Interventions to promote livelihoods

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Introduction

Chapters 8 and 10 introduced the ways that poverty, livelihoods and making a living can be analyzed and understood. You saw it was important to ask questions such as: Who owns or has access to what? Who does what? Who gets what and what do they do with it? In other words, understanding the relations between different actors holding different resources and power, and their cultural and historical contexts, is an essential part of explaining different types of livelihood, vulnerability and opportunities for making a living. Asking such questions can be used at different scales, from understanding livelihoods in households and communities to analyzing the international or global dynamics of why people remain in poverty. They can also be used to evaluate livelihood strategies and the possibilities of making a (better) living. These ‘bottom line’ questions add to the cultural frameworks and tools such as the Sustainable Livelihoods Approach (SLA) and its variants, which you considered in Chapter 10. And they are a fundamental part of analyzing global value chains. This chapter will elaborate further on these questions by aiming to:

- locate interventions for promoting livelihoods within debates on actions for and by the poor
- enable you to study different types of intervention (innovation, finance, organization, health, education)
- provide a framework for evaluating social relations, power and agency in interventions to promote livelihoods.

As we have seen, livelihoods also change over time: in response to wider social, economic and political changes, because of changes in policy, or because of individual and collective actions. This chapter therefore examines different kinds of intervention aiming at enhancing livelihoods, in other words, intentional development (Chapter 1). We provide a series of case studies of intervention, which you will have the opportunity to evaluate. The case studies are at different scales: from international initiatives on health to local income generation. They also involve different actors: from international organizations to local farmers and community groups, involving different kinds of power and power relations.

11.1 Changing ideas and approaches: what sort of interventions and by whom?

First, let us review some of the thinking about poverty reduction and livelihood creation in the international development arena. Views about intervention in the early 21st century are not quite where Development Studies started out (Bernstein, 2005). The early days of development studies were as
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much concerned with international relations as International Studies, and with understanding how changes in the world economy, world politics and power relations affected and brought about the uneven development of nations as well as different sectors and populations within them. Much has changed over time, including a growth of concern with development as a practice as well as a historical process. The ideas of people-centred development and participation have formed part of these more recent currents, although they are both informed by a vision of development that is not simply (or even necessarily) growth-centred, but puts people’s concerns and needs first.

There is not necessarily a contradiction between growth and putting people first. Indeed, many economists argue that growth is needed for poverty reduction, as we have seen. There may, however, be a contradiction between kinds and speed of growth and putting people first. For this reason, the role of the state and other actors in development, and the kinds of development vision being promoted, are also important in terms of outcomes. The 2010 Human Development Report (HDR) notes in its summary:

Our results … confirm, with new data and analysis, two central contentions of the HDR …: that human development is different from economic growth and that substantial achievements are possible even without fast growth. Early HDRs pointed to the Indian state of Kerala and countries such as Costa Rica, Cuba and Sri Lanka that attained much higher human development than other countries at their incomes. These achievements were possible because growth had decoupled from the processes determining progress in the non-income dimensions of human development.

(UNDP, 2010, p. 7)

The HDR’s recommendations include:

*Think of principles first.* Asking whether a particular policy is a general prescription for human development is not the best approach, because many policies work in some settings and not in others …

*Take context seriously.* State capacity and political constraints are examples of why and how context matters …

*Shift global policies.* Numerous challenges such as international migration, effective and equitable trade and investment rules, and global threats such as climate change, are beyond the capacity of individual states …

(UNDP, 2010, pp. 11–12)

As well as the Human Development Index (HDI) that was first mentioned in Chapter 8, the United Nations Development Programme (UNDP) perspective focuses on other dimensions of human life such as empowerment (civil and political rights), inequality (income inequality, gender inequality), vulnerability (to shocks, for example the financial crisis of 2008) and sustainability (threatened, for example, by climate change). Some of the case studies of intervention below address these dimensions of livelihood – for example, how low-income people exert agency and become more empowered; and how livelihoods can be made more sustainable – as well as some of the contradictions and challenges.
A further issue is raised by the *HDR* principles and foci: whose responsibility is it to intervene to promote the livelihoods of low-income people? In Chapter 1, we considered the idea that intervention is to ‘ameliorate the disordered faults of progress’ (Cowen and Shenton, 1996, p. 00). Cowen and Shenton also discuss the idea of ‘trusteeship’ (ibid, p. 00): ‘the intent which is expressed, by one sort of agency, to develop the capacities of another. It is what binds the process of development to the intent of development.’ In other words, trusteeship is what binds the purposes of development practice (intentional development) to the history of unplanned change. The challenge then is who is entitled to develop the capacity of others and what legitimacy do they have to do so?

While the state is one agent that can legitimately be tasked with such trusteeship in the context of democracy (this is more complicated when the form of state is imposed), there are many other organizations that assume such trusteeship; from the international organizations of the UN system to small community-based non-governmental organizations (NGOs). The basis of their legitimacy may be questionable in some cases. However, there are organizations of the poor, from social movements to community groups, that can also claim legitimacy, perhaps even more than that of many NGOs. In addition, these different forms of trusteeship and agency are very likely to involve differences of vision and interest, which makes working together quite challenging.

The place of poor people in intervention has also been subject to some debate. On one hand, policy makers and development professionals have been keen to advocate the participation of the poor in interventions. On the other, this espoused promotion of poor people’s participation has been criticized for being rather instrumental, and for not taking into account the differences and power relations within poor communities (Hickey and Mohan, 2004). For example, the different positions of men and women, or other forms of social difference such as age or ethnicity can be neglected or misunderstood.

There are other issues of an institutional kind. The poverty agenda set by the World Bank in the 1990s, and its extension into the 21st century, recognized the multidimensional nature of poverty (although income and consumption measures are still used). However, in spite or because of this, Moser (2009, p. 23) argues that poverty reduction has become more a methodology of how to pursue development, that is, a technical exercise, rather than a political challenge to address the causes of poverty. In addition, Moser argues (ibid, p. 24), ‘Poverty is seen not only as a problem of the poor but also as their responsibility.’ She suggests that, in paying close attention to the characteristics of poverty and the poor, researchers and policy makers have diverted attention from wider structural changes. As Webster and Engberg-Pedersen (2002, p. 4) have argued: ‘to place emphasis upon the agency of the deprived does not have to imply that, given the opportunity, they can pull themselves up by their own bootstraps and overcome impoverishment.’

