INAUGURAL LECTURE

DESPERATELY SEEKING SECURITY

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Imagine the situation of a woman in a village in Kurigram, a district in Northern Bangladesh. Her best sari cannot cover her modesty, making her encounter with me an instant problem of shame. She does not know if she will cook that evening. That will depend on whether her husband has found work during the day. He left before dawn to join others like him in the search for casual work in villages several hours walk away. He may have been lucky. If so, he will bring rice back for the only meal of the day for his family. Among the many problems associated with their poverty is the central issue of uncertainty—not knowing, not being able to predict the availability of food for this and other days during the lean part of the agricultural season.

This scenario can be applied to many parts of South Asia, as well as elsewhere in the world. The woman in Kurigram is an extreme example of a general condition of poverty, where uncertainty prevails. Such people have a desperate need for security, and they enter into all kinds of behaviour and strategies in pursuit of this security.

I have been working over the last 30 years in some of the poorest conditions in South Asia, with some side visits to SE Asia, Latin America and Sub-Saharan Africa. I should therefore acknowledge, at the outset, my gratitude to my family and the University for enabling me to do this—often involving extended absences from other duties and responsibilities.

I should also acknowledge that much of what I have observed abroad applies with force at home too: that the poor bear the shame of dependency in their pursuit of security. It is perhaps no more than chance and perversity that I have focussed my attempts to understand these processes in societies other than my own. Somehow I have been caught up in a long process of de-colonisation which has established in the UK a strong applied academic tradition of development studies or international development. At Bath, we are going through an exciting period of bringing together many lines of enquiry from economics to social policy to extend our analysis of poverty worldwide and propose potential solutions to eradicate it. I therefore also acknowledge the contributions to my thoughts of colleagues in the two departments of Economics and International Development, and Social and Policy Sciences, including many graduate students from the early 1980s to date.

My own research wanderings have taken me, in the 1970s, to a village in North Bihar, India; a village in Eastern Bangladesh, ably assisted by Angela, my wife; and to villages in Tamil Nadu, South India. In the 1980s to numerous other villages all over Bangladesh. Back in the Bihar in the early 1990s. To urban Dhaka slums in the mid 1990s. And more recently to numerous, and highly precarious communities in the high mountains of Northern Pakistan.

Of course, one cannot but be impressed with the resilience of these peoples in the face of extreme odds. It is always important to understand, for any society, how people have fun, what they celebrate, how they play, what they value, what they defend, what constitutes self-respect and fulfillment. As a professional outsider, the key research instrument is empathy—a willingness to place oneself as far as is possible into the conditions and

perceptions of others. It is important to participate, to enjoy, and to discard one's own pre-conceptions and preferred styles of living. I must therefore also pay tribute to my many hosts, who with modest means, have welcomed me, helped me relax, have drawn me into their privacy, their intimate moments of celebration and tragedy such as births, marriages and funerals, their dilemmas, fears and worries, and their strategies for survival.

Rudranand Mandal in Pachera village, North Bihar, has been one such host, along with his uncle Nasib Lal. Sivaraj Prasad and his wonderful family in Patna, far from poor but a sharer of great insight. The late Ameerul Huq in Comilla, Bangladesh, and subsequently many friends from Proshika, a large NGO in Bangladesh, among whom Qasi Faruque Ahmed, Mahbub Karim, Shah Newaz and Iqbal Alam Khan stand out. I mention these names as an example of incredible openness and hospitality of the mind which I have found across the sub-continent. There are many others who qualify for similar inclusion.

Of course, the responsibility for what I have learnt is my own. The focus in this lecture is on how people deal with poverty. I am not trying, here, to define it or to quantify it or to convince you of its global significance. I take much of that for granted. Nor am I attempting a grand overall theory of the global reproduction of poverty, and a global wish list of poverty eradication measures. Rather, I am seeking to draw you into the flavour of the experience of being poor and the survival strategies enforced upon farmers, tenants, labourers and casual urban workers of both sexes, including children. From this, I am seeking to point out that there are no panacea solutions, and that the rhetoric of international organisations, the prescriptions of aid agencies and the hand wrenching of charities fail by and large to engage with the subtleties of structural conditions, comprising power and inequality, and the constraints they place on human agency.

