Living Longer, Living Harder:
Ageing in Extreme Poverty in Bangladesh

Dedication
To my parents

Örebro Studies in Political Science 45

OWASIM AKRAM

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Abstract

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The overall aim of this dissertation is to understand the lived experience of ageing in extreme poverty in developing countries, in this case Bangladesh, a country that hosts a large number of extreme poor and ageing population. By focusing on the role of the family, the most neglected pillar of welfare, this dissertation sheds new light on the microprocesses of welfare politics. By doing so, it unravels the complexity and precariousness that characterises the lived experiences of the older persons, and the relational embeddedness of ageing in extreme poverty, which often makes bargaining, under conditions of scarce resources, an essential process.

This dissertation seeks to make contribution at the empirical, theoretical, and methodological levels. *Empirically*, it explores processes of generational transfer of disadvantages that create the conditions leading to the experience of extreme poor late life. *Theoretically* it helps us reconceptualise extreme poverty as 'agency poverty' associated with ageing. By adopting a life course approach, the dissertation advances our understanding of ageing and extreme poverty being inspired by postmodern and postcolonial in-sights, thus highlighting the importance of othering and agency erosion mechanisms. The dissertation also formulates the concept of 'relational security', arguing that the older persons' search for wellbeing and security primarily revolves around their relations. The level of 'relational security' is therefore a crucial marker of wellbeing and security during the late life. Lastly, *methodologically*, and relying on an activist approach, the dissertation challenges some of the conventional ways of doing research. It emphasises the need both to duly recognise the power and agency of the vulnerable research participants and to facilitate a space to exercise their power and agency. It also advocates for researchers to be more mindful about their accountability to the research participants.

The dissertation discusses the policy implications of the findings and highlights that poverty policies and interventions should be concerned about 'agency poverty' and add provisions that contribute towards restoring older persons' agency by, for example, empowering them politically. Policymakers also need to be aware that individuals' different levels of relational embeddedness play a critical role in determining the outcome of policy interventions tackling extreme poverty in old age.

Keywords: Ageing, Agency, Extreme Poverty, Generational Bargain, Life History Interviews, Othering, Postcolonial, Qualitative, Social Policy, Welfare Regimes

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'…*Then which of your Lord's favours will you both deny?*' The Qur'an; 55:16

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List of Articles

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II. Akram, O. (In Review). Othering and Agency Erosion of Older Adults Living in Extreme Poverty. *Journal of Aging*.

III. Akram, O. & Maître, M. (2022). Family's Roles as a Welfare Pillar: The Case of Older Persons Living in Extreme Poverty in Bangladesh. *Development Policy Review*. Accepted Author Manuscript e12679, DOI: 10.1111/dpr.12679

IV. Akram, O. (2021). Getting Extreme Poverty Narrated: Methodological Challenges of Interviewing Older Persons. *International Journal of Qualitative Methods*, *20*, 1–11. DOI: 16094069211016716.

Abbreviations

CPRC	Chronic Poverty Research Centre
EU	European Union
HHs	Households
INGOs	International Non-Governmental Organisations
IRB	Institutional Review Board
MDGs	Millennium Development Goals
NSSS	National Social Security Strategy
NGOs	Non-Government Organisations
ROIs	Reflections on the Interventions
RO	Research Officer
SDGs	Sustainable Development Goals
MIPAA	Madrid International Plan of Action on Ageing
UDHR	Universal Declaration of Human Rights
UKAID	United Kingdom Agency for International Development
UNDP	United Nations Development Programme
USD	US Dollar

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Chapter 1 – Introduction

This dissertation engages with the question of what it means to age in conditions of extreme poverty. Few studies have explored the way welfare is arranged for and provided to older persons living in conditions of extreme poverty in developing countries. As many developing countries lack formal and secure welfare arrangements for all its citizens, vulnerable groups like older persons must rely on informal welfare arrangements for their survival. Their families and close relations stand out as the most important providers of informal welfare. By focusing on the role of the family, the most neglected among the three pillars of welfare (i.e. state, market, and family), as acknowledged by Esping-Andersen (1999, 2002), this dissertation sheds light on the microprocesses of welfare politics in Bangladesh, a country that is home to a large number of extreme poor and ageing population. This dissertation unravels the complexity and precariousness of ageing in conditions of extreme poverty, and depicts the relational embeddedness of extreme poor individuals through which welfare and security are bargained (or negotiated). It explores this area through the concept of the *informal security regime* (Wood, 2004).