It is, however, important not to ignore the place of the poor in planned interventions, in particular social movements, community and other types of organization. Webster and Engberg-Pedersen (also mentioned in Chapter 8) have published studies of poor people’s organizations and discuss the
‘political spaces’ in which organizations and associations of the poor can emerge and act. By ‘political space’ they mean ‘the types and range of possibilities present for pursuing poverty reduction by the poor or on behalf of the poor by local organizations’ (Webster and Engberg-Pedersen (2002), p. 8). They suggest that certain conditions are necessary: there is a need for institutional channels through which policies can be discussed and influenced; poverty has to be acknowledged as a significant issue; and there have to be activities (‘social and political practices’) of poor people that can act as a basis for influencing change. Such conditions are not automatic, but Webster and Engberg-Pedersen are making the point that action by the poor is a complex process and does not simply depend either on an enabling environment or on calls for their direct participation.

Moser’s own work on the settlement of Indio Guayas in Guayaquil, Ecuador (mentioned in Chapter 10, p. 252) provides an illustration. Her study showed how poor people can organize themselves in the face of very challenging conditions. When the group of people she studied came to settle in Indio Guayas, originally in 1978, they set up a committee: the Indio Guayas Committee (IGC). Moser relates how the IGC had to deal with all the basic infrastructure that the community needed for everyday life, going outside the area to try and bring services in, and working within the area to enable services to be accessed by those living in the community. From her field notes on those early days, she drew the diagram in Figure 11.1, which shows the flow of needs and services to meet them within and from outside the community. However, although the IGC was able to mobilize the community and provide cohesion, there were also sources of conflict – a common phenomenon in any process of change where there are serious resource issues. As Moser states (2009, p. 75): ‘The scarcity of resources within the community, as well as politically motivated allocations made in an intentionally partial manner, meant that conflict management and negotiation skills were always needed.’

These issues and debates are challenges for many types of intervention. For example, can engagement in different markets provide an avenue out of poverty for low-income people by promoting enterprise and employment? Or should the focus be on provision of low-cost products and services that low-income people can afford to buy or obtain? The potentially enormous market for low-cost products that could at the same time improve the wellbeing of poor people is something that has caught the attention of researchers as well as transnational corporations (TNCs) (Kaplinsky et al., 2009).

While such market development by large or formal sector companies may take place, low-income people may also produce new products and services through their own enterprise. However, they are often challenged by the settings in which they live and work, which may not have potential for product development and marketing. There are instances, however, when such innovation can be promoted through the interventions of research and development organizations working with low-income producers.

The term ‘innovation’ is used in multiple ways, from common sense means of making a change to quite specific meanings around technological changes that are brought to market. Claudio Velasco and colleagues, whose case study on
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Figure 11.1 Flow chart of institutions and individuals into and out of Indio Guayas (Source: Moser, 2009)

innovation for poor farmers in the Bolivian highlands is presented in Section 11.2, states:

innovation is the presence of diverse agents playing different roles and interacting between them in the process of generation, accumulation, diffusion and use of knowledge in response to market opportunities or other social needs, and the formal and informal institutions in which such a process is embedded.

(Velasco et al., 2009, p. 66)

This seemingly complex statement means that an innovation is not just an invention. It is something that multiple actors with different knowledge may be involved in generating and that can be marketed or have a wide outlet and use. Innovation also needs an appropriate institutional framework or setting to be successful and to be sustained. Velasco’s case study (Case study 6) is about how innovation can benefit poor farmers and involves both technological change and an organizational setting to make it work.

Innovation is therefore not only technological, albeit embedded in social processes. It is also social, for example when new ways of doing or organizing things are adopted on a large scale. For example, the 2010 HDR
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(UNDP, 2010) discusses ideas and innovations that have changed approaches to healthcare and education in recent times. UNDP’s use of the term innovation is more in the sense of the diffusion of new ideas and practices throughout these sectors that have changed many things for the better. Health and education are fundamental dimensions of well-being and livelihood and we consider new initiatives in the case studies below.

11.2 Using analytical frameworks to evaluate cases of intervention

As you know from Chapter 2, this book has three central themes running through the chapters: history, power and agency, and scale. If you are not sure about how these themes were introduced, you can turn back and refresh your memory now.

This chapter is primarily concerned with the issues of power and agency, and to some extent with scale. Power and agency are closely connected with social relations – who owns or controls what, who does what, who gets what, what they do with what they gain?

Power may be of different kinds, for example:

- power over what others have or do, that is, a form of control over others
- power to enact or to do something
- power with others to enact or to do something – a collective form of power.

Some types of power may be quite subtle – for example, power may be reflected in everyday norms and language or practices that we all tend to accept, or things that we all believe to be true. The philosopher Michel Foucault argued that truth and power are intimately related because what societies hold to be true is often upheld and reinforced by governments or other powerful institutions, and represented in many small ways through speech, the media and political rhetoric (Rabinow, 1984). This is part of cultural hegemony, discussed in Chapter 3. On the other hand, power can be contested in many ways, from individual actions to social movements.

Contestation is a manifestation of agency: that is, action to try and bring about change. Agency can be tactical in nature – improving but not changing the status quo, such as initiatives to increase wages or gain status in the community. Agency can also be strategic, bringing about more fundamental changes in social, economic and/or political processes. Another type of distinction is whether agency is individual or collective. That is, is it of the type that was seen in the case of Heera and Shantilal in Chapter 10: individual efforts or efforts by the household to grapple with their slide into poverty, or is it of the type seen in the improvements to the conditions of cashew nut workers where several organizations were involved in a collective effort (even if there were different interests at stake)? Another distinction has been made by Mackintosh (1992) between action that is for private benefit (that is, the interests of those taking the action) or for public benefit (that is, beyond the interests of those taking the action). We will see examples of both in the case studies below.
There is an important relationship between power and agency, for example in who is able to exert agency in a particular context and what kinds of power limit people’s agency. Appreciating this relationship provides better understanding of how interventions to improve livelihoods may be supported or undermined.

