant they might be in the lives of participants nor do they generally seek to find out which of the changes reported were most valued by the participants themselves. The CA encourages us to go beyond a programme’s theory of change to also explore change from the perspective of the participants themselves; to ask what valued ‘functionings’ in the form of new ways of thinking, being, doing and feeling they were able to achieve and how they explained the programme’s role in helping them to achieve these. Participants’ perspectives are valuable from both theoretical and programmatic perspectives. Theoretically, they provide ‘emic’ insights into the aspects of
extreme poverty that have been harshest or most humiliating for the poor, changes in which they are most likely to value. From a programmatic point of view, factoring these insights into the design of future interventions aligns them more closely with the priorities of their participants and hence makes it more likely that they will achieve their intended impacts.

The second important feature of the CA for the purposes of this study is its explicit recognition that interventions work in different ways for different people. This recognition is of particular importance in regions of the world that are as yet under-researched and where our empirical understanding of how change happens on the ground is still very limited. The TUP pilots are interesting to study from this point of view. They seek to offer similar packages of assets and support to participants who are identified to be similarly poor, but as the CA approach suggests, their ability to translate this support into the capabilities necessary to achieve valued outcomes is likely to vary, perhaps considerably, even within the same context (Sen, 1999; Robeyns, 2005). A CA approach draws attention to the factors that explain this variation. Some of these are likely to be random and idiosyncratic – variations in individual preferences or capacity for initiative, for instance. Of greater interest for our analysis are systemic sources of variation at individual, institutional and contextual levels that mediate the impact of interventions on the lives of its participants. These are likely to reflect the structural constraints that differentiate capabilities, even among those classified as the extreme poor. A CA approach thus emphasizes the importance of distributional issues, the possibility of systematic biases in the distribution of gains and losses among those selected to participate in an intervention.

3. Study context, project implementation and research methodology

3.1 The study context

West Bengal is one of the few states in India to have elected a communist government into power for an extended period of time, in this case, for over three decades. The Left Front Government, an alliance of leftist parties led by the Communist Party of India (Marxist), was elected in 1977. It positioned itself as politically pro-poor, emphasising land redistribution to tenant farmers in order to release them from dependence on large landlords. Implementation often proved flawed, as party allegiances outweighed need in the selection of beneficiaries.

Our study of the West Bengal TUP pilot was managed by Trickle Up, an international NGO based in New York. Trickle Up partnered with Human Development Centre (HDC), a local NGO, in implementing the pilot in a number of closely clustered villages in the 24 South Parganas District of West Bengal. Many of the households selected to participate in the pilot had been crowded out of their natal villages several decades ago but it had only been in the past decade that they had been given the opportunity to establish themselves in the low-lying saline marshlands of the district.

The villages in the study area varied in size from 100 to 400 households. Their populations were a mixture of social groups recognized by the state as historically disadvantaged: previously 'untouchable' Dalit castes, officially classified as Scheduled Castes (SC), adivasis (tribal groups) officially classified as Scheduled Tribes (ST) and deprived sections of the Muslim population, officially classified as Other Backward Classes (OBC). These are not only among the poorest groups in West Bengal (and India) but also face the most severe discrimination. They made up the bulk of TUP participants and were represented among those selected for our study.
Despite their shared marginalized status, there was considerable tension between these groups, exacerbated in some cases by jealousy and resentment on the part of neighbours from other communities who had not been selected for the project. This led to frequent quarrels over alleged encroachments by project livestock as well as incidents of theft and poisoning of fish and livestock.

The state was active in the study villages, in some more than others. A number of villagers had been able to use political patronage to obtain land in villages resettled under its land reform programme, but the plots were tiny and often uncultivable because of high levels of salinity and subject to continuing disputes over ownership. The state also had various welfare programmes for the poor, including the National Rural Employment Guarantee Scheme (NREGS), a job guarantee scheme for poor households; housing allowances; and a ration card system which provided access to subsidized wheat, rice and kerosene. In addition, local officials were responsible for organizing women from poorer families into self-help groups under the Swarnajayanti Gram Swarozgar Yojana (SGSY) scheme through which various public benefits were distributed, including poverty lending through the rural branches of nationalized banks. Political connections were critical for the poor because access to these benefits was largely mediated by the locally elected panchayats.

Although government-run primary health clinics provided free treatment, the closest were approximately 3-5 kilometres away from the study villages so most relied on private practitioners. There was typically one Integrated Child Development Services - a government programme for children, pregnant and nursing mothers - in each hamlet, but services were uneven. In some villages, it had stopped functioning altogether due to persistent staff absenteeism. Few participants sent their children to school.

Employment opportunities within the locality included farming on own or rented land, fishing in nearby rivers, fish cultivation in own or leased in ponds, trading activities of various kinds and wage labour, including on the NREGS. Well-developed transport systems meant that both men and women could commute daily or migrate periodically to Kolkata and its environs to participate in a wider range of occupations.

Social identity differentiated access to employment opportunities and political connections within the study context. Muslims and Dalits were a sizeable minority of the population in the district (around 30% each) while adivasis made up just 1%. Numerical presence had political implications. Both the two larger social minorities were important voting blocs, hence wooed by politicians. Adivasis, on the other hand, were numerically weak and exercised very little political clout. They were also the poorest of the different social groups (as they were in much of India). It is significant that all four adivasi women in our study lived in Kushtipur, a largely tribal village and the most poorly served by the state. Four of 11 Muslim participants came from Shamolpur, one of the better endowed TUP villages with good transport connections and an active local panchayat.

Social identity also differentiated labour market behaviour within these villages. There were strong social restrictions on the ability of women from Muslim households to engage in work outside the home. Adivasi women, on the other hand, were expected to engage in economic activity for most of their lives and had higher rates of labour force participation than women from other social groups. Certain occupations tended to be associated with social groups. The adivasi households in the study area had been engaged in crab catching for generations, an occupation ‘assigned’ to their community during the British Raj and characterised by extremely harsh conditions and low rates of return. Many tribal and Dalit women were
engaged in rearing pigs but were looked down on for doing so by Muslims and higher caste Hindus. Tailoring and *zari* (embroidery) work was associated with Muslim households.

3.2 Project implementation

The Trickle-Up pilot in West Bengal was implemented between November 2006 and August 2009. It closely followed BRAC’s eligibility criteria and targeting methodology to identify around 300 women to participate in the pilot. This proved effective: the project’s own baseline survey indicated that 73% of the families selected had less than 2 meals a day while a study carried out half-way through the project found that 73% of TUP members lived below $1 a day, with 45% earning half of this (Huda, 2009).

Trickle-Up had previously focused on cash transfers to poor women using the self-help group (SHG) approach. The TUP pilot in West Bengal allowed it to test the SHG approach with asset transfers – mainly goats, sheep, poultry and fish. The goal of the pilot was to ‘graduate’ participants into self-administered SHGs which could be linked to government lending programs managed by rural branches of nationalized banks or to local microfinance organizations.

One point to note is that, in keeping with BRAC’s eligibility criteria, a decision had been taken at the level of the Graduation program that Bandhan, which was implementing the other TUP pilot, would not offer microfinance services in any of the villages covered by the Graduation programme (including those covered by Bandhan) while the pilots were on-going in order to insulate TUP participants from the confounding influence of its financial services. In a number of villages, where government SGSYs were active alongside the TUP SHGs, Trickle UP was able to persuade local officials to allow TUP members to withdraw from the SGSY (Huda, 2009). In others, however, officials resisted, creating conflicting demands on TUP members.

Lack of familiarity with the area meant that project management was not aware that it was prone to water logging and fluke worm during the monsoons, leading to difficulties in grazing livestock and periodic outbreaks of goat pox. In addition, there was an outbreak of avian flu in 2008 had led to the culling of poultry on government orders with a small compensation paid to owners. All this meant that there was considerable loss of livestock and poultry by participants. Halfway through the project it became clear to field staff that many participants had no experience with livestock rearing and that some needed more immediate sources of income. The management re-allocated livestock from the poorer to better performers to boost their herds (creating considerable resentment among the former), while supporting the poorer performers to take up some form of small trade, such as to vegetable vending and paddy husking, which would allow them to start earning straightaway.

The project SHGs met on a weekly basis under a rotating leadership. Members were encouraged to save at least 10 rupees out of their consumption stipend of 91 rupees with their group and to use their pooled savings as a source of low-interest loans. Once the savings fund had grown into larger amounts, they were deposited in the local branches of nationalized banks. Group members could also apply to subsidized bank lending schemes.

The relationships between the TUP SHGs and the SGSYs formed by local panchayat were largely collaborative but there was considerable friction in locations where local officials perceived the TUP SHGs as competing for membership with panchayat led ones.
The SHGs provided a forum for teaching financial skills, providing livelihood training and veterinary services, training a number of them as ‘animal friends’ to take over after it came to an end. Because the Health PO left midway through the project and was never replaced, field staff also took on the role of providing sanitary latrines, advice on family planning and encouraging them to access government health services rather than unqualified local practitioners. In addition, project staff interacted regularly with participants on an individual basis to discuss their livelihood problems, evaluate their progress and offer advice and encouragement, the ‘mentoring’ component of the project. The project also set up Village Development Committees along the lines followed by BRAC, but soon abandoned them because it became clear that committee members were using their position along partisan lines to reward party members and as a platform for upcoming elections.

The organization carried out its own evaluation of the pilot in August 2009 using indicators developed by CGAP. This suggested that 60% of participants had graduated. However, the exercise was undermined by inconsistency with the baseline data. A further evaluation was carried out in consultation with SHG groups. This raised the graduation rate to 80%, providing local validation of the TUP approach and encouraging Trickle Up to scale up its operations in collaboration with the government.

3.3 The study methodology

The field work for the qualitative assessment was carried out between May 2009 and May 2010, covering the last four months of the project and 8 months afterwards. Our research team worked closely with project staff to select participants for the study. We used village mapping to select five villages for our study, some well-endowed, others more isolated and deprived. Project staff were asked to identify twenty participants from these villages, equally divided between ‘fast’ and ‘slow’ climbers, in relation to the project goal of graduation. We later shifted a participant who had been classified as a ‘slow’ climber to the ‘fast’ category because although her situation towards the end of the research had deteriorated considerably, it was clear from our interviews that she had been a rapid climber for much of the project. These twenty became our study sample. They were informed of the reasons for the research and their consent obtained for the interviews planned over the following year.

Sanchari Datta, the Kolkata-based member of the research team, was responsible for interviewing project staff and participants. She interviewed the selected participants (and sometimes members of their family as well) every two months over the period of our fieldwork, so each participant was interviewed six times, with each interview lasting between 2-3 hours. These interviews explored their early life histories, the processes through which they came into the project and their experiences of the project. Sanchari also carried out periodic discussions with project staff to seek their views on specific findings.

Sanchari sent transcripts of the interviews to the rest of the research team on a monthly basis. These were discussed by the team and questions were then highlighted with Sanchari for her to follow up in the next interview. These sought to clarify meanings or ask for explanations. Collective discussions of these interviews based on this interactive process with participants both during and after the project were critical for ensuring that we understood our interview material, an important means of ensuring the quality of qualitative research. These discussions helped to identify the key themes that then featured in our analysis.
In the final interviews, participants were asked to place themselves on a ‘graduation ladder’ representing their experience over the life of the project. The bottom rung represented a state of extreme hardship, while the tenth represented prosperity and wellbeing. Each participant was asked which rung of the ladder her family had occupied at the start of the project and where they were currently positioned (Table 1).