Extreme Poverty and Ageing in a Global Context

Developing countries remain a hotspot for extreme poverty. At the time of writing, half the world's extreme poor lived in only five countries: India, Nigeria, Bangladesh, Indonesia, and Kenya (Pande & Enevoldsen, 2021; Page & Pande, 2018). In these countries, some social groups are more at risk of extreme poverty than others. This generally concerns the ageing population (Heslop & Gorman, 2002). The nexus of extreme poverty and ageing has gradually moved to the forefront as a major challenge for policymakers and researchers alike. Most developing countries are undergoing a demographic transition, and this has culminated in a rapidly increasing ageing population. In 2019, there were around 703 million older persons in the world aged 65 years and above; this number is projected to range from 1.5 to 2 billion by 2050 (United Nations, 2019; Alejandria-Gonzalez et al., 2019). Around 62% of this population lived in the developing countries in 2019, and by 2050 most of them (1.2 billion) will be living in Asia (Alejandria-Gonzalez et al., 2019). No systematic study has attempted to make a global estimation of old age poverty. It has been sporadically estimated that a quarter to half of the older persons are at risk of living in extreme poverty based on where they reside (Batana et al., 2013). These

estimations offer just an indication of the problem rather pinpointing the intensity and extent of it.

Given the severity of this development, extreme poverty and ageing have been increasingly prioritised in key international conventions and global policy documents. The eradication of poverty in all its forms continues to be a global policy priority, from the Universal Declaration of Human Rights (1948), through to the Millennium Development Goals (MDGs, 2000) and then to the Sustainable Development Goals (SDGs, 2015), which pledged to 'leave no one behind' (UN, n.d.). SDG 1 seeks to 'end poverty *in all its forms* everywhere' and aims to address people '*of all ages* living in poverty in all its dimensions' (emphasis added; UN, n.d).

The Madrid International Plan of Action on Ageing (MIPAA, 2002) is the most important political declaration on ageing issues; it prioritises ageing as a development phenomenon and stresses on eradicating old age poverty to ensure *A Society for All Ages* (Sidorenko & Walker, 2004). MIPAA urges the mainstreaming of ageing into existing poverty policies and programmes (Kunkel et al., 2014), and asserts that 'policies on ageing deserve close examination from the developmental perspective of a broader life course and a society-wide view' (MIPAA, 2002).

Yet, research continues to show that older persons are at risk of living in extreme poverty and being left behind (Lloyd-Sherlock, 2000; Gorman & Heslop, 2002; Zimmer & Das, 2014). Researchers also have scant levels of knowledge on how people navigate their life course, and arrange for their welfare while navigating their age in conditions of extreme poverty. As Vera-Sanso et al. (2018, p. 328) noted, 'research on all aspects of later life remains sparse in low- and middle-income countries'. This lack of research creates a knowledge gap that undermines the possibility of achieving the political goals, and as a result, older persons continue to remain vulnerable. This dissertation seeks to address this lacuna.

Welfare Regimes and the Family As a Pillar of Welfare

The dissertation focuses on the lived experiences of people ageing in conditions of extreme poverty in developing countries, and uses Bangladesh as a case. The choice of analysing extreme poverty in a developing country has consequences for the type of welfare and wellbeing arrangements in focus in this study. Every society and state have their own arrangements for welfare and wellbeing. Together, they form a 'regime' that delivers welfare (or ill-fare) and security (or insecurity) to its members and citizens. For instance, in some societies, the state and the market have dominant

roles to play in delivering welfare to its citizens, whereas in other cases, the family and other semi-formal and informal actors (e.g. community, religious organisations, etc.) play a more prominent role. The functioning of these regimes determines the possibility of an individual living in conditions of extreme poverty or non-poverty. For example, how a family decides on the distribution of resources in the present profoundly impacts the welfare and lives of its children in the future. The systematic study of welfare regime typologies began to expand with Esping-Andersen's seminal contribution titled, 'The Three Worlds of Welfare Capitalism' (1990). Esping-Andersen formulated several welfare regime typologies based on the interlocked nature and functioning of three essential welfare pillars, namely the state, market, and family.

However, Esping-Andersen's contribution is grounded in the context of developed societies, which has limitations when it comes to comprehending the welfare contexts of developing countries. This is because in most developing societies, the reach and quality of the state-led formal welfare services are insufficient and problematic; the market is imperfect and discriminatory towards the poor; and the society and institutions are highly clientelist (Wood, 2004; Wood & Gough, 2006). In such a context, many other non-state actors (for example, family, kinship, community, civil society, and other informal institutions) play more prominent roles. From Esping-Andersen (1990) to date, the family has been listed among the major pillars of welfare across all typologies proposed and formulated. The family predates the state as a welfare institution (Fineman, 1995). The market and state appeared thereafter to organise and deliver human needs and welfare in a systematic and regulated manner. Yet, 'scholarship on the welfare state was slow to recognise the importance of family, viewing the state–market nexus as the major source of political activity' (Daly, 2010, p. 141). Esping-Andersen (2002) acknowledged that while we know a lot about the state and market, there has generally been an insufficient assessment of the family. The welfare literature that has engaged in discussions on the family is dominated by the ethnocentric conception of the Western nuclear family. The reality, however, is that the family's welfare-related roles, contributions, and significance differ across societies, based on the composition of the family system in itself. Thus, the idealisation of the nuclear family has consequences when it comes to picturing reality.