In the rest of this chapter your active reading is crucial. We provide you with a framework for thinking critically about the case studies and you will need to make notes on the case studies to complete your understanding. We include some brief reflections on the nature of power and agency in these case studies in Section 11.3.

**Activity 11.1**

The purpose of this extended activity is to enable you to think critically about the nature of the social relations, power and agency in particular interventions to promote livelihoods and making a living. In the light of the discussion above, you will have realized that intervention is not free of contention or conflict, and that different voices, interests, roles and responsibilities may prevail.

The six case studies below involve interventions at different scales – from worldwide interventions to national or very local. Sometimes more than one scale is involved. Some of the case studies involve public action and some private action. Some involve public ends and some private ends. Some involve a mixture of types of action. Try to recognize and note these differences.

Read through all the case studies first. (Note that Case study 5 on education for livelihoods in Bangladesh has two different examples within it.)

Then select two that are of particular interest to you. Try to choose two that are quite different from each other so that you can see how different types of power and agency are exerted.

Make notes on:
- the key social relations between the different actors involved
- who has power
- who has agency.

You can use Table 11.1 for this purpose. Note that you may not be able to answer all the questions in the matrix. Evaluating real world phenomena is often carried out with imperfect information. In such situations, it is useful to identify what is missing or what else you would want or need to know.

As an extension to this activity, you might find it useful to make additional notes making links where relevant to the three dimensions of analysing livelihoods discussed in Chapter 10: cultural dimensions; sustainable livelihoods approach; global value chains.
Table 11.1 Matrix for analysing the social relations of interventions on livelihoods

<table>
<thead>
<tr>
<th>List the main actors</th>
<th>Who owns or controls what?</th>
<th>Who is doing what?</th>
<th>Who is getting what?</th>
<th>What are they doing with it?</th>
<th>Who in your view has power in this situation and why?</th>
<th>Who in your view is exerting agency and how?</th>
<th>Who in your view is benefiting?</th>
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Case study 1: Who made your T-shirt?

We start with a case of intervention in a global value chain, as it uses an approach to understanding livelihoods that is already familiar to you from Chapter 10.

The garments industry was established in the 1970s in Bangladesh, as a response to trade opportunities opened up by the Multi Fibre Agreement (MFA). In 2009, garment exports accounted for nearly 80 per cent of Bangladesh’s exports and were valued at US$15 billion. Europe and the USA remain the major destinations for these exports, with large apparel brands and retailers such as JCPenney, Wal-Mart, H&M, Marks & Spencer, Zara and Carrefour sourcing directly from Bangladesh since the mid-1980s. The emergence of the garment sector has generated employment opportunities for women, who were largely confined to traditional roles in the private sphere of the home rather than the public sphere of employment (Barrientos, 2007). Around 3 million people, most of them women, are employed by the garment sector.

Global buyers place orders, specified by design, quality and price, with domestic firms. Local firms (first-tier suppliers) primarily use their own production facilities but will also source from other local producers to complete the order. These latter firms are often referred to as second- and third-tier suppliers.

The international garments industry is very competitive, based on price as well as brand reputation. A number of developing countries, such as China and Vietnam, compete with Bangladesh on low costs, related mainly to the low wages given to garment workers. While ensuring the costs of production are kept low, these firms also have to ‘protect’ the repute of their retail customers. Brands such as Zara and Marks & Spencer are ‘highly visible’ brands, targeted by labour activists and consumer groups and more prone to losing business if stories of ‘sweatshop labour’ surface.

Thus international buyers govern parts of the value chain in Bangladesh as they set specific product requirements and enforce specific process codes, such as following international labour regulations, a ban on the use of child labour and a good working environment. The Bangladesh garment sector offers an interesting mix of actors that has an impact on the workers. First is the local firm itself, the second is the government, the third is international firms that source clothes from the country and, finally, there are international organizations such as the International Labour Organization (ILO) and NGOs.

Wages in the garment sector tend to be higher than other sectors (such as domestic workers), and are more likely to be paid on time and with provision of employment benefits. In 2010, garment workers in Bangladesh were involved in a number of protests, demanding fairer wages (see Figure 11.2). The minimum wage, as determined by the government, was raised from 1662 taka (US$43) to 3000 taka (US$75) a
month. The new wage included an allowance for medical expenses and housing. The workers had demanded 5000 taka, and NGOs (such as the UK-based Action Aid) had calculated US$150 to be the living wage, that is the wage level that would allow the workers to afford nutritious food, health and education for their families. The workers received support from as far away as garment workers in Mexico!

**Figure 11.2** Garment workers in Bangladesh protesting for better wages

There were other concerns. Most workers reported having a lack of information of their rights, occupation segregation, discrimination in wage and gender pay gaps, long working hours, little employment security, lack of childcare facilities or maternity leave, and poor working conditions. Formation of trade unions and associations has been problematic.

The government had argued against raising wages further as it would affect the ability of the sector to compete with other low-cost exporters, such as China. NGOs on the other hand argued that western companies could afford to pay the higher wage without raising prices for consumers in the North. Whereas, in a domestic production chain, an increase in wages would be the domain of trade unions and government, within global production networks, international organizations may actively campaign on behalf of workers. Therefore, the livelihoods of workers in Bangladesh can be affected by campaigns run in Europe and North America.

In 2010, to address working conditions, international buying houses and clothing store retailers were setting and enforcing labour standards within first-tier suppliers. Local factories not adhering to these standards were being removed from the parent companies list of suppliers and not
awarded further contracts unless changes were made. GAP and other leading brands have been subjecting factories they use to regular inspections by independent auditors. These audits focus on checking that no child labour is used on the factory floor and require implementation of local fire regulations, having emergency exits marked and regular evacuation drills. Ethical trading standards for those firms receiving direct orders from overseas have seen improved working conditions and code compliance in factories. Even though local firms are audited, those that they outsource to (second- and third-tier companies, that is, those firms that supply inputs to local firm such as buttons, zips, embroidered pieces, etc.) are not as yet within the audit sphere, but efforts are underway to monitor the working conditions of all actors in the value chain.