We are aware, of course, that the exercise represents a highly subjective assessment on the part of the participants of whether and how much progress they had made. Not all participants understood the concept of the ladder and sometimes changed their ranking halfway through the interview. Furthermore, their responses did not lend themselves to interpersonal comparisons, since ideas about what each rung represented varied considerably among participants as did their assessment of what the changes in their position on the ladder represented. We used this information in our analysis only to ascertain what lay behind participants’ views about their own progress and to compare their views of change with those of project staff.

In 2018, as part of a larger research project on gender, livelihoods and labour markets in West Bengal, Sanchari Datta revisited the 20 households from this earlier study in order to find out how they had fared in the seven years since the project had ended. The women remembered her very well and most welcomed the opportunity to talk about how their lives had unfolded since she had last spoken to them. The aim of these revisits was to ascertain from the participants how they had fared in the intervening years and their retrospective views about the support they had received from the project. The results from the follow-up are discussed in Section 6 of the paper.

4. Explaining project outcomes: from past to present

4.1 Recalling the past

We begin our analysis with a brief look at how participants described their lives before they joined the project since it was their past experiences, and where they were at the base line, that shaped their perceptions of the progress they had made, or failed to make. The overwhelming majority of them, both ‘fast’ and ‘slow’ climbers, believed that they had started out on the lowest rungs of the ladder, that their lives had been characterized by poverty, hunger, insecurity, debt, dependency and humiliation. It was noteworthy that the adivasi women tended to describe their experiences in terms of the collective poverty of their community as well as their own individual deprivation. Gouri Sardar told us: *We were too poor to help one another. Everyone’s condition was the same. There was no cultivation...there was no work here...we struggled to eat, we dug out the edible roots of different plants. We all lived on whatever was available around us. We went for crab catching but how much could we get? We might keep one or two rupees with us to meet the needs of the next day, but we could not save from it.*

Of her own situation, she said: *I did not have any capacity or strength. I did not have a house, I had to move from place to place, I did not have enough to eat. I lived on crab catching. I could only eat on the days that I caught crabs, so I had to go every day. My brother gave me a ration card to help me, but sometimes I did not have the money to pay even the ration shop prices.*

Jamuna Sardar also spoke of the past in terms that wove the poverty of her community with the deprivations of her own life: *If I remember those days, I feel so bad, I want to wipe those days from my memory, so they never return. And why only me? I hope that such days never come back to any one in our community... we did not have enough food, sometimes for a whole day, sometimes for two or three days at a stretch...our daily income was hardly 50 rupees so should we eat or save? We had no house, no food, no saving...it was as if we were drowning.*
Themes of deprivation were woven through the narratives of women from other social groups as well but were largely articulated in terms of the experiences of their immediate family. They spoke of going hungry, managing only by gathering wild plants from ponds and hedges, skipping meals, buying food on credit from shopkeepers, begging from neighbours. Their housing was inadequate, made of tarpaulin, bamboo and straw and easily destroyed by cyclones or heavy rains. Their clothing was torn, they could not afford to buy new clothes for their children during Eid. They had no assets - ‘no land, no pond, no cultivation’ — and irregular earnings:

*The family survived on wages, when we managed to get hold of rice, we had no salt, when we got hold of salt, we had no rice.* (Kamala, Dalit)

*If I didn’t bring enough in alms, we ate starch from rice and if I didn’t bring in any alms, then we starved.* (Hameeda, OBC Muslim)

*We lived only on what my husband earned….When there was income from the shop, we ate, otherwise we had to starve or skip meals or eat less. Our worst time was the month of Ramazan when the shop had to stay closed, but we received ‘fitra’ at Eid and invested that in the shop* (Latifa, OBC Muslim)

They also spoke of their isolation, humiliation and suffering that went with their condition:

*No one helped us when we asked. They would say we could not pay them back…Even to do the last rituals when his father died, my husband had to buy materials on credit from the shop* (Ramala, Dalit)

*My children cried for food. My son would beg for starch from neighbours for a meal…Beyond the family, there is no one to help you with money. Even if you die, they will not help you…we ‘oil’ the person who has money, but even then, they will make you run after them, saying I will give you tomorrow, day after tomorrow. It is better to go to the moneylender.* (Sukhibala, Dalit)

*We felt bad because our neighbours ate well but we could not feed our children. They had proper houses, but our roof leaked.* (Jamila, Muslim)

4.2 Project support and livelihood capabilities

As the capability approach reminds us, there were a variety of reasons why these women, all of whom started out from positions of extreme disadvantage, varied in their ability to translate the support provided by TUP into the impacts anticipated by the intervention or into goals that they valued. However, while some were clearly poorer than others, their initial material conditions did not emerge as the main explanation. More significant were variations in their human resource endowments. These reflected the ratio of earners to dependents where ‘dependency’ reflected age, illness, disability, unemployment or irregular employment. They also reflected the human capital of earning members, generally their health, skills, experience and initiative; very few had any education. In addition, social identities proved relevant: it was one of the unexpected findings of our study that all four Adivasi women in the study were classified as fast climbers by project staff - as indeed were most of the Adivasi women in the overall project - compared to two of the five Dalit women and just four of the 11 Muslims.

4.2.1 Livelihood capabilities: the fast climbers

As Table 1 showed, all the women who were classified as fast climbers also believed that they had progressed over the life of the project. Some described their progress in more dramatic terms than others. Supri, for instance, that felt her family had ascended from the bottom of the ladder at the start of the project to the very top by the end. Clearly, in objective terms, she may
have made no greater progress than others who described a less steep ascent, but in subjective terms, it was indicative of her sense of achievement.

One factor common to these women was that they had been engaged in paid work outside the home well before the project started, with Adivasi women engaging in such work ‘almost from birth’. In other words, they had accumulated basic forms of human capital as a result of their long experience of supporting their families and managing livelihood options. What distinguished the Adivasi women from the rest of this category were certain aspects of their collective experience. Their community had been systematically bypassed by all previous development efforts, leaving them to subsist on what they could earn on a daily basis. If they didn’t earn, they bought food on credit and if they were denied credit, ‘we simply bound our stomachs and slept…Nobody helped us before. Dada (the project officer) was the first to give us support’ (Supti Sardar).

As a result, Adivasi women embraced TUP as a once-in-a-lifetime opportunity. They valued the material assets they were given as well as the training, advice and mentoring they received, regarding both as substantive resources in their own right. Supti Sardar’s account of her experience provides a textbook case study of how these women responded to the opportunities made possible by the project.

Supti had been catching crabs with her widowed mother from the age of ten in order to feed the family. She now lived with her husband and three children in Kushtipur. He had worked as an agricultural wage labourer for a local landlord/patron for many years but had to migrate to Kolkata in search of work during the slack season.

As Supti’s account makes clear, TUP support was not received by participants in a social vacuum but within the configurations of resources and relationships available to their households - their pre-existing capability set. These had important implications for their ability to
take advantage of the possibilities opened up by the project. For instance, the skills, experiences and material resources that participants were able to draw on frequently influenced how they used on project support. Most adivasi women, for instance, very quickly replaced some or all of their project livestock with pigs, not included among the assets distributed by the project, because their community had long experience with raising and selling pigs. The amount of space available to participants also dictated which forms of livestock they favoured and how many they could raise: goats were less favoured by those with limited space because they could not be tied in one place and often encroached on neighbour’s fields, leading to major conflicts. Those who had sufficient land to excavate a pond were able to take up fishing.

A second important factor that differentiated the pace of progress related to intra-household relationships. Supti’s account suggested a high level of co-operation between husband and wife leading to close co-ordination in their livelihood strategies. In Farida’s household, cooperation was imposed by a domineering husband. Her husband overrode her desire to ask the project for goats which she could look after, pressuring her to request cash support for his business. He also took over her SHG savings - she had hoped to buy a cow so her children could have fresh milk - and used it to cut back on his wage labour, lease in more land for cultivation, and spend more time to his paddy husking business. Her contribution was restricted to providing unpaid labour on his enterprises. The family made considerable progress, but primarily through her husband’s initiatives.

Achiron Bibi’s marital relationship had changed over time. Her husband had been extremely domineering, and often violent towards her in the past. The balance of power within the marriage began to shift after a stomach operation left him unable to do heavy physical labour, requiring her to become the main family breadwinner. She was given goats and poultry by the project. Many died, poisoned she believed by a jealous neighbour whose assets had been redistributed by the project. But she managed to expand her herd, selling off her goats in lots and combining the proceeds with her stipend to repair their house, pay off outstanding loans, mortgage in land for cultivation with her husband and start a business selling bangles in nearby villages. Her husband helped in various ways, taking the goats out to graze when she was out selling and going periodically to Calcutta to replenish her stock of bangles.

Other participants reported husbands who were often violent and who not only failed to live up to their breadwinning responsibilities but drained household resources through wasteful habits, including alcohol, drugs and gambling. The women who still managed to progress were those whose husbands’ behaviour improved over the course of the project, a change some attributed directly to the project. Project staff confirmed that they had taken the decision early on in the project to interact with male household members: We learned that we could not work with women alone. We had to work with men and convince them to change their behaviour. We started holding meetings with men and talking to them about supporting their wives’ enterprises, that these efforts were for the whole family.

Jamuna Sardar was one of these women. Her husband was a construction worker but worked very irregularly, spending days at a time drinking, leaving the family dependent on her earnings from crab catching and agricultural wage labour. Her project sheep failed to reproduce so she sold them off and used the proceeds to buy pigs and to stock their small pond with fish. Much of her early progress was made without her husband’s support but over time, he began to cut down on his alcohol consumption and started working more regularly. She credited project staff with the change: He is drinking less, you can see it in his face and eyes. Dada made him understand…my husband now says that with age and experience, he realizes his money is not going on his children… I have not seen him work for so many days before…he changed himself after learning from Didi and Dada. Husband and
wife now co-ordinated their activities so that they could take turns in staying at home to look after the children and livestock while the other went out to work.

Kajal Jana had a similar story. Her husband drank heavily, did very little work and frequently beat her. She was forced to take on primary breadwinning responsibility: “If one person does not look after family because of his drinking, the other one must stand up straight or they will all die.” She worked as an agricultural labour and managed to ‘steal’ small amounts from his earnings to buy two kids to rear. She showed a similar enterprise in relation to project support: she excavated a pond on their land in order to start fish cultivation; waded in waste-high water during the floods to cut grass for her sheep; used her stipend to pay off her debt; used revenue from the sale of some sheep and a loan of Rs. 500 from her SHG to mortgage in land for cultivation. She too reported improvements in her husband’s behaviour: “Dada talked to him saying about the consequences of alcohol, how it effects health as well as income. Dada talked to him every time he met at the house or on the road. The project is helping us so much to improve our wellbeing so we also should listen to them. He listens to me now if I say not to spend on something… now he understands if he continues like this, we won’t be able to keep something for our son’s future.”

While these women had to cope with the consequences of their husbands’ alcoholism and irresponsibility as breadwinners, there were three women in the study who made considerable progress in the absence of any adult male breadwinner. All three were household heads and sole breadwinners and had been for a number of years.