Building on Esping-Andersen's (1990) seminal contribution, Wood (2004) developed a meta regime that better explained the welfare context and arrangements in developing countries. Wood (2004) called them in-

formal security regimes. For Wood and Gough (2006, p. 1699), 'informal security regimes describe institutional arrangements where people rely heavily upon community and family relationships to meet their security needs, to greatly varying degrees'. In Wood's (2004) approach, community, kinship, and family are considered key institutional domains that shape social citizenship, wellbeing, and lived experiences in developing societies. The insufficiency (near absence) of formal services and provisions along with the lack of alternative mechanisms such as strong social protection regimes, accessible market driven services, and so on, force people to rely on family more than other actors. As a sub-regime in itself, the family holds a group of 'linked lives', which refers to the interconnectedness of lives across generations shaped by kinship (Bengtson et al., 2012, p. 10). This interconnectedness and interdependence is demonstrated through different sets of interactions leading to welfare and wellbeing outcomes in different directions.

Family and Poverty As Political Constructs

This dissertation focuses on the lived experiences of the welfare arrangements for older extreme poor living in developing countries. This topic offers an opportunity to further our knowledge on the function of the family as a pillar of welfare. Within the family, the welfare of individuals is shaped in a dynamic and complex manner, especially for older persons. The focus on the family thus has a lot of 'explanatory power' (Strach, 2006) to offer us a more advanced understanding of how the welfare and security of individuals may go in different directions, and also implicate extreme poor ageing in developing societies (Akram et al., 2020). Different individuals (for instance, an older person in comparison to an adult) experience extreme poverty differently at different stages in life, based on what they have accumulated over their life course until that point as disadvantages (or advantages) and how such exchanges condition their agency, social capital, and abilities. In a resource-constrained setting, the family acts as a site of bargaining (or negotiation) in pursuit of wellbeing and security. For example, an older person with inferior position in a family may be imposed unfavourable decisions and arrangements by other powerful members of the family.

At the very outset, one may find such day-to-day bargaining and interactions trivial. However, deep within, they are political in nature. Through such bargaining and interactions, the family determines who will get what and how. The interactions and interplay that take place within the family

resemble entitlement politics (Turner, 1989). Here, entitlement pertains to materialistic and non-materialistic assets, capital, and goods including relational goods. The family has all the characteristics of a strong political unit, when seen from this perspective (Strach, 2006). Interactions that decide the distribution of welfare within a family constitute micropolitics. In this dissertation, micropolitics refers to the 'politics of life' and of the processes of our 'being' (Gilliam, 2015, p. 220). For Sharma et al., (2021, p. 226), such dimensions of politics 'can develop alternate conceptualisations of wellbeing based on people's own lived experiences, knowledges and movements'. Focusing on this, we learn the micro processes of 'doing of welfare' and 'welfare in action' (Daly, 2011, p. 6), which can help advance our insights on ageing and extreme poverty.

Bangladesh As a Case

Where do we understand and analyse these micropolitically shaped welfare provisions best? Given the topic of this dissertation, Bangladesh represents one of the best case studies to investigate ageing and extreme poverty in developing countries. It is often considered a development laboratory or test case for development (Hossain, 2021), where a range of development programmes, policies, and models to eradicate poverty have been tested successfully. Bangladesh has made laudable progress in reducing poverty over the last two decades, especially against the targets set in the MDGs. The country is committed to achieving the SDGs. From a 'bottomless basket case',[1] it has now become a middle-income country with continued macroeconomic performance and noticeable improvements in key human development indicators (Hossain, 2017; 2021). Yet, one in four citizens of Bangladesh continue to live in poverty, while a sizeable population continues to live as vulnerable non-poor (Ali et al., 2021). According to the most recent population census, Bangladesh hosts over 15 million people who are aged 60 years and above (Bangladesh Bureau of Statistics, 2022). This is projected to be 42 million by 2050 according to the Population Division of the UN Department of Economic and Social Affairs (UN-DESA, 2019). The country does not seem to be ready to handle an ageing

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[1] It was used by the then USAID Administrator Dr Henry Kissinger in 1972 to refer to Bangladesh as a case where none of the development efforts can be sustained. Many considered this a derogatory remark, which later sparked a considerable amount of discussions in the political and development literatures (for example, see Hossain, 2021)

society. Around 43% of the total number of older persons in Bangladesh are categorised as poor, whereas 28.2% live below the poverty line with high exposure to maltreatment and denial of rights (Begum, 2020).