Other organizations, such as the ILO, have been actively involved in improving working conditions for garment workers, under the ‘Decent Work’ program. Decent work was defined by the ILO as ‘under conditions of freedom, equity, security and dignity, in which rights are protected and adequate remuneration and social coverage is provided’ (ILO, 2000). The objective has been to ensure that globalized production provides social protection, rights and social dialogue as well as employment. In collaboration with UNICEF and the Bangladesh Garment Exports Manufactures Association, the ILO has also helped implement a ban on child labour within the garment industry. Brands and retailers joined together in the MFA Forum, where trade unions and NGOs get together with producers to increase productivity as well as build sustainability in the garments sector in Bangladesh. Although much needs to be done in ensuring decent work for all, international organizations and firms can play a constructive role in the livelihoods of those in low-income countries.

**Case study 2: Innovative approaches for delivering health solutions**

Developing countries, particularly those in Africa, suffer from a significant disease burden. The World Health Organization (WHO) estimates that malaria, which particularly impacts children and those living in Africa, affects nearly 3.2 billion people a year and kills 1.2 million. Nearly 40 million people globally are infected with HIV/AIDS and 65 per cent of all new infections occur in Africa (Kalua et al., 2009). Ensuring effective and sustainable health delivery to needy populations is an onerous challenge in both developed and developing countries, but more so in the latter because of many contextual challenges that result in systemic weaknesses to the health delivery programmes.

The logical starting point, therefore, is the strengthening of health systems, so that technological solutions to the health challenge can be
delivered efficiently. However, the task of strengthening health systems is a daunting one, starting from the fact that everywhere in the world, health is but one issue in a bigger context of development challenges. These challenges vary among countries, spawning great diversity in what constitutes a health system in one setting versus a health system in another.

Developing universal solutions to such challenges, therefore, becomes a challenging task, while at the same time tailoring solutions to specific contexts (health technologies included) becomes an expensive and time-consuming process. Ultimately, however, if health systems addressing the needs of all people are to emerge and be sustainable, they have to be integrated with the local social setting (Chataway et al., 2010).

Improving public health is a hugely complex process. It relies, in part, on products that work reaching people who need them. In addition to significant scientific challenges involved in tackling disease, there needs to be market demand to fund the product development. Once a product is developed, effective health systems, good infrastructure and skilled staff are required to distribute it to those in need. Crucially, these products must be affordable to some of the world’s poorest people.

Scientific and technological innovation in the area of health has gone some way towards reducing the disease burden in resource-poor communities. For example, while they do not cure the disease, treatment of HIV/AIDS with drugs does increase life expectancy and is seen as being partly responsible for the reduction in the international AIDS death rate.

The International AIDS Vaccine Initiative (IAVI) is one of the organizations that has played a prominent role in spearheading technological innovation in the quest for HIV/AIDS vaccines and drugs. IAVI was initiated in 1996 as a not-for-profit organization based out of New York. Following initial activities as an advocacy organization (promoting the need for funding for AIDS vaccine research), its attention became focused on becoming actively involved in AIDS vaccine research (ibid). This started as a brokering role, in which IAVI provided an entity around which others within the AIDS vaccine community could coalesce. Gradually, IAVI has become much more of a knowledge integrator, moving from promoting science done by others to building its own laboratories within which to conduct applied science.

While IAVI is taking on the characteristics of a knowledge integrator in the area of the science of AIDS vaccine research, in terms of its work in developing countries and advocacy in the global health arena, it is more of a knowledge broker (Chataway and Hanlin, 2008). It shapes the agenda through providing voice and capabilities for new or previously unheard actors. This role is based on IAVI’s understanding of the need to work in collaboration with others, particularly in terms of its work in developing countries. IAVI learnt early on through problems with its initial clinical trials in Kenya and India that it needed to be seen as inclusive and a real partner and not as an external US-based company.
imposing a ‘technological fix’. It therefore places an emphasis on letting others lead, while being the central node in a network of government and non-governmental agencies, including research organizations, local communities and industry. This is how IAVI conducts much of its advocacy work in developing countries, in preparation for clinical trials, and at an international level in discussions around the AIDS vaccine and neglected disease policy agendas (Orsenigo et al., 2007).

Case study 3: The case of genetically modified cotton in India and South Africa

There is much debate about the potential benefits (and costs) of genetically modified (GM) crop technology for developing countries. GM technology is an arm of biotechnology: techniques that use living organisms (plants, animals or micro-organisms) or their parts to make or modify a product or improve these organisms for specific uses. The number of countries growing ‘biotech crops’ rose from zero in 1996 to 25 in 2009. The International Service for the Acquisition of Agribiotech Applications (ISAAA) reported that, in 2009, 14 million farmers planted 134 million hectares of ‘biotech crops’, and of these, 13 million (90 per cent) were small and resource-poor farmers from developing countries (James, 2009).

The case of GM cotton and smallholder farmers in India and South Africa is one that has been extensively studied by both proponents and opponents of this new form of biotechnology. The cases below illustrate some of the realities around developing and delivering this technology to farmers.

Bt and the Beast

‘Bt and the beast’ is how cotton scientist Keshav Raj Kranthi refers to the controversial GM cotton so widely planted in India (Padma, 2006). The ‘beast’ is the American bollworm (see Figure 11.3) — a moth larva that devours cotton bolls — while Bt is its nemesis, a protein crystal from the bacterium Bacillus thuringiensis (see Figure 11.4).

In 2006, four years after the Indian government allowed farmers to grow Bt cotton, which is genetically modified to contain the Bt toxin, the government’s department of biotechnology and the biotechnology industry said it had led to decreasing use of insecticides and improved yields.

But meanwhile, another picture of India’s Bt saga was emerging — one that pointed to a pressing need for an enquiry into just how successful GM technology has been in India.
There were warning signs, for instance, of the bollworm’s resistance to the Bt toxin. The media and NGOs pointed to a worrying rate of suicide among cotton farmers in parts of India, though a direct link between the deaths and Bt cotton remained to be established. Further, the monitoring of where and how the cotton was being grown was also poor, and a market for legal and illegal, fake and real, Bt cotton has sprung up.

Given GM’s chequered history in the country, and the polarized opinions of the pro-GM government and industry, and anti-GM activists, the need for a serious, inclusive scientific debate was said to be desirable but often impossible to achieve.