Gouri Sardar had left her violent husband thirty years ago after he remarried. She lived on her own on land belonging to her brother. She lived on her earnings from crab catching and agricultural wage labour for a local landlord and political leader. She had been persuaded by his party members to become a member of the local panchayat for five years. Her connections meant that she had a ration card as well as a Below Poverty Line card which gave her access to various government schemes.

She had to give up other forms of labour to look after her project sheep, but her brothers donated their ration cards, so she was able to buy essential food and fuel at subsidized rates, some of which she sold in the open market. She sold some of her sheep to purchase pigs and to lease a pond for fish cultivation. Like some other participants, she suffered from the jealousy of neighbours who destroyed a sheep and two piglets.

Champa Mondol (Dalit) had left her violent husband years earlier and now lived with her ageing mother and 14-year old daughter. She supported the family through various forms of wage labour, including NREGS work, and petty trade. She followed project advice faithfully: she fed her goats dried chopped grass rather than letting them graze in water-logged fields, built a platform to protect them during the rains and every evening sat with her mother and daughter combing the goats to look for signs of disease. As a result, only one of her eight goats died.

Aisa Bibi’s (OBC Muslim) husband had left her soon after the project began, having got heavily into debt. She supported her five children through agricultural labour and by putting her young son in zari work. She was given goats by the project but anxious to avoid conflict with neighbours, she sold most of them off and started a bangle business. She was one of the most regular savers in her SHG, accumulating enough money to open a bank savings account for her daughters’ marriage. She also took loans from the SHG to purchase some hens and two calves. Her ten-year old daughter looked after the younger children and livestock when she went out to work.
She had climbed at least to the next rung of the ladder. Two major setbacks sent her back to where she had started: her attempt at cultivation on leased in land failed, leaving her in debt to her SHG and she was robbed of Rs. 2000 that she had received from the sale of her cows. Despite the blow to her confidence she hoped to borrow from the bank to start a new business and pay off her SHG loan: *Now it all depends on the bank. If I can run my business again, then I can move up.*

Finally, the social networks that participants were able to draw on also contributed to their ability to make progress. In Supti’s household, the ability to lease a pond and land from her husband’s landlord-patron at less than market prices had enabled them to take up paddy and fish cultivation. He had also given them cows for share-rearing. Other participants spoke of members of the extended family or influential political figures. Achiron Bibi’s uncle was influential in local politics while she herself had been active in the women’s wing of her local Community Party and was well informed of government schemes. She had made the most of both project support and government schemes. She took advantage of the government’s land and water management scheme to excavate a pond on her land and stock it with fish. She also joined the panchayat run SGSY group in her village which offered incentives in the form of 100 chicks to new members. She saved with the SGSY for her daughters’ marriage while looking to the TUP SHG for loans to invest in productive opportunities.

Saida’s progress appeared to be mostly linked to political connections and prior assets rather than her ability to make use of project support. Her husband had some land of his own and she share-reared her mother-in-law’s cows. She had taken up wage work in the fields after her husband’s ill health prevented him from doing regular manual labour. He became active with the local ruling party and gained opportunities through it: he worked on the government’s land and water management scheme as well as a labour contractor for the NREGS. Her husband’s political connections led her to give up her membership of the TUP SHG in favour of the government SGSY group.

### 4.2.2 Livelihood capabilities: the slow climbers

Whereas long experience of paid work outside the home prior to the project was common to the fast-climbing women, seven of the nine women classified as ‘slow’ climbers spoke of restrictions of various kinds on their ability to engage in such work. The two exceptions were both OBC Muslims, primary breadwinners for their families and engaged in begging.

Keshjan Bewa had begun begging with her disabled husband in Kolkata some years ago and continued to do so on her own after he died. Her alms supported herself, a mentally disabled 27-year old daughter, a 21-year old son whose health prevented him from working on a regular basis and an adolescent daughter who helped with the housework. Her periodic absence from the house and lack of support from other family members meant that most of her project livestock and poultry died. Project staff tried to persuade her to start a business that would bring in immediate stream of income, but she did not feel that she had the head for business.

Hameeda Bibi’s husband had remarried some years ago and moved away, leaving her to support their four daughters and two sons. Her children were now married except for the youngest daughter who lived with her. She maintained herself and her daughter by begging within her village. She had been reluctant to participate in the project because she had neither the space nor the experience to look after livestock or poultry. In fact, seven of her nine goats died. Her efforts at fish cultivation and poultry rearing also failed. She was advised to take up a trade in bangles or...
vegetables to earn a more immediate stream of income but refused: *I cannot even remember the house in the villages I visit for begging so how will I remember when I sell goods to someone on credit*.

The rest of the ‘slow climbers’ all reported restrictions on their ability to work outside the home. In some cases, the restrictions came from jealous and violent husbands. Kamala’s husband worked as an agricultural labourer on a very irregular basis, using much of his earnings on ganja, so the family often went hungry. Nevertheless, he forbade his wife to work outside the house: *Even if I had to remain without food, I had to stay at home. I would say there are five stomachs to feed, does it make sense to sit in the house?*

She managed to feed the family by selling what she could make at home, occasional agricultural wage work for neighbours, buying food on credit from shopkeepers and repaying them by ‘stealing’ from her husband. When the project began, her husband told her to ask for money to start up his own business, but she refused, afraid that he would simply ‘eat it up’. She had asked for sheep instead, but most of them died. According to staff, despite advice, she had grazed her sheep in the open fields where they were infected by insects. Her explanation was that they did not have space to keep livestock at home.

However, she managed to save assiduously, siphoning off money from her consumption stipend, drawing on her income-generating activities and occasional ‘thefts’ from her husband. She would have liked to have followed the example of other SHG members and taken a loan to rent land for cultivation but without a responsible adult male in the family, she did not think it was feasible: *If I had a son, then at least we could mortgage land to cultivate... If my husband worked, would we be in such a severe condition today? Everything I am doing, I am doing on my own, but how many connections can I make? Can I get money or land? If a man goes to negotiate, it has a different impact from a woman.*

Sukhibala’s husband had been left disabled by an accident and could not do heavy physical labour. He worked irregularly as a wage labourer, was often violent and refused to let her go out to work. He was actively hostile to the project because it had turned down his request for assistance with starting a business because of his debts from past business failures. She was given sheep but many of them died. Her husband remained hostile, sometimes dragging her out of meetings to prepare his lunch. She still managed to save regularly with the help of her older daughter, keeping back some rice from the daily meal and selling it. However, when her remaining sheep were reallocated to another TUP participant, she dropped out of the project.

Among a number of Muslim families, religious conservatism played a major role in restricting women’s movements in the public domain. Samiran told us that none of the women in her family had ever worked for a living outside the home. She herself looked after some sheep in their home while her husband worked in local fisheries. They had begun to cultivate their vested land as the salinity of the soil decreased. She did not report a very positive experience with the project. Her first round of goats proved infertile and had to be sold off at low prices. Many of those she was given in the second round died. The project refused to support her husband to lease a pond for fish cultivation. She left the TUP SHG at the urging of local community leaders but remained in the SGSY.

In Latifa’s case, additional care responsibilities reinforced the restrictive effects of social conservatism on her economic options outside the home: she had to look after a physically disabled husband, a daughter with learning difficulties and an ageing aunt-in-law who lived with them. As she said: *I do not have time to think about things... If I had someone to help me in my family, then I might have thought about earning.* Project support to her husband’s shop had put his earnings on a more stable basis but she herself did not make a success of the support she received. Many of her ducks and goats died and they sold the rest. She did not save or attend SHG meetings on a
regular basis. Nor did they borrow from the SHG as she and her husband held orthodox Islamic views about taking or paying interest on loans. Her religious views also led her to resist project advice to take up paddy husking as a business: *I cannot get out of my house…. I do not go to meetings and do not know anything. They told me to do this s business, but how can we Muslim women do that? I would have to purchase paddy from village, then sell it in market.*…She left the TUP SHG before the end of the project on her husband’s advice and joined the government’s SGSY to gain access to government schemes.

Jamila Bibi was less concerned about religious injunctions (*'who follows religion nowadays’*) and lent money to a neighbour in return for what she called ‘profit’\(^\text{14}\). She had worked in the fields as a child but since her marriage, she had been restricted by her husband to income-earning activities within the home. Some of her project goats died and she had sold the rest as she had nowhere to graze them and invested the proceeds in shrimp cultivation. Her relationship with her husband began to deteriorate as he wanted to remarry. He reduced his financial contribution to the household, leaving her to try and make up shortfalls through income-earning activities that could be done at home. She blamed her lack of progress on her conflicts with her husband: *I could not move up faster as we had differences between us. If within any family, there are differences between husband and wife, then can they improve? They can only improve if the man earns. If he only works for 2 or 3 days and then sits for the rest of the time, they will go down. I want to progress, but if he does not also help out, then what can I do?*

Chakina Bibi was the main earner in her family as her husband was unwell. She was classified as a slow climber by the project, but in fact, was the only participant who had managed to take a loan from Bandhan in order to lease in land for cultivation. She borrowed from the SHG to stock her pond with fish, but religious restrictions meant that she sold her fish to a trader at les than market prices rather than selling directly in the market. Her husband died in early 2010, leaving her with the huge medical debts and five children to look after. Any progress she had made was wiped out as a result.

4.3 Project support and valued ‘functionings’: participants’ perspectives

One set of insights into the process mechanisms through which project support was translated into impact in the lives of participants was provided by their accounts of how they had used this support to enhance their livelihood capabilities. A further set of insights was provided by their reflections on what they valued about the changes brought about by project support. These included, but went beyond, the livelihoods domain. Both ‘fast’ and ‘slow’ climbers reported certain achievements in common, but as might be expected, the fast climbers were not only more likely to report achievements, but they also reported a wider range of achievements.

4.3.1 Valued ‘functionings’: the fast climbers

Given the focus of the project, the *strengthening and diversification of the household asset base* was the most predictable of these valued changes. Assets were valued because they could yield steady streams of income, because they represented a store of wealth, because they could be used as an emergency fund or some combination of these. The assets they accumulated were also a considerable source of pride for many of these women and, with livestock, objects of affection.

Improvements in the asset base translated into the ability to satisfy concrete material needs, which, given their past poverty, began with the most basic needs. In the light of the extended periods of hunger that had characterized their lives, and the tensions that surrounded whether and how often they had meals, it was not surprising that the *achievement of food security* was the most widely cited of these, along with *increased diversity of diet.*
The project contributed to these achievements in various ways. Participants were encouraged to lease in land for the cultivation of paddy so that they could meet their own food needs for at least part of the year. They were advised to use SHG loans to purchase sacks of paddy when the price was low and to consume or sell it when the price of rice rose. They were also advised to grow vegetables on any piece of homestead land where there was space and cultivate fish if they owned, or could excavate, ponds. Their diets improved with the regular supply of eggs and milk among those with livestock or poultry, with vegetables from homestead cultivation and fish from their ponds.

A third set of achievements revolved around the new possibilities for saving and borrowing opened up by the project. Most of these women had simply not thought of saving before since they barely earned enough to meet their daily survival needs. The practice of saving with SHGs, with deposits carefully recorded in each member’s savings book, and savings funds deposited in a group account with the bank, imposed an external discipline as well as protecting their savings in the face of constant shortages and the demands of others. As Kajal said, I did not have any knowledge of how and where to save. I certainly did not know of this book system. Now I save because it remains with the group, it will earn interest and we can use it together. For Jamuna, her SHG savings were among the most valued contribution of the project for this reason: I have the book, the book saved my life.