The complexity surrounding the case of Bangladesh has caught the attention of researchers on welfare and poverty. For instance, Bangladesh has been described as the perfect site to understand the informal security regime better. As Wood and Gough (2004, p. 7) noted, 'the characteristics of a South Asian informal security regime within our framework is displayed well in Bangladesh… (where) welfare outcomes are generally poor and insecurity is endemic. The welfare mix in Bangladesh is much more reliant on family, kinship, community, local government and 'civil society' forms of welfare provision'.

Whereas Bangladesh is, one the one hand, considered a 'surprise case' of development (Hossain, 2017), the gloomy picture surrounding the ageing population and their poverty represents an interesting paradox implying that development do not necessarily result in improvement of the living conditions of the poorest and the vulnerable. The ageing population has received little attention in social policies and development initiatives. For example, Gorman (2017) opined that older persons are not considered a relevant group for development. This means that development and social policy initiatives can be exclusionary, biased, ageist, and exacerbate the conditions of older persons (Randel et al., 1999; Heslop & Gorman, 2002). Older persons are the most unheard citizens, both in political arrangements and academic endeavours in Bangladesh (Rahman & Ahmed, 2006). This not only questions the effectiveness and credibility of the extreme poverty eradication policies and efforts, but also questions whether or not we know the conditions of poverty of the older person living at the bottom of society well enough. If not, we need an alternative approach to understand the status of older persons living in conditions of extreme poverty. To achieve this, echoing Escobar (2012, p. 216), this dissertation seeks 'to make room for other types of knowledge and experience' that centre the voice of the vulnerable and marginalised. This dissertation is inspired by postmodern and postcolonial research traditions and seeks to uphold the voices and concerns of the people ageing in conditions of extreme poverty in a postcolonial society. This implies a major shift from the conventional focus on the materialistic approach to people's own explanations and conceptions of ageing and extreme poverty.

The dissertation concerns one of society's most vulnerable groups, it has to take special methodological considerations into account. As Mel-

rose (2002, p. 338) noted, engaging with vulnerable groups can 'leave researchers feeling methodologically vulnerable, verging on the distressingly incapable, because of emotional and anxiety challenges, and thus ill-equipped to deal with some of the issues that may arise'. While conducting this study, I was careful to reflect on the methodological experiences systematically, and to document and analyse them further. These experiences may influence our way of understanding older persons and their poverty. Bringing them under a scientific debate can lend our research moral legitimacy while also upholding the ethical values and our accountability to the research participants.

Structure of the Dissertation

The rest of this dissertation is organised as follows. I present the research questions in Chapter 2. In Chapter 3, I offer an overview of the research context, including a conceptualisation of extreme poverty in general, and extreme poverty and ageing in Bangladesh in particular. In Chapter 4, I present the analytical framework comprising a brief discussion on postmodernism and postcolonialism as the dissertation is inspired by both traditions. It then explains the key analytical concepts. In Chapter 5, I explain the research methods and the study design. I present a summary of each of the articles in Chapter 6. Finally, with Chapter 7, I conclude the dissertation with a summary of the key contributions, policy implications, and limitations, and define the scope for future research.

Chapter 2 – Research Questions

The scale and complexity of extreme poverty in relation to ageing is huge. This dissertation alone cannot offer an exhaustive account of this scale and complexity. Rather, it intends to cover a few neglected aspects that are considered crucial and understudied. The overall aim of the dissertation is to understand the lived experience of ageing in conditions of extreme poverty in the context of informal welfare arrangements (in this case, Bangladesh). The research process also led to methodological experiences and reflections that formed a crucial part of the dissertation. Following from the overall aim, the dissertation seeks to answer the following questions:

1. What are the key processes that implicate extreme poverty across and between generations?
2. How is extreme poverty experienced by older persons in the family-based system?
3. How are welfare and security in extreme poor families arranged in informal security regimes, especially in relation to ageing members?
4. What are the methodological challenges of doing research with extreme poor older persons?