Meanwhile, the story of Bt-cotton production by smallholder farmers was being said to be ‘the success story that never was’. Genetic Resources Action International (GRAIN) argued that despite claims that Bt cotton will catapult African farmers out of poverty, a report in 2005 revealed that the majority of Bt small-scale cotton farmers on the Makhathini
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Flats in South Africa had stopped planting Bt cotton because they could not repay their debts.

It cited a five-year study by Biowatch South Africa, which showed that small-scale cotton farmers in Northern KwaZulu Natal Province had not benefited from Bt cotton and that the hype surrounding this case was just that – a media hype created by biotechnology companies to try and convince the rest of Africa to approve GM crops. The study was said to show that Bt cotton has failed on a number of fronts: farmers were in debt and credit institutions had withdrawn from the area because farmers could not repay their loans, and the number of farmers planting cotton had dropped by 80 per cent since 2000. One farmer had commented: ‘Four years ago we were told we would make lots of money but we work harder and make nothing’ (Pschorn-Strauss, 2005).

Figure 11.4 Bt cotton

In Makhathini, Bt cotton was said to have compounded the problems that African cotton farmers typically face. After the introduction of Bt cotton, the Makhathini farmers were hit with droughts and low cotton prices. Since Bt cottonseeds were double the price of non-GM cotton, farmers increased their debt to be able to plant it, thereby increasing their risk.

Only four farmers of the total sample of 36 Bt cotton farmers said to have been followed in the study made a profit. The net loss for these 36 farmers was US$83 348. Such debt and income problems were rampant for Makhathini farmers. According to a local Land Bank official, farmers in Makhathini owe an average of US$1322 per farmer and around 80 per cent of them have defaulted on their loans.

‘With the Makhathini miracle now in tatters, the GM industry is bound to dig up another ‘success story,’ said Elfrieda Pschorn-Strauss, one of
the researchers. In South Africa, the GM industry was said to have already shifted its attention to the promotion of GM maize, citing yields of up to 400 per cent for small farmers in some areas. She added that: ‘It would be wise to keep in mind the rise and fall of the Makhathini farmers whenever the industry talks about the benefits of GM crops for the poor’ (Pschorn-Strauss, 2005).

(Sources: Adapted from Padma, 2006; Pschorn-Strauss, 2005)

**Case study 4: Micro-credit – a world initiative to promote livelihoods?**

The Nobel Prize winning economist, Joseph Stiglitz, has stated that micro-credit is one measure that works in terms of promoting livelihoods and reducing poverty (Stiglitz, 2010). The Grameen Bank – the most famous micro-credit scheme in the world – was launched in the 1970s by Mohamed Yunus. There are now micro-credit schemes in many countries around the world (including the USA), particularly targeting women borrowers to promote their income-generating capacities. A fundamental aspect of the Grameen idea is the formation of groups of borrowers. The relationship between people in the group is key both to organizing the loans and for repayment, because peer pressure and solidarity underpins the process. In small or tightly knit communities, this process can be very powerful. Others have also argued that the formation of groups and group solidarity, particularly for women, is just as important to members as the income derived from loans and investments.

The ‘social capital’ (see Chapter 10) dimension of micro-credit schemes is, however, being challenged by some forms that micro-credit has been taking (Financial Times, 2010). Some initiatives aim to make micro-credit operate more like a bank, so that group formation and the building of relationships is given very little time as the schemes aim to make the process more efficient. This, it has been suggested, has led to an increase in non-repayment of loans. On the other hand, after the world economic crisis which started in 2008, it has also been argued that women have become further indebted because the crisis has had an impact, whether directly or indirectly, on jobs, incomes and access to services affecting health, education and care of children (Pearson and Sweetman, 2011, p.5). Even so, micro-credit is still seen as having great potential promoting incomes and group organization. Below is a report on the start-up of a micro-credit scheme among low-income people in New York, USA. Note that this report is from 2008, the year the sub-prime mortgage crisis hit the United States.

**Small loans, significant impact after success in poor nations, Grameen Bank tries New York**

*Robert Shulman, Washington Post Staff Writer*

*Monday, 10 March, 2008; Page A03*
NEW YORK – ‘Señoras!’ calls the banker, summoning her borrowers to attention at their first loan-repayment meeting.

The small-business borrowers – day-care providers, clothing sellers, jewellery makers – crowd into the living room where their children are napping, eating cereal and watching TV.

They are part of a nascent lending program created by Muhammad Yunus, a Bangladeshi economist who won the 2006 Nobel Peace Prize for developing the Grameen Bank, which uses micro-loans to help eradicate poverty in developing nations.

But these women are not in Bangladesh, they are in Queens [New York]. They are among the first 100 borrowers of Grameen America, which began disbursing loans in January. This is the first time Grameen has run its program in a developed country. ‘I just want to live a little better, and one day own a little house or something,’ said Socorro Diaz, 54, a borrower who sells women’s lingerie and jewellery. ‘I’m trying to change my life. Bit by bit.’

Grameen America, which offers loans from US$500 to US$3000, hopes to reach people like her, part of the large segment of poor Americans without access to credit, said Ritu Chattree, the vice president for finance and development.

They are bakers who can only buy enough eggs and milk for a day’s work because they cannot afford a restaurant refrigerator to store ingredients. They are vendors who borrow money daily to rent a cart. They are hair salon owners who take out loans every time they need to buy shampoo.

They often use pawn shops, or fall prey to check-cashing stores, loan sharks, and payday lenders, which can charge interest rates of 200 or 300 per cent, Chattree said. ‘You think this is normal, because you grew up with it,’ said Yunus of such high-interest lending in a recent interview with the Financial Times. ‘This is an abnormal situation, because of the problem with the financial system, so we have to adjust the financial system.’

His adjustment begins with this experiment in the immigrant neighborhood of Jackson Heights, Queens.

Three groups of five borrowers attend the meeting in the apartment of Jenny Guante, 40, who makes silver and gold jewellery and runs a home day care. Some are making weekly loan payments; the largest payment is US$66 on a US$3000 loan. Guante, the group’s chairwoman, counts the money carefully before passing it to Alethia Mendez, the Grameen staff member who serves as community banker and center director.