I am certainly wanting to say that the wealthy, anywhere in the world, are implicated in this reproduction of poverty. Famines in Africa, malnutrition across the subcontinent, appalling labour standards in the industrialising countries of the South, poor prices for coffee producers and other commodities on our supermarket shelves, over-exploitation of precarious lands, unregulated disposal of toxic waste can all find their way back to the front doors of the wealthy wherever they reside.

In the absence of any significant autocritique by the world's rich, the poor are urged to act for themselves: to form cooperatives, to invest more rationally, to have fewer children, to invest in education, to struggle for rights, to change the political settlements, to overcome cultural barriers, to cultivate more intensively using modern technologies, to abandon rituals and expensive festivals (to stop having fun?), to become entrepreneurs, to create their own banks, to pay for non-subsidised services, and so on. They are awarded the moral duty to help themselves, as long as they do not help themselves to the property, possessions and privileges of the rich. There is an ethical paradox here: fight for and claim your rights, but do not expect others to assist you by performing the correlative duties of honouring and enabling the realisation of those rights.

So what do poor people actually do amid these exhortations? What makes sense to them to get through today, and following weeks and months? Struggling against us for a fairer share of the cake is risky.

We effectively 'employ' tiers of intermediaries between us and them. Complex business structures which end up managing the poor in the workplace, on the land, in the street and the slums. Garment factory owners in Dhaka who are currently resisting the requests by their female workers for a Friday holiday, or for sick leave without job loss, or for job protection during maternity breaks. Landlords extracting below value produce from their tenants before selling it to our supermarkets. Traders using debt bondage to similar effect. 'Mafia' bosses controlling labour supply to factories and suppressing urban discontent.

If you can't beat them through voice (i.e. representation, protest and struggle), then the only other options are exit or loyalty. Voice cannot be ruled out, and I will return to that theme. But for the moment, my analysis focuses upon the exit and loyalty options. But as we will see these options are problematically interrelated.

A classic exit option, escaping from the immediate structural conditions causing poverty, is migration. Usually we think of this as rural to urban, escaping from the intimate oppressions of landlords and moneylenders over tenants and poor peasants. But it can also be rural to rural, as agricultural labourers seek farm labouring opportunities elsewhere when local demand is low and wages drop below subsistence levels.

Consider the example of Mushar landless labourers in NE Bihar. These are the 'untouchable' caste for whom the term 'social exclusion' should have been invented. Unable to bid up the price for their labour in the locality, due to multiple dependencies on their landlords, a significant proportion migrate the whole way across Northern India from East-West to the Punjab to work in the fields of the large, commercial wheat and maize farmers. There, they receive much higher wages in line with Punjab rates where labour is scarcer. But they are vulnerable at the same time. Their Punjabi employers work them hard, beat them up for laziness, and terminate contracts at short notice. The Bihari labourers have to rely upon the Sikh labour brokers who brought them there in the first place for alternative employment and protection. Meanwhile, back home in NE Bihar, what about their womenfolk? Knowing that they will be away for months, maybe years at a time, the men have to secure the livelihoods of their wives and families. First they have to make arrangements for remittances to be sent back to their families. This is now done through money orders via the local post office. But the local postmaster, from one of the richer landowning castes in the village, takes an informal cut on each transaction. Without this cut, he simply will not deliver the balance to the recipient family. Secondly, knowing that the remittances will not start flowing immediately, and also in need of some money to finance the costs of his migration in the first place, the labourer has to borrow from a local employer, landlord cum moneylender. As collateral he offers his wife's, and maybe his children's, labour for the price of meals only. In this way, he secures his wife's minimal level of survival to enable him to exit local structural conditions only to enter other exploitative relations a thousand miles away from any familiar networks of support.

Thus the search for higher wages has entailed acceptance of, or loyalty to, other entrapments in the home village. In other words, opportunity has come at a high price, especially for women sold into debt bondage.