These questions have been addressed through four articles that shape the dissertation. In response to the first question (Article I), I explored the intra-household relational dynamics and bargaining for security and welfare that implicate extreme poverty across generations. To address the second question (Article II), I sought to understand how interactions, especially within families, affect ageing in conditions of extreme poverty; to identify the crucial challenges they face and what it means to age in conditions of extreme poverty; and to learn how they navigate their day-to-day lives in precarious welfare conditions within the society in general and the family in particular. In response to the third question (Article III), the role of the family in arranging welfare and security where the state and market do not provide for the extreme poor is examined, and subsequent policy implications in relation to ageing in conditions of extreme poverty are presented. Finally, in the fieldwork phase, I experienced several practical, emotional, and ethical concerns while engaging with older persons living in conditions of extreme poverty. These experiences served as a basis to answer the fourth question (Article IV).

Chapter 3 – The Context

This dissertation uses Bangladesh as a case study to investigate the lived experience of ageing in conditions of extreme poverty in the context of informal welfare arrangements. This chapter offers a conceptual understanding of extreme poverty and connects it to ageing aspects. Following this, it discusses the context of extreme poverty and ageing in Bangladesh. It thus presents basic information and state-of-the-art knowledge on extreme poverty and ageing.

Defining and Understanding Extreme Poverty

Extreme poverty is a gross violation of human rights (Pogge, 2007; 2017) and has remained the top and overarching agenda in both the MDGs and SDGs (Senaratne, 2017). It continues to puzzle academics, policymakers, and practitioners alike. It is first important to understand and define extreme poverty in an ageing context. Extreme poverty is multidimensional and highly complex, and has a wide range of causes and manifestations. Also known as 'chronic poverty', 'ultra-poverty', and 'hardcore poverty', the complexities involved make it harder to define and agree upon a universal definition for extreme poverty (Akram et al., 2020; Shepherd & Brunt, 2013). Traditionally, the extreme poor are identified as those who fall below the poverty as defined by an income threshold set by the World Bank. At the time of writing, this was identified as USD 1.90 a day. There is also a widely used calorie consumption approach developed by Lipton (1986). Here, extreme poor are identified as those who cannot consume more than 1805 Kcal a day.

In most studies (for example Banerjee et al., 2006; Lang & Lingnau, 2015; Atkinson, 2019), such measurement indicators have constituted the definition of poverty. These measurements prevent a fuller understanding of the complex causality and processes involved in poverty (Novak, 1995). Critics have argued that when used in policy, such dimensions are crude indicators that measure living in and exiting from conditions of extreme poverty, and depict only a fraction of the extent and intensity of the problem (ibid).

There are also more complex definitions of extreme poverty. Hulme and Shepherd (2003) defined it as significant capability failures or deprivations of individuals for five or more consecutive years. They proposed a five-tier categorisation of the poor: *always*, *usually*, *churning*, *occasionally*, and *never poor*. Of these, *always* and *usually poor* are considered ex-

treme (or *chronic*) poor. For them, the level of welfare and wellbeing in the lives of the extreme poor remains below the standard level for prolonged periods of time, often across their lifetimes. From this, we can derive two basic features of extreme poverty: 1) it persists over a long period, and 2) it continues from one generation to the next. In the complex welfare arrangements that characterise the lives of many extreme poor, they are forced to make extreme choices that keep them persistently in a state characterised by the low level of material and non-material endowments (Kourachanis, 2020). Maîtrot et al. (2020, p. 909) noted that the extreme poor live in complex and vulnerable socio-political environmental systems that 'create and reproduce a powerful and violent ecosystem', thus limiting their autonomy and freedom. Thus, they are forced to adopt more expensive bargains. For example, they have to trade off their agency and future wellbeing to survive the present (Wood, 2003). With such an eroded agency, escaping extreme poverty becomes harder, confining them in an unescapable trap. This line of reasoning refers to the relational paradigm that influences their choices and conditions their agency and power through day-to-day bargains, negotiations, and actions (see also Articles I and II). Building on the relational focus with a micropolitical perspective, this dissertation contributes towards advancing our understanding of extreme poverty, by defining it as 'a dynamic and relationship-laden phenomenon formed by a set of disadvantages that severely limit individual choice and prospects of securing arrangements or earned gains' (Akram et al., 2020, p. 1190). This happens through precarious and complex processes of othering, and leads to a massive erosion in agency (see Article II). This discussion will be continued later in the dissertation.