‘I’ve known these people forever,’ said one borrower in the roomful of immigrants from the Dominican Republic. ‘We grew up together. We went to school together around the corner.’
That bond helps people make payments, said Chattree. If one woman is having trouble repaying a loan because, say, her husband is sick and she has to care for him and the children, another of her group might pitch in to help with child care. Loan disbursements for the whole group are slowed if one person defaults, she said.

After the meeting, as several women drift off into the kitchen with a calculator to discuss their plans, 10 new prospective borrowers stop by the apartment.

The program began in 1974, when Yunus lent US$27 to a group of poor villagers and realized that even small amounts could make transformative differences. He set up the Grameen Bank, which has since disbursed about US$6 billion in tiny loans to about 7.4 million Bangladeshi micro-entrepreneurs, mostly women in businesses such as street vending and farming.

In Bangladesh, Grameen also functions as a savings bank, makes college and housing loans, and operates projects in areas such as telecommunications, yogurt production and solar energy.

The problem with capitalism, Yunus says, is its distinction between companies pursuing profit and charities pursuing good. His bank model operates with corporate efficiency, but pumps profits back into social objectives.

The borrowers in Queens are following Grameen’s self-sufficient model in the developing world.

But Yunus acknowledges that the United States is different from the seven countries where Grameen operates its loan programs, or the dozens of others where Grameen has offered technical advice.

Here, there is more regulation, so a person cannot just set up a cart and sell cakes without a permit.

The welfare system discourages income-generating activities, Yunus says. ‘If you earn a dollar, that dollar is to be deducted from your welfare check. If you want to quit welfare, then you lose your health benefits,’ he told the Financial Times.

Rules for setting up a bank are cumbersome for a micro-operation, and Yunus has met with the head of the Federal Reserve and members of Congress to discuss creating more flexible legal frameworks.

Grameen America will break even when it has 20 000 borrowers, Chattree said, a scale she expects to achieve in three to five years.

That is something that no American micro-lender has achieved, said Michael Chu, a specialist in micro-finance at Harvard. ‘In general, the feeling is that micro-finance doesn’t work in the States,’ said Chattree, even though many groups, including some aided by the Grameen Trust, have followed the Grameen model.
Other micro-lenders and academics say that if anyone can spark discussion on the issue, Grameen can.  
(Source: Shulman, 2008)

**Case study 5: Education for livelihoods in Bangladesh**

In 2010, Bangladesh was the seventh most populated country in the world, with somewhere between 142 and 159 million inhabitants. While the majority of the population is rural-based, there is significant migration to cities, especially Dhaka, the capital. Bangladesh is seen as an emerging economy, having moved into the medium development country category (UNDP, 2003), and is a key global centre for the garment industry (see Case study 1), which accounts for about 75 per cent of its total export earnings (Haider, 2007). In 2010, its low-cost skilled labour force was significantly cheaper than that of other emerging economies such as China.

Can education help children to move out of poverty as they move into adulthood? In 2010, Bangladesh had an estimated 35–40 million children aged between 5 and 14. Of these, an estimated 8 million were working children (USDOL, 2010), employed in agricultural work, such as labouring in rice fields, or in small workshops in the cities. Much employment is hazardous, such as brick-chipping or working with toxic materials. Girls are frequently employed as live-in domestic labour, working up to 58 hours a week. But, as noted in Chapter 10, working children contribute to family income (the World Bank estimated up to one third of household income in the poorest families in 2007), a reality that cannot be ignored.

In 2010, compulsory education in Bangladesh lasted five years with an official finishing age of 10 years old. Although there have been many programmes to promote school education amongst poor families, millions of children had never enrolled in school or dropped out. Data from 2009 estimated that 69 per cent of those who do complete the five years of compulsory schooling were unable to read news headlines in newspapers properly, and 87 per cent could not do simple mathematical calculations (IRIN, 2009). There was a strong correlation between the proportions of children who dropped out and families continually in ‘food deficit’, that is, the poorest families (Ahmed et al., 2007).

While this evidence might seem to suggest that children’s education is not transformative for the poor, the work of two Bangladeshi NGOs presents a compelling counterargument. BRAC (originally the Bangladesh Rural Advancement Committee) and UCEP (Underprivileged Children’s Educational Programs) both began their work in the 1970s, soon after independence. Arguably, both demonstrate through their work that education for children helps to improve both their employability and their life chances. Each NGO, however, takes quite a different approach.
The work of UCEP

UCEP started in 1972, aiming to provide a high-quality intensive catch-up primary and lower secondary education for those who had already dropped out from primary school (see Figure 11.5). Funded by a consortium of international donor partners, such as the UK Department for International Development (DFID) and the Swiss Agency for Development and Cooperation (SADC), a UCEP education is relatively expensive, at more than twice the cost per student of government-run vocational programmes, but UCEP argues that this higher investment is worthwhile in the long run.

Figure 11.5 Working with youngsters from poor backgrounds

The main objective of UCEP is ‘to improve the socio-economic status of the urban poor and support industrial growth by generating skilled manpower’ (UCEP, 2008). Children living in the cities can combine their participation in UCEP with part-time or full-time work. This is an ‘earning and learning’ model for children who have dropped out of state education: children whose parents typically work as domestic servants, hawkers, factory workers, shop assistants, rag pickers, porters and day labourers. UCEP schools are close to poor neighbourhoods so that UCEP staff maintain close links with the communities, including home visits to parents to encourage support and inhibit dropout. Entry to UCEP programmes is competitive, with entrance tests for a place on the Integrated General and Vocational Education (IGVE) programme, and competition among the highest achieving graduates from IGVE for places at the UCEP Technical Schools.
The UCEP IGVE combines an abridged Bangladesh National Primary and Lower Secondary Curriculum with vocational education designed to help with employment on graduation. Every aspect possible of the learning is linked to employment: when learning the alphabet in English, for example, ‘T’ is for ‘tape-measure’ and ‘S’ is for ‘screwdriver’. Children have an intensive school day at the IGVE schools, with even greater use of a shift system than the state primary schools.