Let us now take the more familiar example of rural to urban migration. Bangladesh has a population of about 130 million and is currently @85% rural. Of this large rural population, about 60% are landless in the sense of insufficient access to land (as owners or tenants) to grow cereal crops for subsistence. This translates into plus 10 million households out of a total of @22 million households for Bangladesh overall. These landless labouring families depend upon seasonal agricultural employment, and many are even too poor to carry debt with moneylenders. Indeed many became landless after losing their small holdings to moneylenders in lieu of non-repayment. Moneylenders are also employers and petty landlords. The labourers therefore have few options to avoid the exploitative control of their patrons in the village These patrons also collaborate with local officials to manage the local public works contracts, which notoriously cheat labour of the published wage rates during the lean agricultural periods. So not much opportunity for the labourers to escape from these local monopolies of power, though they have been assisted significantly by NGOs over the last 2 decades, and I will return to these counter-efforts later on. Under these oppressive conditions, labourers and parts of their family migrate to the city. Dhaka, the capital, where with others I have been working to understand livelihood strategies in its slums is becoming a mega-city of 8 million people from its small origins when Angela and I first arrived there in 1974. Its population is rising everyday. But there are 6 other provincial cities also growing rapidly.

What happens to the rural migrant in the city? They shed their rural chains (maybe) only to don some urban ones. The term 'social exclusion' has entered our vocabulary to describe sections of our population in Europe who experience long term unemployment and a decline in other services. However, in Bangladesh and similar societies, we also have to recognise problematic inclusion, or adverse incorporation, as a generic process. The urban migrant cannot survive without being included in some way. He (or she, if seeking garments factory work, for example) usually arrives via family connections, staying with a relative in a slum hovel.

Surprisingly the average time period for gaining the first employment is less than one month. How is this done? The relative has a strong interest in not acquiring a long term dependent. The migrant is introduced to the local, slum, boss who is part of a mastaan structure—that is a kind of mafia underworld of brokers and intermediaries. They link the migrant to the labour market, taking a share of the wages earned.

Later on, when the migrant seeks his own shelter and wishes to bring other family members from the village, he will need the support of the mastaan who will allocate a plot and link him to materials, to the standpipe for drinking water, to fuel sources for cooking, to illegal hook ups to electricity. Although the slum may be officially temporary (squatter settlements have already existed for 25 years), the mastaan pays off the national and municipal officials and in effect offers 'tenure' to his migrant and settled clients. The mastaan may find the migrant's wife a domestic labour job or one in a garments factory,

since the factories always recruit in this way. The mastaan provides these services in exchange for loyalty and political support in conflict with other mastaans. He may also expect the migrant dependent to join him in 'disciplining' residents who step out of line (non-payment of rents, wage commissions and other 'taxes'). The mastaan may function to ensure law and order in the absence of effective policing. He may offer freedom from molestation of women as they walk to the factories or the middle class houses. He may even intervene in domestic disputes, and his approval might be sought for marriage alliances. The social organisation of some streets in Derry or Belfast come to mind.

Thus, in the context of a weak state and uncertain markets, where the normal rules of supply and demand do not easily apply, these 'mafia' forms of ensuring livelihoods security become the only game in town. Each urban territory is characterised by its own monopoly of control over, as Ian Gough would say, needs satisfiers. Exit from one situation has led to problematic inclusion: enjoyment of rights, which are informal and come with a loyalty price tag. The desperate need for short term security reinforces and validates these institutions, and by the same token postpones the prospect of creating more enduring, transparent and less exploitative livelihood conditions.

The migrant, in this example, has had to enter a network of relationships, not of his own choosing, in order to create an immediately sustainable life in the city.