I concur with researchers who argue that in order to better understand extreme poverty, one must first conclude that it 'is an inherently political problem' (Hickey & Bracking, 2005, p. 851). Researchers have concluded that extreme poverty is reproduced and experienced across generations because the extreme poor's needs and concerns are invisible and disconnected from politics (Mosse, 2010). This concerns the lack of understanding of how the poor functions socially and politically in everyday life. Therefore, poverty must be reconstituted by examining issues and processes connected to social relationships (Shaffer, 2012). We have a lot to learn about how relationships shape entitlement politics at the micro level, and how people living in conditions of extreme poverty experience their life situations. Extreme poverty may reflect the failure and/or inadequacy of social policies. The lived experience of people is crucial in shaping in-

formed social policies. Policies that are not informed of such nuances can obstruct the possibility of people escaping extreme poverty. The lack of understanding of these processes at the micro level offers a blurred image of extreme poverty and constitutes a blind spot in the policy domain (Shepherd & Brunt, 2013).

Although middle-income countries did experience higher macroeconomic growth and stability at the time of writing, the number of extreme poor in those countries was also increasing (Pande & Enevoldsen, 2021; Page & Pande, 2018; Riddell, 2012). For a long time, growth has been considered a panacea for social development and social ills including extreme poverty. However, the concentration of extreme poverty in the fastest growing developing economies indicate that growth alone will not be effective in reducing extreme poverty. Experts suggest that in middle-income countries, the power of growth in terms of reducing poverty has already been harnessed, and for the existing extreme poor there is a need for strong social policies (Desai, 2015). The population of developing countries are ageing faster now more than ever. In middle-income countries, older persons are more at risk of living in conditions of extreme poverty. This trend (of increased economic growth versus more people ageing in precarious conditions) makes middle-income countries rather interesting for the study of ageing in extreme poverty conditions.

Ageing is often considered a demographic challenge, and older persons are considered unproductive welfare consumers. Experts suggest that the debate must be rather on how economic, political, and social aspects are mutually shaping the situation for people ageing in conditions of extreme poverty (Carney & Gray, 2015). Turner (1989) claimed that entitlement politics will crucially determine the future of the ageing population and their poverty status. Also, societal attitudes towards the ageing population are often 'politically incorrect' and continue to enable their deprivation and marginalisation (Carney & Gray, 2015). Extreme poverty of the older persons is nearly a blind spot even though developing societies are ageing faster and older persons are most vulnerable to extreme poverty. This is particularly true for Bangladesh. This dissertation seeks to address this gap in knowledge by offering an in-depth analysis of what it means to age in conditions of extreme poverty.

Ageing and Extreme Poverty in Bangladesh

South Asia is currently the home of more than one-fourth of the global population, which also makes it a major hub for people living in condi-

tions of extreme poverty. Half the world's total extreme poor live in five countries, and Bangladesh is the fifth-largest contributor (Page & Pande, 2018). Bangladesh had a population of around 170 million at the time of study. Of these, over 15 million (9.28%) were older persons. This was 6.23% and 7.47% of the total population in 2001 and 2011, respectively (Bangladesh Bureau of Statistics, 2022). Since independence in 1971, Bangladesh has made a lot of progress in most development indicators. It is a member of the league of middle-income countries, with a per capita income of over USD 2,824 at the time of study (The Daily Star, 2022). Extreme poverty had declined from 43.5% in 1991 to 34.3% in 2000 to 12.9% in 2016 (Bangladesh Bureau of Statistics, 2019). Bangladesh has a life expectancy of 73 years (World Bank, 2020).

In developing countries like Bangladesh, 'markets are imperfect, communities clientelist and socially exclusive, households patriarchal and states marketised and/or patrimonial' (Wood & Gough, 2006, p. 1702). There are definitely policies and mechanisms that may arguably be less functional when it comes to bringing about transformative change in the lives of the most vulnerable and marginalised sections. The Constitution of Bangladesh, the Maintenance of Parents Act 2013, and the National Policy on Older Persons, guarantee the basic rights, entitlements, and dignity of older persons. Through these policies and laws, the family has been brought under statutory obligations to provide support and care to older persons in Bangladesh (Chatterjee & Mahmood, 2022). However, owing to the lack of proper infrastructure, rules, and frameworks, the implementation of these policies and laws is poor, and older persons are deprived of their legal protection and support (Ferdousi, 2020). In 2015, Bangladesh published its first ever National Social Security Strategy (NSSS), which adopted a life cycle approach. The NSSS envisioned a Bangladesh 'where poverty and inequality are effectively tackled, growth and employment are efficiently accelerated, and the weak and vulnerable are adequately protected' (Khatun & Saadat, 2020, p. 214). It promised a comprehensive pension system for older persons, which is yet to be fulfilled.