According to UCEP, IGVE graduates have the chance of better-paid employment on finishing because they have the chance to move on to a UCEP Technical School. These are well-resourced centres with highly qualified staff, where students complete an apprenticeship in a trade such as auto mechanics, tailoring, weaving or plumbing. Graduates from these schools are reportedly in high demand. The gender balance in the schools is 50:50, although girls are clustered in trades traditionally accepted as suitable for females, such as textiles, and there is a preponderance of boys in trades such as auto mechanics.

UCEP has competitive entry and a modest scale: its programmes covered 32,000 children in 2010, although it aimed to scale up to 50,000. Would a large increase in scale lead to compromises in quality? UCEP’s years of success in transforming hard-to-reach children into young people who can move into skilled national and international employment suggest that its programmes ought to benefit many more than are currently able to enjoy them.

**The work of BRAC**

In 2010, BRAC was the world’s largest NGO, working in all districts of Bangladesh and having spread to other countries in Asia, including Afghanistan, Sri Lanka and Pakistan as well as sub-Saharan Africa. BRAC began in the aftermath of the civil war in Bangladesh in the early 1970s, first working to provide post-conflict rehabilitation, and then moving into long-term rural community development. The success of BRAC’s social enterprises has allowed it to develop its non-income activities such as education at a large scale.
BRAC began education for children in the mid-1980s with 22 one-room schools, increasing to more than 30 000 primary schools across Bangladesh, and teaching about one million children, mainly in rural areas (see Figure 11.6). The education is free. The model is a one-teacher one-room school, only set up when there are 30 or so children, a local person – usually female – prepared to act as an unqualified teacher, and the backing of the local community to construct the schoolhouse. The schoolroom is basic with no heating, lighting or electricity and with an earth floor covered with a cloth, and there are no desks or chairs. But each child is provided with a pile of reading and writing materials and the classroom is always bright and highly decorated. The school day lasts only 3 hours and is arranged to suit the other responsibilities of families and children, such as work. There is no homework.

The children cover the five years of primary school in four years and the one teacher stays with this same group of children the whole time. The BRAC Primary School programme has developed its own curriculum and its own certification. It places a strong emphasis on child-centred pedagogy and inclusiveness: 65 per cent of primary students are girls. Every class includes children with special needs and there are first language programmes for children from ethnic minorities. The dropout rate from BRAC schools is very low, with a completion rate in its primary schools from start to finish of 93 per cent.

BRAC primary education is non-formal but BRAC has the capacity to negotiate easy transitions from its primary schools into government-funded lower secondary education and has high transition rates of more...
than 90 per cent. BRAC children often outperform children from government schools.

That BRAC schooling stops at the end of primary can be seen as a serious disadvantage and the organization is now working to provide support for state-funded secondary level education. In practice, students may find it difficult to make the necessary adjustments and parents may see little point in their continuing their education. Over-age when they began primary school, BRAC primary graduates will be adolescents capable of working in the fields, or helping with domestic work and family-caring responsibilities. For rural girls, early marriage is a common expectation.

Conversely, it could be argued that BRAC offers an education that enables children to make better lives for themselves while continuing as members of a rural community, helping meet some of the challenges of rural employment, raised in Chapter 10. And as adults, these children will be in a position to improve their communities by strengthening community organizations, increasing the accountability of local government in rural areas, developing human rights awareness and the role of women and improving awareness of health issues and the environment, as well as improving their chances of a better livelihood than their parents.

**BRAC and UCEP**

These are two very different approaches to the question of whether education can improve the lot of poor youth moving into adulthood. UCEP’s work was predicated on helping relatively few children make a relatively big transformation in their lives. The work of BRAC, on the other hand, implied smaller changes in the livelihood of a much larger group of children. The two programmes are informed by different views of what education is for, with the tight focus of the UCEP approach linked directly to employability, and the child-centred approach of BRAC linked to wider forms of empowerment of people and communities. But both are based on the idea that innovation in education can improve the livelihood prospects of children when they are adults.

**Case study 6: New markets and food processing technologies for potato farmers in Bolivia**

Changes in urban consumption and new actors in food markets (supermarkets, food industries and retailers) are exercising increasing pressure over production practices and resources of small farmers and other small- and medium-scale enterprises (SMEs) in the market chain in Bolivia. They have limited access to information, services, technology and capital, and inferior bargaining power to compete in a changing context. Although market opportunities are a trigger for innovation, the question of how and to what extent development interventions can help poor farmers benefit is a challenging question.
To meet this challenge, the Bolivian Andean multi-stakeholder platform (ANDIBOL) was set up. ANDIBOL brings farmers’ associations together with traders, processors, researchers, extension agents, service providers and others, to foster pro-poor innovation. Amongst other activities, ANDIBOL has established links with market agents to develop better quality chuño-based products (products using freeze-dried potatoes) which have a higher price and export potential. The platform is facilitated by PROINPA (a private research and development, R&D, organization) and represents 13 core (organizational) members including four farmers’ associations with around 200 (individual) members, processing firms, development projects, NGOs and other service providers (Devaux et al., 2009).

**Market opportunities as source of technical innovation**

Based on the initial results from commercializing Chuñoaso (clean, selected and bagged chuño) in supermarkets of La Paz and Santa Cruz (the two main cities in Bolivia), the manager of a medium-scale firm dedicated to processing and commercializing natural Andean products, called Ricafrut, explained that it was necessary to improve chuño quality to respond to urban consumers’ requirements, especially in terms of standard size and shape, cleanliness and absence of peel and pest damage.

Researchers in ANDIBOL started the hunt for technical alternatives to solve quality problems at field level. They found a local retailer who had invented a manual machine to remove chuño peel. They also found that another R&D organization (CIFEMA) had already developed a prototype of a manual machine to classify fresh potatoes. The performance of this machine, however, was never tested with the kind of potatoes that farmers use to obtain chuño.

**Adapting and improving the peel remover machine**

The researchers, working with a local mechanic, introduced the first changes in the manual machine used by the retailer (see Figure 11.7). The new version was assembled. Chuño producers from four communities tested the improved machine during two months. The manager of Ricafrut visited the production area to see how the machine performed and verify if the chuño fulfilled market quality standards.

Two months later, in a meeting with farmers, researchers and local authorities, the results were presented and further suggestions to improve the process were made. The CIFEMA experts were contacted and they introduced modifications to improve durability, facilitate the reparation and replacement of parts, and even investigated how to diminish noise from the machine.