Sociologists and anthropologists contribute the analysis of networks, or in another language, social capital to an understanding of how markets and access to public services really work. No market exists in a social vacuum, even the most computerised financial ones. They are all institutions involving trust, multi-period games and interlocked transactions. People, as social actors, deliberately create linkages and networks to introduce predictability, certainty and security where it might otherwise not exist. Re-negotiating from first principles, or seeking market or services information from new sources each time, is too expensive on time as well as the nerves. The transactions costs are too high and inefficient. The outcome too uncertain. Sophisticated societies evolve complex, universal institutions to achieve certainty for their citizens: laws of contract; rules of equity; criteria for queueing; authoritative labels for targetting resources and affirmative action; and so on. Where these conditions do not prevail, people have to organise their own security more personally.

I return to Bihar for illustration of this point, with two highly contrasting examples: marriage strategies among peasants in Pachera; and funerals within the middle class in Patna.
In Pachera, North Bihar, with population growth, the landholding of each farming family is declining through multiple inheritance among sons. To survive, the land has to be cultivated more intensively: two high yielding crops a year to replace traditional, low yielding ones. This entails access to groundwater irrigation via access to mechanised pumpsets and tubewell borings. This in turn requires access to diesel. It also requires access to other inputs associated with the Green revolution: HYV seeds; chemical fertiliser; pesticides; and maybe herbicides. It might also require access to mechanised ploughing services (i.e. tractors or power tillers), as well as mechanised threshing and

milling. It is another lecture whether such technologies are sustainable in the longer term. I confine myself here to the knowledge of the Pachera farmers about their options.

How to access all these inputs when the market for them is constrained by the state (rationing, fixed prices, subsidised, interlinked credit support), but where the state operates preferentially, without regard to equity? In other words, only richer farmers with links, maybe kin or caste, to local officials and with a capacity to collude in ripping off the public purse through bribery can actually access these inputs with certainty. The richer farmers monopolise this access and exclude the poorer ones. The poorer farmers have two options. They can either lease their land to the richer farmers for the high tech season (reverse tenancy), or find other ways of linking to them to share in the access. The linking option might be secured through marriage. I had puzzled in my last visit to the village why the value of dowry was rising steadily above inflation until I discovered that poorer families were desperate to marry their daughters into stronger families as a way of establishing kin relations, and thereby linking to these agricultural inputs. But in order to get their daughters into these stronger families (within the same caste group, of course), the poorer family had to offer a dowry above the rate offered by other competing families. To do so actually involved poorer farming families mortgaging out some of their land to third parties to raise the required amount, in the hope that consequent intensified production on the remaining land would enable them to repay debts and re-claim the mortgaged land. When presented with this analysis, my village informants confirmed it.

It is not only the poor who need to search for security. Many in India regard the state of Bihar as severely 'backward' by comparison with other states in the India. Some refer to it as the last bastion of feudalism. It is a place of mafia type gangsters and dacoits (bandits). Let us just say, it is an insecure place. Rich people get kidnapped for ransom. There is pervasive corruption. Public services are not delivered without ex gratia payments. The public infrastructure barely operates. There can be many explanations for this state of affairs, and elsewhere I have attempted that. My concern here is that, given these conditions, how do people cope? Of course their private ways of coping function to postpone an improvement in the quality of governance which all might desire: a classic free-riding problem. In extremis, those who can, exit: for example to America. More of that later.

My closest friends in India are a middle class family from Patna, the state capital of Bihar. A few years ago, when I was staying with them in the ancestral house in the old part of the city, the grandmother matriarch of 4 sons died. The eldest son (in his late 60s) is our primary family friend, but his younger brothers are close as well. The house is old, large, sprawling with add-ons, intricate stairs and passage ways, 4 and half floors built around a central courtyard. Given its initial foundations, it is a building engineer's nightmare. Clean and comfortable inside, with vestiges of early 20th Century colonial furnishings. Outside, in the street, squalor: a dirt alley with fetid puddles, hairy black pigs grazing the garbage, open sewers, human faeces and a smell combining it all. What is going on? Even for the senior public servants of this family, some of the seniormost in the land, there was no faith in the public services and institutions. No willingness

therefore to pay appropriate taxes and exercise collective voice on the local political system to maintain or improve services. Rather, they had opted to use their networks for private solutions to ensure necessary service and access.