SHG funds were also a direct source of loans, ranging in size from Rs. 500 to Rs. 2000, while SHG membership provided access to bank loans. Participants were now able to borrow for consumption, for investment or for emergencies at interest rates that they could afford. In addition, participants’ creditworthiness had improved in eyes of others. People who were previously reluctant to extend credit were now more confident that their loans would be repaid.

This was in stark contrast to their previous attempts to meet emergency needs or cope with crisis which had subjected them to humiliating treatments and left them trapped in debt. The interest rates prevailing in the open market or charged by shop keepers and landlords could go as high as 5% a day. Loans that had to be paid back in kind or in unpaid labor were considered particularly exploitative because it was difficult to calculate how much interest was being charged: Better to starve than do such work. Crab catching is hard but even if we don’t have food for a day, it is better than taking advance from them and being cheated (Gouri).

A fourth set of valued functionings made possible by the project was the diversification of livelihoods options. Champa told us that before the project came, women like her were idle for several months every year because there was no work available. Now their earning no longer depended on the seasonal demand for labour, the availability of NREGS work or the tidal movements of the river. They had a more diverse set of options and could engage in productive work all year round. They could also cut back on less desirable ways of earning a living. KAJAL was no longer forced to labour for others in the heat of the burning sun, she could stay at home and look after her livestock. Jamuna was able to reduce her reliance on crab-catching – going to the river less frequently and starting out later in the morning. Some of the men in the participants’ families had stopped migrating out of the village in search of work, opting to undertake wage labor within their own villages, to help look after project livestock or to start businesses of their own.

A fifth set of valued outcomes, touched on earlier, related to improvements in intra-household relations. This was directly attributed to the project in those cases where the intervention of project staff
had convinced husbands that their drinking, gambling and abusive behavior was taking a toll on the welfare of their children. Jamuna certainly attributed the change in her husband to his interactions with project staff: *He is basically a good man, but when he drinks alcohol, he gets mad... There was no work available in the village. If a man does not earn, he feels bad and that is why he drinks. There was so much tension in the family over his drinking... if I said even one small thing to him about it, he would beat me... But I can tell my husband things now, he is changing, he is saying that we need to take up cultivation or we will not manage.* She also exercised greater voice in household affairs: *I had never asked my husband for accounts when he took money from me before, but now I have learnt.*

In Ramala’s case, change happened in more indirect ways. Her husband had stopped beating her because she was now contributing to the household income and because she had helped him to release his land from mortgage by borrowing from her brother: *Before he worked more than me and earned more than me so he thought he could beat me. Now he sees that I am working harder than him and also that my fear has gone down.* In fact, she believed that there had been a more general change in these aspects of male behaviour because of the greater willingness of SHGs to intervene: *It is not only in our household that things have changed, they have changed in other households as well. Wife beating used to be treated as a private matter within the community, people would say, 'What is it to you? Why are you getting involved in our business, do you feed us?' But now we go and protest because our confidence has increased. We tell the men, you have taken loans from the group so you cannot behave as before.*

Of course, not all women reported such improvements in intra-household relations. As we noted, in Farida’s case, her husband had monopolized project support and whatever progress the family had made had been on his initiative. As she told us: ‘*He manages the business and I own nothing*.’ Although her husband had told her that she could ask him for money whenever she needed it, she said that she would have liked to have had some income of her own, if only to buy treats for her children.

A sixth set of valued functionings related to *cognitive changes* that the women reported as a result of the advice, training and information provided through the project. Their new knowledge and ideas underpinned some of the valued livelihood achievements discussed earlier. They learnt new skills: how to look after their livestock and poultry, what symptoms to look out for and how to treat different diseases, to avoid letting them graze in water-logged fields during the monsoons but feed them dried chopped grass and leaves; how to use methods of cultivation suited to local conditions. Many began cultivating land they had previously believed to be uncultivable.

They had learnt the value of saving, even out of the most meagre of incomes. Ramala told us, she had not realized the importance of savings before, her family had simply consumed what they earned:

*I have now realized that savings can be used productively. If we keep money in hand, it just gets used up. And what sense is there is keeping money idle? That day when you (the interviewer) asked me if we had not thought about the hungry period before, it really struck me that we had never prepared for this period before. But how could anyone plan with what they did not have? Now we have learnt that if we buy rice when the price was low so we have rice for the hungry season, we do not have to go into debt by buying on credit from shops who will charge us higher prices as a result.*

They had also learnt to look after themselves and their environment better. They were advised to use free government health services, despite its distance, rather than expensive, often poorly qualified’ local practitioners. They had understood how the practice of open defecation could spread disease. Some of those who had never been to school themselves began to take the education of
their children more seriously. Jamuna said she was still not very clear what education represented, but she had understood its value. She started sending her son to school, paid for private tuition for him and made sure he was well fed so he could study hard. She wanted everyone in her community to study so that their eyes would be opened (‘we had eyes, but we were blind’). She believed that this would help them to conduct themselves with confidence and to find ways of earning a living in occupations other than the hard manual labour that had so far been the only option for their community.

Finally, participants spoke of the subjective changes they had undergone as a result of their experiences in the project. There were frequent references to concepts such as ‘courage’, ‘mental strength’ and ‘self-confidence’ to describe their ability to tackle new activities, to think beyond subsistence, to plan for the future and to participate in social life in way that they had not previously though possible.

Supti said that she had previously been fearful of going to strange places or speaking to strange people. Now if she got lost, she would simply ask for directions and she had no hesitation in going to the panchayat to ask why her family had not received the ration card that they were due. She also spoke about her dreams for the future – some land of their own to cultivate - but she had not got over her fear of poverty; She wanted to set small goals that were realistic for a family like hers rather than risk losing what they had achieved.

Jamuna believed her self-confidence had increased, something she attributed to the sociability of project life: her regular attendance of group meetings and interactions with project staff. They had helped her overcome her previous fears and talk with greater self-confidence: I can go to Canning Town on my own now...I have good relations with everyone. If there are quarrel, they are not serious.

While she remains worried that jealous neighbors may destroy more of her livestock, she believes that she can now turn to her group for justice.

She told us that her aspirations had changed, but she remained realistic: We are human beings and we have dreams for everything. We have to dream, but within our limits...She also spoke more generally about changes within her adivasi communities: We were foolish and ignorant, we had a lot of shame. If anybody came to our house, we would hide. Now we can talk with people, with outsiders. As Dada told us those who suffer from fear and shame cannot interact with others. But we have come out of our shame, we can speak in front of others.

Achiron had been politically active because of her family connections before she joined the project, but her level of consciousness had increased through the social networks forged through her membership of the TUP SHG: I benefited from the SHG most. I met with many there, listening to people talking enhanced my knowledge...we have met together, talked to each other and slowly we have developed. After the project, I got courage and strength. Before no woman from here ever went far, but after the project came, we went to the hospital, moved freely within and outside the village. Dada taught us how to talk, how to behave with people - we can now talk to many people. We have benefited hugely, this is not knowledge that we gained by reading books but by talking to people, meeting with them. I did join the SGYS later, but it started from here, this is where the first changes came from.

SHG membership had also built her social awareness and leadership skills. She had mobilised her group members to protest against child marriage and domestic violence in their community. Her husband was still sometimes abusive with her, mocking her leadership position but his physical violence had gone down. Opposition now came from community leaders who blamed project staff for the changes in women’s behavior: The project has not been accepted easily by the male elites in the village. We are creating a problem for them, we are opposing them in the panchayat, we are opposing them in the
They say “look what the project has done, we need to beat up their staff”. Women did not used to come out of their houses before, they did not talk, they did not move. There is a woman in our village who was being badly beaten by her husband for many years. All of us women went together and opposed him boldly. We took some men with us to beat him up if necessary. Since then he has been quiet, he has not raised his voice.

5.3.2 Valued functionings: the slow climbers

The women classified as ‘slow’ climbers by the project offered a more mixed assessment of their experience of the project than the fast climbers. Some had prospered, though not necessarily through the project, others had not. The most widespread evidence of lack of progress, and the reason why many of these participants had been classified as ‘slow’ climbers by project staff, was their failure to expand, or even retain, their assets. This was the result of the deaths, thefts or deliberate destruction of their livestock, poultry and fish. While such losses had also been reported by fast climbers, they had managed to recover. The slow climbers, on the other hand, attributed their failure to progress to insufficient space or unsuitability of training; project staff were more likely to attribute it to indifference on their part or to lack of support within the family.

The failure to grow their assets was accompanied by the failure to expand, change or diversify their livelihood activity. Both the women who begged for a living would have given it up in the light of their declining strength had they had the choice, but both were primary breadwinners for their families. Keshjan planned to look for work within her village once she had married her younger daughter off, but given her son’s failure to work regularly, did not believe it would make much difference to their economic circumstances: If a household has able persons to work, then they can earn wages, but for us there is no regular income... It all depends on me.

Hameeda Bibi did not believe that the project had done much for her and her daughter: I have not been able to do anything in these three years. I still have the same food, the same clothes, the same hardships. I took a lot of care of the livestock I was given, but they all died. What benefit did I get? Nothing comes into my head. I still have to depend on begging.

As we noted, most of Jamila’s project livestock had died. Her husband was heavily in debt trying to mortgage in land for cultivation. He believed a one-off cash transfer to the value of the full support provided by the project would have had greater impact on their lives than the fragmented transfers they had received: Whatever you give to the poor in smaller amounts will get eaten up...

Some of the women who had been classified as ‘slow’ climbers had in fact made progress but not through the project. For instance, Samiran had left her SHG when they turned down her husband’s request for a loan to expand cultivation on the piece of land he owned. She had borrowed instead from the SGSY and they were now cultivating enough paddy to meet their food needs for half of the year.

Despite the negativity of many of these accounts, there were also reports of some positive achievements which were attributed to the project (Table 1). Most of slow climbers had experienced improvements in their food security for similar reasons to the fast climbers: they had followed project advice, stocking up on rice when prices were low, growing vegetables where they could, taking SHG loans to lease in land for cultivation. In Latifa Bibi’s case, the increase in food security meant that they no longer had to experience the humiliation of relying on charity to make up for the Ramazan month when her husband’s shop was closed: If you have to take fetra, you have to digest it. Only the very poor can digest fetra.
While Hameeda saw little direct benefit from the project, in fact, her son, who lived next door, had made use of what she had learnt. He had borrowed from his employer at the brick-kiln and purchased some land to which Hameeda added some land she leased in with an SHG loan. He and his wife had started vegetable cultivation and fish farming. As a result, Hameeda and her daughter were eating three meals a day.

The other widespread benefit reported by the slow climbers related to the savings discipline of SHG, ‘savings by the book’. Kamala, who had managed to save in secret without her husband’s knowledge, explained what she valued about the ability to save: When we needed help, we had to ask our landlords, we had to bow down before them. Now if I need help, I will go to the group… Savings are a big security, they give us hope and courage. We are poor people… By doing the group, we have benefited, we have come together.