Interviewed by the researchers, chuño producers highlighted the following results from the new, improved machines:

- ‘Now we have more time available for other activities; the time required to peel 12 kg has been reduced from 4 hours to 20 minutes.’
• ‘Normally chuño was peeled by women; now with the machine, men and women share this work.’
• ‘We obtain clean chuño and without peel and we are able to satisfy the quantity of chuño required by the Ricafrut manager.’
• ‘Ricafrut no longer refuses our chuño.’
• ‘In the local market our clean chuño also receives a higher price.’
• ‘We need peeler machines in each community; however, the price is high (US$400 each) and we are not able to buy them.’
• ‘We will try to get funds from the local government to buy more machines.’

Adapting and improving the classifier machine

Researchers then bought a classifier and demonstrated it to farmers. To make the machine usable to classify chuño, the first idea was to change the sieves used to classify potatoes in the original model for sieves specially designed to select chuño. However, the farmers turned down this idea, arguing that the process of selection starts with the classification of fresh potatoes, and therefore the only thing … to do was to adapt the shape and size of the sieves according to the kind of potatoes that they use to obtain chuño.

As with the peeler machine, the new classifier was distributed to be tested in four communities and after two months further suggestions for improvements were made. With 24 improved potato classifiers in use in 16 different communities, initial information about performance was gathered from the farmers:

• ‘The time required to classify potatoes has been reduced from 12 hours to 5.’
• ‘Normally we women were in charge of this extremely hard work; our hands suffered injuries. Now we join this work with men and our hands no longer suffer.’
• ‘We have chuño of better quality because working with selected potatoes [of a standard size] the freezing process acts uniformly.’
• ‘We also obtain benefit from selling our fresh potatoes, because we obtain better prices in the local market by classifying potatoes [according to their] size.’
• ‘As well as with the peeler we are not able to buy this machine due the price (US$350 each), but we want it. We are going to look for support from the local government.’
11.3 Thinking about power and agency

The social relations in these case studies reveal different types of power and agency. We take just two of them here and briefly reflect on them.

First, we turn to Case study 1 on garment workers in Bangladesh. Here we have a chain of actors (or agents) from consumers to retailers (who are also global buyers) to the national firms and the women workers. We also have organizations that represent or work with those actors: consumer groups; the government of Bangladesh and the Bangladesh Garment Export Manufactures Association, which wish to safeguard the national industry; and national unions, international campaigning organizations, the ILO and UNICEF, all supporting the workers’ interests. Some of these entities wield considerable power; however, the case study shows that there have been complex negotiations to improve working conditions. This involves, on one hand, protecting different powerful interests (whose brands and names would be undermined by stories of child labour or other ‘indecent work’). On the other hand, these powerful interests have been put under considerable pressure by the garment workers supported by the international organizations. While the process was, as described in the case study, ‘constructive’, one couldn’t help feeling that the garment workers faced considerable challenges in organizing and in gaining better working conditions. As noted in Chapter 10, a global value chain analysis helps to identify key links in the manufacturing stages, as well as the stakeholders and actors that affect the production process. Thus the global value chain framework assists in identifying points where interventions can be made to improve the conditions of workers at the bottom of the chain. Value chain analysis does not necessarily enable an investigation into other aspects of women’s lives that their working conditions may have an impact on, such as their reproductive roles in the household. However, the changes that need to be made involve active agency and challenges to power relations in the value chain.

By contrast, Case study 6 on pro-poor innovation for potato farmers in Bolivia appears to be a much less hierarchical context, partly because a platform was established to bring together actors in the market chain, including researchers and others with particular areas of expertise. The intention of the platform was
both to enable small-scale potato farmers to take advantage of new markets, and to promote technological changes to ensure the quality of the product desired by consumers (upgrading). At a much smaller scale, Case study 6 resonates to some extent with Case study 1 in that some similar types of actors were involved (low-income producers and companies having a key stake in the market). However in this instance, the mediating organizations were local R&D bodies that worked with farmers and companies to make the technological changes needed for product upgrading. In addition, an essential part of the process of realizing technological change was to involve, listen to and make changes required by the potato farmers as well as the manager of the company, Ricafrut. Finally, although we do not have very much information about gender divisions of labour in potato farming and potato processing, we saw that the eventual innovations proposed could have positive effects on reducing the negative impacts for women doing the processing work.

In spite of the relatively flat hierarchies of this situation, what kinds of power do you think were exerted and how? From the case study (a much abbreviated version of the original article), you do not have enough information to be able to answer this question fully. However, one might imagine that the company manager could exert his voice as he was the outlet for the processed potatoes. In addition, there is often power embedded in knowledge and expertise, even though in this case there seemed to be a working engagement between the knowledge and expertise of the potato farmers and that of the researchers.

Finally, notice the different scales of these two examples of intervention, the different complexity of actors, and their different dynamics. They are also different in that the garment workers are wage workers in a large industry while the potato farmers are individual smallholders in the Andean highlands. Although the latter were producing for a local buyer, in this case niche potato products from South America now reach international markets too. Both sectors are thus dynamic and constantly changing, with different challenges (for example, scale; individual versus collectively organized production; the range of interests and different types of capital) and similar issues (control over markets; know-how; prices for what’s produced or wages received – and who benefits).

### 11.4 Summary and looking forward

This chapter has presented an opportunity for critical reflection on the nature of intervention and agency at different scales, involving different forms of power and agency, and also raising questions about who should intervene and on behalf of whom. The case studies have mainly focused on the agency of the poor and what place their agency has in intervention. But they have also focused on the agency of other organizations and the role they can play in either promoting or impeding change. It is always important to reflect on whose responsibility it is to intervene, on whose behalf, with what end in mind, whether intervenors have legitimacy and on what it might be based. These are challenging and much debated issues.

The chapter has highlighted that appreciating the roles of power and agency in interventions to promote better livelihoods is necessary to understand how and
why different interventions may succeed or fail. Some of the cases you
studied in this chapter involved aid, which has its own power dynamic. It is
one of the most well-known forms of intervention but also one of the most
contentious. Its role and usefulness is much debated and Chapter 12 will
explain why.

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11 Interventions to promote livelihoods


International development in a changing world

Further reading