Back to the grandmother's death. In this part of India, a death pollutes the family and the family has to re-enter the society in stages over 10 days by feeding others. The first stage involves a meal with very close family, about 30 in this instance. The second stage involves feeding the acknowledged extended family: about 100. The final stage is a feast for the 'community' within which the family operates. By accepting the invitation, the guests are publicly accepting food from a de-polluted house. The guest list was @ 700. My relationship to the family is such that I could sit with them and analyse the guest list. Why this person, why that person? I even joined the brothers as we moved around Patna handing them out in person. The guests were key actors in Patna: one had obtained admission for one of the daughters to the premier women's college 15 years before; another can be relied upon to maintain the telephone connections to the house; another performed a key emergency operation for a family member, jumping over other patients in a year long queue; another helped contact with the gangsters to pay the ransom for a distant family member who had been recently kidnapped; and so on. 700 guests each with a rationale which had ensured private provision to this family in the context of public neglect. And me, as a guest? Where did I fit in to this scenario? Well, no preferential admissions to the University, but our house in Bath is understood to be the family's transit stop between India and America, to which part of the family has exited from the precarious security to be found in Patna.

One of the ways to seek security is to diversify. The 4 brothers above are well spread across different sectors so that their combined networking is formidable. Migration, as remarked earlier, is a form of diversification. Some people live in such precarious environments that they will alter their time-preference behaviour considerably in order to spread their options over more activities and sources of income. Generally we presume that the poor discount the future at a much higher rate than better off classes. For the poor, the future is too uncertain to do otherwise, rationally. Their more hand to mouth existence requires them to live in the present with their scarce resources, since they have little scope to forego present consumption to make longer term investments. But there are examples of sacrificing the present to diversify for the future.

Thus poor families in the remote mountain areas of Northern Pakistan (where I spent most of last month) have historically overcome the most amazing communication difficulties to access education. Before the completion of the Karakoram Highway in 1978 from Islamabad through Hunza to Khunjerab and beyond to Kashgar in Western China, Hunzakutz families would send their sons down the valleys on horseback or foot, negotiating faint paths high on the edge of deep ravines to schools in Gilgit, and colleges downcountry in Karachi and other cities. Now many families in the Northern Areas and Chitral (on the edge of the Hindukush range) have diversified from subsistence agriculture and livestock management, with sons in the army, government service, business and NGOs sending back remittances. This strategy has extended to girls in the more flexible Ismaili communities. Imagine the leaps of faith required for families, for

whom late winter and early spring famine was a normal expectation as the food stores were consumed, to put aside sufficient savings or to sell valuable agricultural land in order to invest long term in a son. Of course, once the process started, then the kin networks were established and others could follow. It is simply not possible, now, to understand the livelihoods of many households in a large growth pole village like Booni in Upper Chitral, without appreciating their dependency upon family members' earnings in far away Karachi, where various associations of Chitrali workers attempt to protect their brethren amid the political volatility and labour market predators within the city. However this route to security may increasingly be threatened by the economic recession gripping downcountry Pakistan, with signs already that the labour market is saturated , with frustrated over-educated young men returning by default to their villages in the North, undermining status and unable to realise the investment in them. This is a sharp reminder that wider economic processes, as well as events, define local opportunities. The confrontation with India over Kashmir and the destabilisation of Afghanistan by the Russians and Americans between them all translate into an excessive military budget for Pakistan which contributes to the economy in some ways, but denies it crucial, poverty focussed development resources as well.

The security seeking strategies noted so far reflect a general pattern of social change in poor countries away from collectivity towards individualisation. In this process, the poorest families and individuals are increasingly marginalised and excluded from livelihoods claims in the society whether via economic activity in the market or allocations from the state.

This has to be a qualified generalisation, with many examples of renewed processes of identity occurring expressed through religion, ethnicity and other issue-based movements. There also remain important examples of common property management of irrigation, fisheries, pastures, forests and micro-hydels. However these examples of collective behaviour are under persistent threat from market penetration and the re-definition of community with joint, extended families breaking up and nuclear family strategies unfolding.