There were mixed reports with respect to changes in intra-household relations. Latifa Bibi remained confined to household work while her husband continued to treat her with contempt: If I try to say something or advise him on something, he says to me, ‘You are a fool, do you have any intelligence?’ He tells me that that I am illiterate, that I don’t understand anything. He has always said this about me… She hoped to educate all her children, but she placed particular store on educating her daughter because she did not want her to face the same insults when she got married.

Kamala, on the other hand, believed her relationship with her husband had improved over the course of the project. He used to forbid her to go out to work, even though he was earning irregularly. His family went hungry while he wasted what he earned on his addictions. Her participation in SHG meetings began to change her as she observed how other members of her group were changing: I saw that in our group, our members were saving money, they were doing business, they were doubling their income. I thought, why should I just sit at home?

While she became more willing to defy her husband, she observed that he had also begun to change: Dada did not speak to him directly, but he asked us why we put up with the beatings in silence. Now the group opposes him when he tries to beat me. You can tell the project that I don’t fear my husband any more. Now I can go for work, I can earn, I can go to places. And I can talk back to him so be no longer beats me up… People change. He had started to do work on a more regular basis and to help her with the livestock.

Like the fast climbers, some of these women also spoke of changes in their attitudes to health, education and sanitation. They had recognized the importance of staying clean and tidy to avoid diarrhoea and other diseases. A number spoke of their satisfaction with the installation of sanitary latrines so that they no longer had to endure the indignity of open defecation.

6 Seven years later: revisiting participants

6.1. Methodological reflections

We returned to the study villages in 2018, seven years after the end of the research, to find out how the 20 women in our initial study had fared, whether those who had made progress had maintained their progress or seen it reverse and how those who had failed to make progress described their present situation. We also asked participants to look back on their experience of
the TUP project and reflect on which, if any, aspects of project support they believed had lasting value.

While this was not intended as a study of longer-term impact, it brought home to us some of the limitations of relying on purely qualitative interviews for longer term impact analysis. Unlike the earlier phase in which we had carried out a series of in-depth interviews with each woman over 12 months in order to capture change processes in ‘real time’, the follow-up study consisted of one-off interviews with each participant. Participants had problems of recall in thinking back on how they had fared since we had last spoken to them, with some accounts far hazier than others. Even for those with better memories, the problem of disentangling project-related changes from other changes in their lives was near-impossible. Any attempt at attribution was further complicated by major changes in wider context which we discuss below. In retrospect, including a small ‘control’ group in our qualitative study design would have been advisable if we had planned to explore longer term impacts.

It is worth noting here that quantitative evaluations, including RCTs, do not face problems of recall and attribution because they rely on measuring differences in impact indicators between treatment and control groups at different moments in time. For instance, the West Bengal RCT carried out its third end line survey in 2014-15, several years after the project had ended and compared differences in the current and past values of the impact indicators between treatment and control households. Evidence of impact were invariably attributed to the project (Banerjee et al. 2016). The study found that many of the material impacts documented earlier had not only persisted but had grown stronger over time, while some of the social impacts which had not previously been evident had now materialized – although it is worth noting that the indicator on women’s empowerment was dropped after proving insignificant in the first end line survey. The study concluded: ‘the program [had] lasting large and positive impacts on those who were offered to participate’ and that these impacts had grown particularly rapidly in more recent years: ‘beneficiaries [were] richer, happier and healthier’ six years after the project ended than they had been in its immediate aftermath.

Of course, the explanatory power of the study remained subject to the same limitations as the earlier ones. The gains were presumably still confined to the 52% of the treatment group who accepted the invitation to participate in the project, but we still have no information on the distribution of the gains. And we are still none the wiser about how these impacts occurred, why they had declined according to the second end line survey and then got stronger by the third15. Consequently, the 2014-15 study ended with the same question that had concluded its earlier synthesis report: ‘Our next step is to ask, how did [the lasting large and positive impacts] happen? What is the exact mechanism that seems to have been set in motion by the program?’ (p.8).


Turning to our qualitative follow-up, all the participants we interviewed in 2018 agreed that there had been significant changes in the wider context since the previous phase. Most dramatically, there had been a change in government in 2011 when the long-standing Left Government was replaced by the Trinamool Congress (TMC). While the fortunes of certain families had fluctuated as a result, depending on their relationships with the outgoing and incoming governments, the overall verdict in terms of broader development processes was a positive one.
Roads had been widened and paved in a number of these villages, improving connections with the wider economy. Electricity, gas and water supply had been extended. Many more participants had received government housing grants and had built, or were in the process of building, brick houses in place of the bamboo and mud huts that they had previously lived in. Many more now had ration cards and could access essential commodities at subsidized prices.

However, there were mixed reports in terms of job opportunities. Where cultivation had continued, it had become more productive: the continuing decline in soil salinity had made the cultivation of two crops a year more widespread, generating greater demand for labour. In addition, small leather and garment workshops had been set up near some of the villages, offering new opportunities for wage employment for men as well as subcontracted home-based employment for both men and women.

On the negative side, fish farming had become very profitable in a number of villages. This had reduced land available for agriculture, in turn, both reducing the demand for labour as well as increased the cost of leasing in land. Crab catching had become more difficult because sections of the river had been closed off by wealthy individuals. In addition, it was widely reported that public works under the NREGS was being handed over to private contractors who used machines rather labour in construction work, drastically reducing what had been an important wage labour opportunity, particularly for women. Many more villagers, men more often than women, were migrating outside their villages, usually to Kolkata, in search of work because of lack of opportunities at home.

The other change that had taken place was the entry of Bandhan into the study villages after the TUP pilot was over. As a result, a new microcredit had become available. TUP SHGs on the other hand had either declined or disappeared, in some cases, due to the disruptive influence of local SGSY officials.

At the household level, a variety of idiosyncratic shocks (fraud, theft, illnesses, business failures) and life-course changes (births, deaths, marriages, old age) proved to have important implications for how households had fared since we had last interviewed them. The kind of human resources that households could draw on came once again to the forefront. The transition of children to adolescence and adulthood over this period had a particularly significant bearing on household trajectories, with their implications differing markedly by gender. Sons coming of age generally implied an additional breadwinner, particularly if they continued to live with, or contribute to, the parental household. Daughters, on the other hand, might contribute temporarily, but had to be married off, often at considerable cost: as we note below, this proved to be major drain on the resources of these households.

6.3 Revisiting the fast climbers

Many of those who had been classified as fast climbers had sustained or improved the economic progress they reported at the end of our previous research. The project’s emphasis on the importance of livelihood diversification appeared to have had a lasting impact, even if the actual livelihood activities currently pursued had changed over time. In addition, several of these participants were now sufficiently creditworthy to access loans from Bandhan and other commercial microfinance providers. Changes in household demography also helped them to maintain their progress when it entailed the transition of young sons to adulthood and earning status, but many had to deal with the costs of dowry to marry off adult daughters.
Supti Sardar and her family had sold off their livestock to take up fish and paddy cultivation on leased in land. She was planning to borrow Rs. 30,000 from Bandhan in order to shift from the cultivation of leased in to purchased land. Both her sons were now old enough to engage in regular wage work. She believed that the project had set her family on an upward trajectory, she believed she had climbed even higher up the ladder (although she said that she had climbed to the top of the ladder at the end of our last interview!): her family had food, shelter and clothing, their house was full of guests and they lived peacefully with their neighbours.

Jamuna Sardar continued to combine livestock rearing and fish farming with agricultural wage labour and occasional crab-catching. She had applied to her SHG for a loan for Rs. 500 to lease in land for cultivation but had been turned down. But she had gained the confidence to borrow in the open market and was now borrowing between Rs. 20,000-Rs. 30,000 from Bandhan to expand the family’s cultivation efforts. Her husband’s ill-health meant he worked less regularly so she had not been able to keep her son in school beyond Class 11. According to her, they were still poor, but her husband had not resumed his drinking habits, they produced enough rice to feed themselves and she was not forced to do heavy physical labour in the fields. What she valued most about her project experience was what she had learnt: The ideas they gave me, the way they made me realize how to proceed, that gave me courage. It was my idea to start cultivation, I was not afraid that we had never done cultivation before.

Farida’s family continued to flourish due to her husband’s entrepreneurial initiatives. Three of her four sons now worked as tailors, doing home-based piecework for garment factories in Kolkata. She herself continued to divide her time between looking after the family and providing labour in their field. She believed that their prosperity in the intervening years had started with the project: It all happened with the project support. We had nothing at that time. We could hardly manage, we fed ourselves by doing small activities and borrowing. The project helped us in various ways. They helped us to improve our living, to cultivate more crops and taught us to sell them at the correct time. We used the profits we made from paddy cultivation to set up other businesses.

Ramala Sardar and her husband both engaged in wage labour when it was available and combined it with various business enterprises. Their vegetable vending business had failed because of poor road connections but they had prospered in their efforts at fishing farming and paddy cultivation. She had joined the panchayat SHG in her village which provided access to loans and they had borrowed Rs. 65,000 from Bandhan to install a shallow tube well near their house. She believed that her greatest gain from the project was the skills that she had learned and that had allowed her to expand their asset base and diversify their livelihoods. Project support gave her family the ‘small push’ it had needed: We can move ahead from now, we won’t fall back.

Achiron Bibi and her husband had gone through a period of uncertainty after the elections because of their close connections with the previous party in power. They had changed their party allegiance to the ruling TMC but maintained a low profile, only attending processions and meetings when asked. She had expanded her livestock holdings, set up a bangle business but then suffered a huge loss as the result of a robbery. They had recovered by taking loans – first Rs. 12,000 from Bandhan and then Rs. 5000 from Gram Bikash – to invest in what became a highly profitable fish trading business. They were currently in debt to Bandhan for Rs. 45,000 with which they had married off their daughter, but both her sons were earning and helping with loan repayment. She credited the project with providing them with the means to escape their dire poverty: The fact is that if someone provides us with a ladder, we can climb over the wall of poverty very easily but without it, it is very difficult for us.

Saida’s family had been nimble in their response to the change in local government. Her husband had shifted his allegiance to the ruling party almost immediately after the elections. She was full
of praise for the new local authorities: their promptness in sanctioning housing funds, in providing them legal deeds to their housing plot; the ‘savings’ her husband was able to make through his new job as government supervisor; and the general improvement of their village. She had left the project early in favour of the SGSY and had little to say about her project experience.

Of the three female household heads who had been classified as ‘fast’ climbers by project staff, only Gouri had managed to maintain her position. She continued to live alone but her brothers gave her support when she needed. She had sold off most of her sheep and goats, purchased a cow for Rs. 18,000 as well as ¼ acre of land to begin cultivation for the first time in her life. She had put the rest of her proceeds into savings.

The ‘fast climbers’ who had failed to maintain their momentum generally spoke of one or more ‘shocks’ that they found difficult to recover from. KAJAL had been diagnosed with severe diabetes. She was unable to do physical work while her health expenses constituted a major drain on the family budget. The fact that her husband was drunk during the interview suggested that his relapse into his old drinking habits also contributed to the family’s failure to progress. They relied mainly on wages earned by their son. They had used Rs. 50,000 from her savings to marry off their daughter but had not been able to demand a dowry for their son as he had married against his parents-in-laws’ wishes. Her son had borrowed Rs. 15,000 for investment purposes but had to spend it on his wife’s pregnancy.