Very few scientific studies have enabled a comprehensive understanding of the lived experience of ageing in Bangladesh. Studies on ageing in Bangladesh have either been health centric or have dealt with ageing with Western approaches (e.g. successful, active, healthy ageing etc.; Tareque et al., 2015; Wahlin et al., 2015; Amin, 2017; Hamiduzzaman et al., 2018; Rahman et al., 2020; Ali et al., 2022). These studies do offer some indication of the ageing context and justify the need to focus on the welfare and

wellbeing of older persons living in conditions of extreme poverty. For instance, studies set in Bangladesh have traced a high prevalence of depressive symptoms (45%) and suicidal thoughts (23%) among older persons (Wahlin et al., 2015). Tareque et al. (2015) found that poorer older persons (62%) experience a significantly higher range of abusive behaviour from people around than do their richer counterparts (6%).

The old age pension in Bangladesh is only provided to public employees. The country currently spends 3.1% of its GDP on safety nets (including pensions and honoraria for freedom fighters), which is around 18% of the annual budget. However, only 0.97% goes to those who deserve such an intervention (Byron & Habib, 2021). Research shows that there are significant exclusion and inclusion errors in almost all social safety-net programmes (Cabinet Division and the General Economics Division (GED), Planning Commission, Government of Bangladesh, n.d.). For example, Haider and Mahamud (2017) found that around 51% of those who were included in the safety-net programmes bypassed the basic criteria of eligibility, which includes old age and widow allowance. Old age allowance was reported to cover only 24% of the eligible poor (Begum, 2020). The government is currently increasing the reach of its old age allowance programme, which offered around 500 taka/month (USD 5.31; 1 USD = 94.14 BDT, as on 22 July 2022) and the target for 2021-2022 was to reach 5.7 million older persons (DSS, 2022).

Ageing within the family has always been considered a successful form of ageing in Bangladesh (Amin, 2017). Older persons' social status in the region was better in the past than it is in the present. For example, the family was considered a place where two to three generations lived together, and provided older persons a central role that gave them a sense of security, dignity, and togetherness with a comparatively strong sense of filial and moral obligations (Chadha, 2004; Achenbaum, 2010; Shwalb & Hossain, 2017). Religious norms and values play a significant role in deciding the status of older persons in the family and society, and serve as a significant motivation for care-giving (Nilsson et al., 2005; Abdullah, 2016). This traditional superior status of the older persons is under fracture that results in a sense of worthlessness with a profound feeling of the loss of status inside the older persons (Martin, 1990; Bhat & Dhruvarajan, 2001). The central and active role of older persons has now become peripheral and passive. The limited availability of formal support has contributed to the formation of a society based on informality, where the family and communities' role remains central. However, these arrange-

ments are increasingly coming under strain. For example, Ali et al. (2022) found that the neglect of older persons within the family and community is common, especially among those who live in abject poverty. COVID-19 put older persons in Bangladesh in more vulnerable positions, exacerbated by the need for more community and healthcare services (Mistry et al., 2021). Research shows that available healthcare services do not cater to the needs of older persons (Biswas et al., 2006), and that services for older persons are scarce in public and private healthcare settings (Islam et al., 2021).

Bangladesh has remained a social laboratory for researchers and practitioners. Different types of interventions have been tried and scaled to alleviate poverty, many of which are mostly supported by donors and led by non-governmental organisations (NGOs; Hossain, 2021; Ali et al., 2021; Maîtrot et al., 2020). The success and failure of these development programmes are measured with due consideration for income- and expenditure-centric outcomes. These programmes are often criticised because they may contribute to reduce the number of extreme poor than 'reducing its depth or severity' and often they fail to distinguish between the deserving severe poor and the other poor groups (Ali & Mujeri, 2016). Critics also claim that the problem with such an emphasis is that it offers a misleading view of human wellbeing and distorts policy priorities (Lloyd-Sherlock et al., 2012). For instance, Sen and Begum (2008) mentioned that such materialistic scales are insufficient to measure and identify extreme poverty among those who endure deprivation on many different fronts. Whereas targeting the extreme poor is complex, targeting older people is even more complicated. The major challenge in targeting the extreme poor lies in the ability to segregate the extreme poor from the poor and moderate poor. Sen and Begum (2008) highlighted that in Bangladesh, people living in conditions of extreme poverty were either hardly reached, or did not benefit from policies and programmes that targeted the non-poor and moderate poor, as identifying and targeting the extreme poor is not easy. There are documented success stories of microcredit programmes in Bangladesh, but they have been accused of not being able to reach the real extreme poor, like older persons. For example, Begum (2020) noted that older persons in Bangladesh are not even considered eligible client for microcredit, although they have significant financial needs. Most anti-poverty programmes operate in the form of cash or asset transfers along with soft transfers of skills and knowledge implemented by national and international NGOs (INGOs). This is because the lack of assets has been under-

stood as a key characteristic and important driver of persistent poverty (Krishna et al., 2012). Such programmes are accused of excluding the poorest of the poor (Matin, 2002), especially of discounting the wellbeing of older persons and people with disabilities (Sen & Begum, 2008). Older persons without access to such opportunities and with poor support from family and community are forced to work until their dying breath. However, the labour market has always discriminated against the poor in general, and against older persons in particular (Begum, 2020).