The politics of family division can be revealing of this process. Among families of inheriting brothers, elder brothers may wish to retain the collective resources of their joint inheritance to fund the education and dowries of their children and then initiate a division into separate nuclear households before being caught for the obligations to nephews and nieces. Likewise, younger brothers may seek a division before incurring obligations on their older brother's children. Younger sisters-in law may also be unhappy to see their incoming dowry (their security) being recycled via the dowry of a niece-in-law. I have witnessed all these strategies and rationales among families in North Bihar, Bangladesh and Northern Pakistan. They reveal a complex interface between competing cultural values: an increasing desire to concentrate investment resources upon one's own children, competing with historic obligations to wider kin. A shift, in another words, from horizontal and diagonal transfers to vertical ones. Many colleagues in the Aga Khan Rural Support Programme in Northern Pakistan, where I am currently working, have shared this dilemma with me. As individuals they have gained professional status with

corresponding salaries and other positional goods, but they would prefer to resist the claims on these resources by extended kin in order to ensure quality education for their own children. Colleagues in Bangladesh have already managed this psychological and moral re-alignment. This quest for a more focussed, targeted, inter-generational transfer of resources, though retaining correlative expectations about old age care, can be interpreted as the shrinking of moral responsibility which also inaugurates or exacerbates processes of socio-economic differentiation. Thatcher's Britain also comes to mind as a deliberate attempt to engineer this outcome, derived from a dubious theory of individual incentives. The concern is whether this has now become the underpinning philosophy of international development.

Casting people free through individualisation impacts upon women even more acutely in strongly patriarchal societies as even the household cannot be taken for granted as an altruistic social unit for all its members. Such women are frequently faced with the dilemma of being oppressed by men but unable to survive without them, because men represent the social capital in the community. Take, for example, garment worker wives in urban slums in Dhaka. They experience extreme insecurity in the workplace with no sick leave, maternity leave or leave to care for family members, especially children. Often their husbands do not have regular jobs and depend heavily upon such working wives. However they also resent their absence from domestic duties, including emergency care, and expect them to do the double day.

Under such competing demands, women can frequently become sick due to long hours of work and poor nutrition, and become the victim of male violence within the home. They may also become pregnant again. Inability to work, for any of these reasons, leads to instant dismissal and consequent rejection by the male, who seeks another working partner. The woman, however, cannot survive for long in the slum without male protection. If she manages to re-enter work, her chances improve of finding a new partner with some dignity. Otherwise she faces a more degrading new relationship, or prostitution. In our studies, we have observed these patterns of marital instability leading to strategies of re-partnering and serial monogamy as women search for security, and men search for income earning partners. In these re-partnerings, it is children who also suffer as more of them acquire step-child status. Children accompanying a woman to a new relationship are most likely to be rejected by the new husband, especially if he has his own with him, or new ones are produced by the new relationship. Such step-children enter a life on the streets, perhaps returning home at night, perhaps not. They too search for security by entering neighbourhood gangs, operating within the informal sector. Boys become incorporated into mastaan networks, girls become attached to men at an early age and directed into domestic service, garments work or prostitution. So, the whole cycle repeats itself. When all else fails, street begging leaves them vulnerable to harassment and rape by the police and other non-uniformed street gangs. Even begging rights require something in return.

The theme of shrinking moral responsibility, brought on by processes of individualisation, represents a severe challenge to those among the poor who are heavily reliant upon the charity or goodwill of others in the absence of effective rights and

entitlements, guaranteed and delivered by the state. We might use the term 'destitute' to describe such people. Begging is often enforced upon them as the only strategy left. Let me use the example of a beggar (if I might use that term for the moment) who used to visit me regularly when I lived in Bihar.

He has an interest in gaining my moral commitment to his plight. Assuming my charity, I have an interest in giving him some money and sending him on his way as quickly as possible. In doing so, I label him as a 'beggar' and de-personalise him by that act. He needs to present himself to me as a more holistic person, with a variety of needs with which I should identify. Furthermore, in doing so, he hopes to set up a multi-period game, with multi-dimensional reasons on my part for favouring him. He wants to establish regular contact and regular income from me. To do this, he must gain my interest in his (s)tory, rather than just be treated as a case.