She believed that the family situation had deteriorated in recent years: We had planned to move along the track you showed us. The project sheep died but we had learnt about sheep rearing so we bought some more and began again, expanding the herd from 2 to 20. The advice you gave us, the savings we should do, this all helped us. But there had been one crisis after another since then and we have been unable to save.

Champa was currently working as a domestic in Kolkata. Her daughter, who was now 21 years old, told us that their fortunes had declined dramatically since we had last visited them. Champa had tended her herd of goats carefully, following the advice she was given, but despite warnings against excessive herd sizes, she allowed her herd to grow to around 40 goats and kids. A few years ago, they began to die from pox, three or four dying every day till there were only two left. She had tried to borrow money to start a vegetable and fish business but her SHG had broken up and no one was willing to lend to a woman who did not have a male breadwinner in the house.

Her daughter believed that they had fallen back to their previous position at the bottom of the graduation ladder after the livestock died, not only because of the material loss it represented but also because of its effect on her mother’s morale: She went into a depression because she used to love those goats, she used to take such care of them, you saw that, didn’t you? She put so much time into looking after them, she worked so hard for them. And then we lost everything. Everything got destroyed by the floods and the pox, including all my mother’s hard work.

Aisa Bibi did not recover from the losses she had faced at the end of our previous research. She tried to start up a new business, but she had loans outstanding with her SHG and could not afford to borrow in the open market. She migrated to Delhi with her son where they worked as waste pickers. She came home in April 2018 because of health problems and died in June, before we could speak to her again.

6.4 Revisiting the slow climbers

The ‘slow climbers’ varied in their assessment of project support. Some expressed the view that project support had done nothing for them. Some had made progress, but through other means.
Others were more positive about project support, blaming their failure to improve their situation to unfavourable family circumstances or some external shock. One factor that appeared to differentiate this group from the fast climbers was that they were less likely to turn to Bandhan or other microfinance providers for loans. Another theme that ran through their accounts was the burden of paying dowries to marry off their daughters.

The trajectories of the two participants who had supported their families by begging had diverged a little. Keshjan had married off her younger daughter, drawing on Rs. 40,000 from her savings, but her son remained an irregular earner and she continued commuting to Kolkata to beg. Aside from her savings, the project had no lasting impact on her life.

Ujala Bibi had been able to give up begging because of an increase in the number of earning members. Her husband returned to live with her after his second wife died. One of her sons had also moved in with his family because he could no longer afford to lease in land. He worked in a brick kiln for six months of the year and sought work in Kolkata for the rest of the year. She had been forced to sell off surviving calves from the project to marry off her daughter. They could not contemplate borrowing from Bandhan to start up a business or lease in land as they were unable to save: we cannot repay loans on a weekly basis and if we do not repay them weekly, we will be gaoled. She did not believe that her family had benefited from the project: What benefit did we get? The group broke off in between. All goats they gave died suddenly. We were feeding them, brought them from field, and they died suddenly so we could not even treat them the way we were taught.

Sukhibala’s husband could no longer work due to ill-health. She remained active in agricultural wage work and paddy cultivation on leased in-land, but their main source of income were remittances from two sons working in Kolkata. They were in debt to various relatives having borrowed Rs. 50,000 to marry off their daughter. In addition, they had been cheated of Rs. 20,000 trying to purchase land. She believed the gains from the project had been short-lived: We are now as we were then.. We benefited from the ideas that you gave us about the importance of saving something out of what we earned to help us in times of distress ... The SHG was good, we could take small loans whenever we needed. But members moved away, they did not want to continue. We had to start borrowing from others... But we cannot borrow from Bandhan, you have to pay weekly, they will not listen to any excuse. They will force you even if you say you cannot repay, they will not leave without the money.

Kamala also failed to sustain her earlier progress. The improvement in her husband’s willingness to work more regularly had proved temporary. He had gone back to working on an irregular basis, barely contributing to the household. The family survived on her agricultural wage work and cultivation of leased-in land. She was unable to save, the family was often short of cash and had to buy food on credit. She had gone from door to door to raise Rs. 5000 to marry off her daughter. But she carried positive memories of the TUP project, particularly of her SHG experience: All the livestock died, the training could not help. But this you can say, we benefited from ideas they gave us... The project made the group, I got the confidence to go out of the house, I met many people and together we were able to work. All members of the family were working so there was no scarcity, we didn’t have to skip meals. We were on the first step, we went up a bit. We had a new self-confidence.

Sakina Bibi’s husband had died towards the end of our research. She had struggled to marry off her two daughters, borrowing from neighbours and taking a loan of Rs. 10,000 from Bandhan which her sons were helping to repay. She had not been able to demand dowry for her sons because they had married into very poor families. She was now living on her own, doing irregular wage work, with some support from her sons. She remembered that the project had given them many ideas, but she had not acted on them and had forgotten what she learnt. The debts she had incurred to marry off her daughters had dragged the family down: We have no land, everything...
depends on our physical labour. We have to live how we can. As long as we can work, we can eat. When there is no work, I just survive. Then we start our struggle again.

Latifa’s family had prospered. Her husband was still running his tea shop but had also taken up tailoring, his old occupation. Her younger son helped with the cultivation of their land which gave two crops a year while the older one was working in Kolkata. They did not take loans from Bandhan because of its high interest rates and ‘also because it is against our religion’ but her son borrowed in the open market for their cultivation. Her younger daughter had managed to do well in secondary school but, despite her mother’s hopes, could not continue into college because of financial constraints.

She did not credit the project with their improved situation. As she pointed out, most of her livestock and poultry had died. She had been hired as part of her SHG to cook the mid-day meal for the village school in return for monthly wages, but the group had now dissolved. Although her family’s living standards had improved, she felt nothing much had changed for her: It is like it was ten years ago. I stay at home. I do all the housework, I look after my older daughter who is mentally disabled.

Jamila Bibi’s husband had remarried soon after the project, leaving her to look after their young children. She had been able to sell her project goats but saw no other benefits from the project. The SHG had dissolved and she had been forced to support the family by doing wage work. Her situation improved when her sons became old enough to earn and her daughter took up zari work. She was unsure where she was on the ladder because if her sons stopped supporting her, she would be back in the fields, doing wage labour for a living.

7. Different approaches to impact assessment: comparing strengths and weaknesses

In this paper, we have provided a detailed account of the approach and findings of a qualitative assessment of a TUP pilot in West Bengal. We have also discussed the approach and findings of a randomized control trial of another TUP pilot carried out in a nearby district. In this concluding section, we draw on this analysis to assess the strengths and weaknesses of the two approaches. We divide our discussion into three aspects of impact assessments: the magnitude and distribution of impacts, the meaning of impacts and the causal processes which give rise to impacts.

7.1 The distribution of impacts

As we noted, the RCT approach to impact assessment is to provide the ‘average treatment effects’ of participating in a project, estimated by comparing the average difference in the value of the impact indicators between treatment and control groups. Critics of this approach have argued that while this may tell us whether, on average, a project ‘worked’ or not, it does not tell us very much about who it worked for. No project is likely to have uniform impacts on its participants but if there is a systematic pattern to the distribution of impact among those who participated, particularly if it is biased against certain social groups, this has important implications for the generalizability of RCT findings and the possibility of scaling it up – as well as for the theory of change underlying the project.

The West Bengal RCT paid some attention to the economic distribution of impacts among those ‘invited to participate’, in other words, all households selected for the treatment group. It found that households who were wealthier at the start of the project or were operating an
enterprise reported stronger economic impacts. It did not, however, explore the social distribution of impacts among those ‘invited’ to participate, despite clear evidence that religion at least was likely to be an important determinant of this distribution.

As the study noted, over a third of those invited to participate in the project refused to do so, most of whom were Muslims. They were, nevertheless, included in the estimates because of the decision to focus on ‘the-intent-to-treat’ effects of the project. Yet, as an illustrative example offered by the study suggested, not only did these self-excluded groups report far lower impacts than those who were included but an unknown number are likely to have reported negative impacts. This means that the positive impacts reported by the RCT, both in the short run and over the longer period, were being driven almost entirely by those, significantly more likely to be Hindus, who agreed to participate in the treatment. Selection bias may have been avoided but social bias remains. In a context where household poverty intersects with social inequality to determine position in the socio-economic hierarchy, it is not possible to treat all sections of the ‘ultra-poor’ as equally disadvantaged. Analysis of the religious - and caste - distribution of project impacts across the treatment group would have helped to clarify if the project was likely to deepen existing patterns of exclusion or to moderate them. Such information is critical to the political economy of scaling up projects.

Our qualitative approach allowed us to analyse in detail how gains from the project were distributed among participants. None of those selected for the project though its multi-stage methodology refused to participate, but many spoke of their initial reluctance to join, their suspicion that they would somehow be required to pay for the assets transferred or have them taken away as well as their fear about the reaction of neighbours. Their interactions with project staff helped to overcome their reservations.

As the discussion in this paper shows, we found that social identity was a critical factor in determining the distribution of impacts. Adivasi women reported the greatest progress despite their greater poverty, a counter-intuitive result but one that we have sought to explain. Progress was much slower among the Muslim women. Some participated fully and reported positive impacts, but among others, religious constraints inhibited the extent they were willing or able to take full advantage of project support – constraints on the ability to attend SHG meetings, to take up trading activities outside the home and to pay interest on loans as this was considered ‘un-Islamic’.

Intra-household relations, and particularly marital relations, was another major source of variations in impact pathways. Our interviews suggested that male ‘irresponsibility’ in the form of failure to discharge their breadwinning responsibilities and wasteful use of household resources, appeared to be as likely to contribute to the dependency burdens within the household as the presence of children. Where project staff were able to engage with husbands and persuade them to change their behaviour, participants were able to progress.

At the same time, while ‘male irresponsibility’ held a number of women back, other participants were unable to progress in the absence of an adult male breadwinner since their ability to exercise agency outside the household, negotiating terms to lease in land, for instance, or access loans, were constrained by their gender.

Other factors that differentiated the pace of progress was access to support through wider social relationships, such as extended family networks, landlords/patrons and political employers. Of course, not all the all the social dynamics reported by participants proved conducive to their progress. The destruction of their assets by jealous neighbours spoke to
some of the pre-existing divisions within village communities. They also suggested the exacerbation of these divisions by the targeted nature of interventions in communities where many of those excluded regarded themselves as equally poor or equally, if not more, deserving as those who were included.

7.2 Interpreting impacts

Like other quantitative methodologies, RCTs use a range of predetermined indicators to measure impact. In the case of the West Bengal RCT, these were clearly selected to reflect the theory of change embedded in the TUP approach, but they were defined in ways that made them largely context-independent so as to allow comparison of findings from the six RCTs being conducted across a range of different contexts. Our qualitative approach, by contrast, adopted a more contextually-located, participant-centred analysis of impacts which focused on understanding the meaning of the changes reported by participants rather than measuring those prioritized by the programme. When carried out together, meaning and measurement can offer complementary insights.

A number of the indicators pre-selected by the RCT echoed the valued achievements that participants themselves reported in the qualitative study: these related to income, asset accumulation, food security, quality of diet, knowledge of health and use of household labour. The two sets of findings thus reinforced and validated the other, but they played different roles: the RCT measured the statistical significance of the impacts while the qualitative interviews helped to interpret them.

So, for instance, in terms of food consumption, RCT was able to establish that treatment households were significantly more likely to report food security than control households, less likely to skip meals and more likely to eat nutritious food. The qualitative interviews described what it had been like to go without food, to subsist on rice starch or foraged foods, to have to listen to their children crying from hunger, to have to beg for food and what it meant that this source of tension and humiliation had gone from their lives.

Some of the RCT impacts, such as increase in self-reported happiness, were less easy to interpret without contextual information. It would be difficult to imagine why very poor households who had been provided with valuable productive assets that they could not have otherwise afforded would not report higher levels of satisfaction than those who had not received these assets, particularly if they lived alongside each other. The qualitative study allows us to go beyond this generalization to an appreciation of the changes that the project had brought about in the lives of participants, which of these changes they most valued and why.

While participants in our study did gain a great deal of satisfaction from the improvements in their food security, the quality of their diets, the ability to save and the accumulation of assets, as suggested by the RCT, they also valued less tangible changes in the conditions of life that typify poor and socially marginalized groups: the ability to escape from harsh conditions of work, from humiliating relations of forms of dependence on employers, money lenders and landlords who exploited and cheated them, the courage and self-confidence to go anywhere and talk to anyone, greater voice within the home and reduction in domestic violence and abuse, the support provided by the self-help group in dealing with injustice at home and in the wider society. All of these were likely to have contributed to any feelings of happiness or satisfaction that participants expressed.
There was also some divergence in the impacts reported by the RCT and the qualitative study. Both studies reported the increased ability to save, but only the qualitative study found evidence of increased borrowing. In addition, the RCT found little evidence of impact on the ‘empowerment’ of women where it defined empowerment in terms of women’s mobility outside the village, ownership of financial assets and participation in an SHG. It dropped this indicator after the first end line survey when impact proved insignificant. We discuss possible reasons for divergent findings in the next section.

7.3 Understanding mechanisms

One of the major weaknesses of RCTs has been their failure to take account of the reasons for the impacts they document, the mechanisms and processes through which change takes place. As we noted, establishing the similarity of treatment and control groups before an intervention is implemented is meant to ensure that any changes in the impact indicators can be attributed to the intervention itself. This leads most RCT practitioners to dispense with trying to understand the wider context in which interventions operate or the causal mechanisms that drive the translation of programme support into programme outcomes\(^{18}\). This may be regarded as less of a problem when the observed outcomes accord with expected outcomes, validating the programme’s theory of change and justifying attribution to the programme. But when anticipated impacts fail to emerge or the impacts are of an unanticipated or counter-intuitive nature, studies that do not pay attention to causal processes are unable to distinguish whether this reflects factors internal to the programme or some aspect of the wider context (White, 2009).

We see evidence of this problem in Banerjee et al (2011) when they attempt to explain some of their findings within the limits of their survey data. They have difficulty in determining whether the reported increase in household income and consumption by ‘treatment households’ could be sustained over time since the income earned from assets took the form of irregular sales of livestock rather than regular sales of milk, eggs and dairy products and there was weak evidence of diversification into off-farm enterprise. However, subsequent end line surveys found strong evidence of livelihood diversification. By contrast, the qualitative study, on the other hand, found early evidence of diversification by TUP participants into activities that they were more familiar with or that were considered more profitable in their particular contexts.

These differences in findings could reflect differences in the assessment methodologies: it may have been that the first end line survey by the RCT was not able to pick up income flows from off-farm enterprise in the early stages of livelihood diversification. Alternatively, they could have reflected differences in the approaches of the two pilots. We noted that one of the criteria for inclusion in the RCT pilot was that that women should not be associated with joint-liability groups (of the kind that Bandhan itself organized) or with self-help groups. This was in order that participation in these other programmes did not muddy the impact of TUP but it could explain why the treatment group did not report an increase in access to loans and were not able to diversify until after the pilot was over. Trickle Up, on the other hand, built SHGs, and access to low-interest loans from pooled savings, into project design. This allowed participants to embark in livelihood diversification very early on in the project.

The failure of RCTs to pay attention to mechanisms was also evident in relation to some of the other impacts reported by Banerjee et al. Their explanation that the positive impact recorded for food security and nutritional intake reflected the greater increase in livestock, fruit tree and land reported by the treatment group is a plausible one. But they had no equivalent information in their survey to explain the positive impacts on women’s self-reported happiness, their savings behaviour and labour supply. They therefore relied on speculation: ‘they may be attributable’ to
the increased income and wealth associated with the project or to ‘other program features (such as training, targeting women and mandatory savings accounts)’. But, (to pick up a point made by Deaton, 2010) it is not clear how ‘may be attributable’ is being established here: an actual rather than speculative explanation would require empirical evidence for why ‘they may be attributable’. They do not even attempt to speculate on the reasons for the absence of any impact on health, access to credit and women’s empowerment.

In-depth qualitative approaches provide a much better appreciation of how the agency of participants and their interaction with relevant others, such as their immediate and extended family, landlords, shopkeepers, politicians and, of course, project staff, shaped their ability to translate project support into the reported outcomes. We noted how the intersection of caste, religion and ethnicity with gender identity differentiated the terms on which women from different groups were able to participate in the project and how they responded to project support. These intersections were part of the mechanisms through which change happened, introducing systematic, rather than random, heterogeneity in the impacts reported. In particular, women with longer experience working outside the home were better placed to take advantage of the opportunities offered by the project than those who had worked largely from home.

The processes of change that emerged from our interviews thus emphasised that project support did not operate in a vacuum. The past history of participants, and the skills and experiences they had been able to accumulate, together with the present configuration of resources and relationships that they could draw on, were brought to bear on how they responded to the various aspect of support provided by the project – the knowledge, skills and mentoring along with the assets and stipends. The graduation ladders constructed by the more successful among them were not based on any single livelihood activity but wove together different activities, very often to exploit complementarities and synergies between them, diversifying the sources and timing of income flows, using profits from one to capitalize the other, ensuring surpluses during the busy season could be used to tide them through periods of unemployment and utilizing whatever resources they had at their disposal.

In addition, the SHG component of the project played an important role in processes of change, including some of the ‘empowering’ changes reported by participants and their early access to credit. SHGs allowed participants to save in a safe and disciplined manner, ‘saving by the book’, as well as providing them with access to lower interest loans to invest in opportunities that they might not otherwise have been able to afford. SHGs also contributed to the increase in voice, agency and mobility reported by many of the participants. It provided a space where they could discuss a variety of practical matters, but also their personal problems and shared concerns. SHG membership came to represent a valued new set of relationships for many of these women with impacts on their consciousness, agency and political engagement. However, it was evident that the two years that the TUP pilot lasted were not sufficient to build these as lasting relationships. By the time we visited in 2018, most of the SHGs appeared to have dissolved.

7.4 Concluding comments

Drawing together the different strands of our discussion of RCT and qualitative efforts to assess what the TUP approach was able to achieve among women and families in ultra-poor households in West Bengal, we would like to put forward two key sets of lessons to take away, one relating to the question of methodology, the other to the potential of the TUP approach in achieving its stated objectives.
First of all, we believe that the analysis in this paper demonstrates the potential complementarity of quantitative and qualitative methods in efforts to assess the impacts of development intervention, with each offsetting the weaknesses and building on the strengths of the other. Put briefly, well-designed quantitative approaches to impact assessment can provide reliable estimates of the magnitude and statistical significance of impacts and their distribution across treatment groups while well-designed qualitative studies can contribute to the better design of quantitative methods and to the interpretation of their findings.

While RCTs claim superiority in dealing with selection biases of various kinds, both the practical difficulties of actually implementing RCTs, and their preoccupation with ‘average’ impacts, with minimal attention to distribution of these impacts, mean that they can underestimate the political consequences of an intervention and the political economy challenges of scaling them up. It may be the case that quasi- or non-experimental counterfactual approaches based on observational data provide equally reliable and sometimes more useful results. They are not straitjacketed in the same way as RCTs appear to be in their willingness to compare how impacts were distributed between those in the treatment group who complied with the treatment, those who refused as well as how both these groups compared to the control group. Either way, the ‘theory-based impact assessment’ literature offers guidelines as to how to combine different methods so as to gain a richer understanding of whether projects work, for whom and how (White, 2009). These include:

- developing a theory of change for the project based on an understanding of context in which it will be implemented, including potential for heterogeneity of impact
- design surveys so as to collect outcomes along the causal chain including intermediate and endpoint outcomes
- build in process evaluation so as to open up the ‘black box’ of the project and how it is being implemented
- examine the distribution of impact to ascertain whether there are systematic biases in ‘winners’ and ‘losers’ and explore what explains alternative causal pathways for different groups, including unintended negative outcomes.

Secondly, the assessments of the TUP pilots in West Bengal also give rise to reflections about the effectiveness of the approach. The TUP programme has an ambitious goal: to strengthen the entrepreneurial capacity of women and families from extremely poor households and to move them onto upward livelihood trajectory within a very short space of time and without addressing the larger structural constraints that had hitherto trapped them in poverty. The findings from West Bengal, as well as from neighbouring Bangladesh, suggest that they succeed with some, but not all, of the extreme poor.

The early assessment of the West Bengal RCT reported that those who were managing an enterprise at the start of the project reported the strongest economic impacts by the end of the project. This finding was not revisited in the later assessment, but it resonates with the findings reported by a recent assessment of the Bangladesh TUP which found that, seven years after the project ended, those who began out as entrepreneurs were more likely to report positive longer term impacts while those who had started out in begging or casual wage labour were likely to have returned to their original occupations. In other words, those who start out with some entrepreneurial capability are most likely to benefit from support for entrepreneurship.
The qualitative assessment from West Bengal offers other insights into who is most likely to benefit from TUP support. Despite the fact that a number of women were able to benefit in the absence of an adult male breadwinner, and others were undermined by the behaviour of irresponsible male breadwinners, it was clear that women were generally most likely to benefit if they had the co-operation and contribution of able-bodied adult male members. While those who able to benefit without such male support appeared to do so as long as they had project support and for some time after, their progress generally diminished over time. Once again, this finding resonates with the finding reported by the impact assessment of the Bangladesh TUP which found positive impacts were greater for female-headed households in the short run but weakened over time. In strongly patriarchal societies, there are limits to the extent to which the TUP approach can transform, transcend or circumvent the structural barriers to women’s independent economic agency.

Bearing these qualifications in mind, there are nevertheless important positive lessons to draw out of the TUP approach. One of the most significant insights that emerged from our study was that when the fast climbers spoke of the project’s contribution to their lives, they did not speak only of the material support that they had received in terms of assets, stipends, savings and loans but also of the ideas and knowledge they had acquired, the personal mentoring of project staff and the new relationships they had forged through their SHGs.

It is unlikely that the participants could have made the progress they did if the project had relied solely on material transfers. The lessons it had provided on looking after livestock in an area prone to water logging and goat pox, to grow rice that was resistant to flooding, to stock up for periods when the price of rice was high or when wage employment opportunities were low – all of these contributed to their ability to make the most of their material assets. At the same time, providing participants with new knowledge and skills without the opportunity to apply this knowledge practically would have rendered it useless. It is unlikely that they would have been able to transform the training and mentoring they received, the enhancement of their cognitive and subjective capabilities, into improvements in their livelihood strategies if they had not had the assets that allowed them to translate their new knowledge into concrete gains and to learn from this experience. Their assessments thus suggest that over the two years that the project had lasted, it operated as a form of hands-on, ‘practice-based training’ which encouraged a fruitful interaction between the tangible and intangible forms of support that the project had provided.