> 'Can I come at this time every Friday, Sahib? And next Friday, I will bring my little boy along. I cannot afford his education but you will see that he is a bright lad with prospects, if only I could send him to school.'

Sure enough, next Friday he brings along his son. He also tells me that his wife is sick and needs medicine. And so the process goes on, as he draws me into the story of his family, and its multiple needs over time. He has moved my perception of him from a de-personalised, abstract term like 'beggar' towards a real person, a client with me as his patron. If he is successful, I can no longer restrict the relationship to a simple transaction triggered by thinking of him only as a beggar. Rather, I have been brought into a moral commitment to him and his family. In this way, he has transformed a precarious, tenuous link into a predictable, multi-dimensional one.

This whole process might be understood through concentric circles of moral proximity. The outer circle is the most instrumental and therefore unpredictable for the destitute man. I can easily terminate it. But the termination option becomes more difficult as I am drawn into the inner circles of his moral universe, with a corresponding shift from a pragmatic to normative basis for the relationship. In this way, he has established an important set of informal rights and entitlements in the private sphere, given their absence in the public sphere. He has thus reduced uncertainty and gained some security.

By dipping into these case examples of seeking security I am essentially talking about two principles which guide the agency of the poor and others faced with uncertainty: risk management and time-preference behaviour. The uncertainty derives from an overall instability and volatility in political, economic, social and moral environments. Governments that don't work, with a corresponding weak sense of citizenship. Economies that experience price fluctuation in key commodities, including exports, which affect employment levels. Hostile political economies, characterised by inequality, privilege and exploitation rather than abstract laws of supply and demand. Rapidly changing identities and loyalties comprising continuous fission and fusion. And all these combining in a destabilising of the moral universe around themes of trust, loyalty and

responsibility, entailing a world of cheats, free-riders and predators. Living in such conditions is risky, compounded by even more uncertainty about the future.

For those of us in advanced economies, risk management partly involves preparing for the future because we think it secure enough to warrant such preparation. So we save through pension plans, and take out various personal equity policies. We are also prepared to commit to long mortgages, as well as to shorter term borrowing for consumption items like cars. In the present, we might acquire diversity through dual income families; and we might continuously update our skills to connect to increasingly flexible labour markets. In this way, among others like driving carefully or conforming to law in the expectation that others will do likewise, we gain our security.

None of these strategies are so easy, or indeed rational, under conditions of high uncertainty. The poor, almost by definition, face more uncertainty than others. They have less control over relationships and events around them. They are obliged to live more in the present, and to discount the future. The value to them of the known present exceeds that of the unknown future. In other words, their time-preference behaviour is for the present, which leaves them more vulnerable for the future. And risk management in the present involves loyalty to institutions and organisations that presently work and deliver livelihoods, whatever the longer term cost. Thus multi-period games are established on the basis of patron-client dependencies, comprising multiple web of transactions which limit the client's room for manoeuvre since all ties could be threatened if one of them is allowed to collapse. Preparation for the future is continuously postponed for survival in the present. This means of course that the poor always live in the risky present, as dependents.

Much poverty-focussed development policy is therefore about altering time-preference behaviour. More security in the future, means more power in the present, which means more security in the future, and so on. Trying to create virtuous circles rather than vicious spirals. For example the poor are encouraged to save through the expansion of microfinancial services, as a condition of availing credit. Thus savings and credit can be used for consumption smoothing and liquidity management purposes under conditions of high income fluctuations and vulnerability to life cycle shocks (medical expenses, marriage and funeral expenses, other ritual observances) as well as unforeseen disasters, like floods.

Since I can be accused, so far, of offering too much gloom, I should pay tribute to the human agency which deliberately searches for security amid uncertainty. In a way, I have done so already by reporting the attempts of many poor people to problem solve for themselves. But we can go beyond that.