The picture of change reported by participants when we revisited them eight years later was a very mixed one and we did not attempt to establish whether their current condition reflected project impacts in any way. Nevertheless, one generalization did seem possible on the basis of these later interviews. Those who did not believe that they had benefited in any way from the project tended to explain it in terms of loss of their material assets, the deaths of livestock, fish and poultry. They also pointed to the decline of the SHGs and with it, the disappearance of an important source of loans. Many were too insecure in their current livelihoods to consider borrowing from commercial microfinance organizations. In other words, these participants tended to equate the project’s contribution with its material transfers and to discount the value of the training and mentoring provided.

By contrast, those who had managed to sustain past progress, and even some of those who had faltered in their progress, were more emphatic in the value that they placed on the intangible forms of support provided by the project. It was not that they did not mention the material support that they had received but what was common to all their accounts was the significance they attached to the cognitive and subjective changes that project support had
brought about. These were the changes that had the most enduring impact on their lives, helping them to develop ‘the new realisations and confidence …that overcoming ultra-poverty [was] possible within a foreseeable future’ (Matin et al., 2008: p. 10). Any attempt to craft pathways out of extreme poverty for women and their families should take this insight seriously.

References

Huda, K. and S. Kaur (2011) ‘“It was as if we were drowning”: shocks, stresses and safety nets in India’ Gender and Development Vol. 19 (2): 213-227


Table 1: Participants’ assessment of change over the project: ladder exercise

<table>
<thead>
<tr>
<th>FAST CLIMBERS</th>
<th>Name</th>
<th>Group</th>
<th>Village</th>
<th>Position at start</th>
<th>Position at end</th>
<th>Change</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Supti Sardar</td>
<td>Adivasi</td>
<td>Kushtipur</td>
<td>1</td>
<td>10</td>
<td>Improved</td>
<td>Positive</td>
</tr>
<tr>
<td>2</td>
<td>Falguni</td>
<td>Adivasi</td>
<td>Kushtipur</td>
<td>-</td>
<td>+</td>
<td>Improved</td>
<td>Positive</td>
</tr>
<tr>
<td>3</td>
<td>Gouri</td>
<td>Adivasi</td>
<td>Kushtipur</td>
<td>1</td>
<td>2</td>
<td>Improved</td>
<td>Neutral</td>
</tr>
<tr>
<td>4</td>
<td>Jamuna</td>
<td>Adivasi</td>
<td>Kushtipur</td>
<td>1</td>
<td>4</td>
<td>Improved</td>
<td>Positive</td>
</tr>
<tr>
<td>5</td>
<td>Champa</td>
<td>Dalit</td>
<td>Narkhana</td>
<td>2</td>
<td>3</td>
<td>Improved</td>
<td>Negative</td>
</tr>
<tr>
<td>6</td>
<td>Kajal</td>
<td>Dalit</td>
<td>Changdona</td>
<td>3</td>
<td>4</td>
<td>Improved</td>
<td>Negative</td>
</tr>
<tr>
<td>7</td>
<td>Ramala</td>
<td>Dalit</td>
<td>Narkhana</td>
<td>2</td>
<td>3</td>
<td>Improved</td>
<td>Positive</td>
</tr>
<tr>
<td>8</td>
<td>Achiron</td>
<td>OBC Muslim</td>
<td>Dulakhali</td>
<td>1</td>
<td>8</td>
<td>Improved</td>
<td>Positive</td>
</tr>
<tr>
<td>9</td>
<td>Farida</td>
<td>OBC Muslim</td>
<td>Dulakhali</td>
<td>2</td>
<td>3</td>
<td>Improved</td>
<td>Positive</td>
</tr>
<tr>
<td>10</td>
<td>Saida</td>
<td>OBC Muslim</td>
<td>Dulakhali</td>
<td>1</td>
<td>3</td>
<td>Improved</td>
<td>Positive</td>
</tr>
<tr>
<td>11</td>
<td>Aisa</td>
<td>OBC Muslim</td>
<td>Narkhana</td>
<td>1</td>
<td>-1</td>
<td>Improved, then deteriorated</td>
<td>Negative</td>
</tr>
<tr>
<td>SLOW CLIMBERS</td>
<td></td>
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<td>12</td>
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<td>Dalit</td>
<td>Changdona</td>
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<td>2</td>
<td>No change</td>
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<td>Sukhibala</td>
<td>Dalit</td>
<td>Changdona</td>
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<td>1</td>
<td>No change</td>
<td>No change</td>
</tr>
<tr>
<td>14</td>
<td>Keshjan Bewa</td>
<td>OBC Muslim</td>
<td>Shamolpur</td>
<td>2</td>
<td>3</td>
<td>Improved</td>
<td>No change</td>
</tr>
<tr>
<td>15</td>
<td>Jamila Bibi</td>
<td>OBC Muslim</td>
<td>Dulakhali</td>
<td>1</td>
<td>4</td>
<td>Improved</td>
<td>Not sure</td>
</tr>
<tr>
<td>16</td>
<td>Samiran</td>
<td>OBC Muslim</td>
<td>Dulakhali</td>
<td>4</td>
<td>4</td>
<td>No change</td>
<td>No change</td>
</tr>
<tr>
<td>17</td>
<td>Latifa</td>
<td>OBC Muslim</td>
<td>Shamolpur</td>
<td>1</td>
<td>2</td>
<td>Improved</td>
<td>Positive</td>
</tr>
<tr>
<td>18</td>
<td>Sabina</td>
<td>OBC Muslim</td>
<td>Shamolpur</td>
<td>1</td>
<td>1?</td>
<td>No change</td>
<td>Positive</td>
</tr>
<tr>
<td>19</td>
<td>Hameeda</td>
<td>OBC Muslim</td>
<td>Narkhana</td>
<td>1</td>
<td>3</td>
<td>Improved</td>
<td>Positive</td>
</tr>
<tr>
<td>20</td>
<td>Chakina Bibi</td>
<td>OBC Muslim</td>
<td>Shamolpur</td>
<td></td>
<td></td>
<td>Improved, then deteriorated</td>
<td>Negative</td>
</tr>
</tbody>
</table>

1 Naila Kabeer is Joint Professor of Gender and Development in the Departments of International Development and Gender Studies. Sanchari Datta is an independent Social Sector Consultant based in Kolkata, India
2 Honduras, Haiti, Peru, India, Pakistan, Yemen, Ethiopia, and Ghana
3 Acknowledgements: The two qualitative evaluations of the Graduation Programme were funded by MasterCard Foundation. The qualitative team consisted of Karishma Huda, Sandeep Kaur, Nicolina Lamhauge, Sanchari Datta, Sajjad Abro and myself. I draw here on our collective conversations as well as on earlier reports from the research (Kabeer et al, 2012; Huda and Kaur, 2011) but this working paper has been written very much for use in teaching and training the importance of mixed methods as a form of research. The documentary noted in Footnote 11 was also produced for this purpose. I would like to thank Joanna Naritomi and Sonja Marzi for comments on an early draft, with the usual disclaimers.
4. Some proponents of RCTs have argued that existing economic theories act as a straitjacket, that economists should design their experiments to interesting questions and leave themselves open to interesting results rather than relying on a ’prior body of worked out theory’ (Banerjee, 2005: p. 4343). As Deaton and Cartwright (2018b) observe, few research traditions have been so ardently defended on the grounds of being theory and assumption free.

5. See Kabeer, 2019 on the problems associated with the implementation of the Sindh Graduation RCT. See also Bédécarrats et al (2015) and (2019) for discussion of other problems of RCT ‘misbehaviour’.

6. One of the reasons for the very restricted range of impacts associated with RCTs is that, in order to distinguish themselves from retrospective impact assessments, RCTs must have well-defined pre-analysis plans so as to avoid resort to data mining or ex post rationalizations when expected results don't materialize. Most retrospective assessments tend to explore their data to bring out or explain some of the unexpected patterns that may emerge.

7. Muslims and Dalits represented 27% and 24% respectively of population the state of West Bengal while adivasis represented just 5%.

8. According to statistics on West Bengal, 49% of adivasis were below poverty line in 2012 compared to 21% of dalits and 18% of the general population. 20% had access to drinking water compared to 27% of SC and 40% of general population. [https://www.worldbank.org/en/country/india/brief/india-states-briefs-west-bengal](https://www.worldbank.org/en/country/india/brief/india-states-briefs-west-bengal)

9. This is true at the national level as well.

10. The Self-Help Group approach, pioneered by NGOs in India in the 1980s, organizes around 20-30 women from similar social backgrounds to meet regularly and save small sums of money in pooled funds from which members are able to borrow.

11. We have changed most of their names and the names of the villages but explicitly obtained permission to retain the real names of 5 women from our study who featured in a documentary film (‘Fish Curry and Rice) commissioned in the context of this research which interviewed 6 TUP participants in 2007 when the project began and then again in 2018 when we carried out our follow-up study [https://richmedia.lse.ac.uk/internationaldevelopment/20190814_fishCurryAndRice.mp4](https://richmedia.lse.ac.uk/internationaldevelopment/20190814_fishCurryAndRice.mp4)

12. The follow up study was part of a larger research project study Choice, constraint and gender dynamics in the labour market in West Bengal' funded by ESRC/DFID Joint Fund for Poverty Alleviation Research (ES/NO14723/1)

13. *Fitra* refers to the gift of money or food that Muslims are supported to give as charity with the sighting of the Eid moon.

14. She had learnt this from observing the local money lender.

15. A first reading would suggest that the 52% pulled sufficiently ahead of the rest (including the 48% who refused to participate) to generate such large average treatment effects.

16. What was not explored in any detail by the West Bengal RCT is why so many Muslims refused to participate in a project that offered them substantial transfers of productive assets along with other forms of support. The reason could not have been religion alone since the problem was not encountered in the neighbouring Muslim-majority countries of Bangladesh and Pakistan. Instead it is likely to reflect their context-specific status as a marginalized but highly politicized religious minority. This interpretation is supported by findings of a ‘lab-in-the-field’ experiment carried out by Gupta et al (2018) to explore patterns of trust expressed by Muslim minorities in Hindu-majority West Bengal and Hindu minorities in Muslim-majority Bangladesh. They found that religious minorities in both contexts were more likely to express trust towards others within their groups and less likely to express trust towards those outside their group, a pattern which the authors suggest might stem from the need to preserve their distinct identity in the face of the majority culture.

17. The importance of intra-household relations, and particularly relations of co-operation and conflict between married couples, was recognized in household bargaining models within neo-classical economics after critiques of earlier unified approaches by various feminist economists and anthropologists (see Kabeer, 1994 for a review of this literature). Marital conflict, alcoholism and male irresponsibility, largely excluded from quantitative data, have been picked up in qualitative research into household movement out of poverty, when in response to more general force for change or specific programme interventions (Kabeer,2004; Sanyal, 2014; De Weerdt, 2010).

18. This was true of most of the TUP RCTs, but for an exception see Bauchet et al (2015) which offered a more detailed discussion of the context in the pilot and drew on a qualitative study of the same pilot to explain how the context contributed to the utilization of project support by participants and hence the observed outcomes. This greater attention to causality may have reflected the fact that this TUP pilot proved less effective than the others studied through RCTs.