The other side of my working life, fully consistent with the mission of this University, has been to join with others in the application of my research and analysis directly to overcoming poverty in sustainable ways. Not through charity and good works, but

through supporting human agency to create institutions and movements through which rights and economic opportunities can be realised and defended. Rights and entitlements given by charitably minded donors can be as easily removed. Rights won through the re-alignment of power and economic relationships are more secure. Rights are about removing uncertainty, and thus altering time-preference behaviour.

Much of this applied experience has been in Bangladesh, where I have been fortunate in having close working relations with one of its largest NGOs working for landless men and women, Proshika. Thus early in the 1980s, my analysis of increasing land fragmentation through multiple inheritance, with consequent irrigation management problems for farmers with scattered plots, led to the programme of supporting landless groups to set up irrigation companies and sell water to these farmers. With water as the second most important means of production, the landless could thereby become owners of water and secure their position more strongly in the expanding agricultural economy.

This has been described in my book, co-authored with Richard Palmer-Jones, *The Water-Sellers*. My analysis of the way in which local mastaans and public works engineers controlled and cheated rural earth-shifting labour led to the formation of Labour Contracting Societies, as reported in *Bangladesh: Whose Ideas, Whose Interests?* The overall analysis of the need for landless men and women to struggle against landlords, moneylenders, local officials and excessively conservative local elders bent on restricting the mobility of women and their rights to work outside the home was made in *Breaking the Chains*, co-authored with Bosse Kramsjo. The strategies of poor fish traders to build trust among village pondholders to purchase their fingerlings and thereby achieve some market security was analysed with David Lewis and Rick Gregory in *Trading the Silver Seed*. The significance of micro-credit and microfinance strategies for enabling liquidity management and consumption smoothing over short and long term cycles, thereby contributing to security and welfare was presented by myself and others in a book, co-edited with Iffath Sharif, now at the World bank, called *Who Needs Credit?*

At the same time, I have cautioned against the contemporary hypes about micro-credit and microfinance as a poverty eradication and development panacea in a soon to be published book, again co-edited with Iffath Sharif, entitled *Lofty Ambitions: Quest for Strategic Microfinance*.

This applied programme of work and writing sits alongside various other pieces which emphasise the agenda of mobilisation and struggle, nowadays more euphemistically referred to as 'social development', as the route to improvement of security and removal of uncertainty for poor men and women. But there is deceit in expecting poor people to take all the risks, which puts their very survival at stake. Such struggle can only be iterative with the incremental gaining of economic autonomy as the basis of confidence and room for manouevre. This entails the search for market entry points, and equipping people not just with skills and capital, but with the capacities to operate politically and socially in such lawless markets: i.e. muscle in the marketplace to compete with the muscle of others.

We also have to distinguish between those poor from whom we can reasonably expect counterpart social action, and those who are so destitute and marginalised for whom social protection must be offered by well-meaning external policy. But the onus of this responsibility for poverty eradication should not just rest with the poor themselves. Global citizenship entails global responsibility to struggle for reform of global financial systems, economic relations and moral stances which affect the daily lives of the world's poor. That is why I have chosen this theme of desperately seeking security: to bring those two worlds of ground realities and global movements closer together.

And for those among us with jaded scepticism about the power of human agency to change the apparently deterministic structures which direct our lives, let me conclude with two quotations. The first is from the pre-revolutionary Russian philosopher, Alexander Herzen, taken up by Isaiah Berlin who devoted himself to establishing the liberal basis for the freedom to act.

> 'Where is the song before it is sung?' Where indeed? 'Nowhere' is the answer—one creates the song by singing it, by composing it. So too, life is created by those who live it, step by step.

The second comes from Michael Ondaatje In the Skin of a Lion which describes the struggles of Macedonian workers in early 20th century Canada.

> "I have taught you that the sky in all its zones is mortal. ……Let me now re-emphasise the extreme looseness of the structure of things." (Adapted from Conrad's letters)

And finally, if the search for security is the fundamental quest of any human for peace of mind, then I have offered you a piece of mine as a contribution to that quest.

Thank you