Devine's (1999, 2006) work on poverty in Bangladesh delivered a crucial perspective that is highly relevant for this dissertation. Devine found two types of poor populations in Bangladesh. One expressed their poverty with the words *amar kichu ney* ('I have nothing') and the other did so with the words *amar keu nai* ('I have no one'). Whereas both were poor, the second group demonstrated the deepest feeling of powerlessness, helplessness, and vulnerability (ibid). This involves a strong cultural understanding of poverty. In Bangladesh, 'I have no one' refers to the strong role of relationships, which contributes to and shapes people's experiences of poverty. Kamruzzaman (2021, p. 206) found a strong 'sense of vulnerability/helplessness' among the extreme poor in Bangladesh, which refers to poor social relationships. This takes us back to the discussion on the importance of the relational sphere, especially at the family and community levels. This dissertation offers a detailed understanding of such *no-oneness* and the consequences of this *no-oneness* in reference to the ageing population living in conditions of extreme poverty by enabling a deeper understanding of the relational embeddedness and how older persons' welfare, wellbeing, and security are tied to their relationships.

Chapter 4 – Analytical Framework

Background: A Journey

This dissertation answers four research questions through four articles. The articles make use of partly divergent analytical and theoretical approaches, stemming from different research traditions on extreme poverty, welfare, and wellbeing. The analytical diversity reflects the journey through which this dissertation has evolved. Coming from a development background, with almost a decade-long experience of engaging in extreme poverty eradication in Bangladesh, I was already practically acquainted and inspired by certain approaches which also contributed to shape my epistemic position prior to the conduction of this dissertation. This was particularly true for the 'capability approach', as pioneered by Nobel laureate economist Amartya Sen and others. The human development approach promoted by the United Nations Development Programme (UNDP) is also closely linked to the capability approach.

Human capability, according to Sen (1999), is what a person is able to be or do. These beings and doings are defined as 'functionings', the basic building block of the capability approach, which constitutes a valuable life (Robeyns, 2005). A person's capability set comprises all those functionings from which she or he has the freedom to choose (Schischka et al., 2008). Thus, the distinction between achieved functionings and capabilities is between the realised and the effectively possible (Robeyns, 2005). According to the capability approach, poverty exists because of a person's non-achievement of the functionings (beings and doings) one may value and need in order to live a flourishing life. The capability approach is one of the widely applied frameworks (mostly in development studies and economics) in evaluating and assessing individual welfare, wellbeing and social arrangements, the design of policies, and programmes for social change in society (Robeyns, 2005). However, Sen did not specify a list of items as comprising the capability bundle, because as he noted, it is highly contextual. Nussbaum (2011) filled this gap and proposed a list of 10 central human capabilities: life, bodily health and integrity, sense, imagination and thought, emotions, practical reason, affiliation, other species, play, and control over one's environment (pp. 33-34).

The first article in this dissertation, which relies on a pre-existing life history-based qualitative panel dataset, is inspired by the capability approach. Here, I used the concept of (intergenerational) bargain as a crucial

process through which human capabilities are shaped in different directions through the transfer or allocation of advantages and disadvantages across and between different generations. I was initially convinced to continue and use the capability approach to shape the next two articles, which were based on another life history-based dataset primarily collected as part of the dissertation. However, as the analyses advanced, some tensions began to take root. I noticed a few concerns between the empirical data and findings, and the capability framework that I had used to understand the factors that condition the welfare and wellbeing of older people living in conditions of extreme poverty. I felt as if I was artificially imposing my theoretical preferences on the empirical findings. For example, while trying to explain the agency erosion and precarious living conditions encountered by people ageing in conditions of extreme poverty, I noticed that the conception of agency sketched within the capability approach and the agency(-lessness) demonstrated in the life history narratives did not align. The capability approach states that human capability can be made possible by offering choices and opportunities assuming that human beings are always agentic (Gasper, 2002; Crocker & Robeyns, 2010; Alkire, 2005). However, the life histories revealed a strong sense of agency-lessness or the process of the erosion of agency among older persons. Even if one may agree that there is some agency in every human being, it is an inconsequential form of it that I found in the narratives of the older persons (further reflection on this has been presented in Article II). I found this puzzle very difficult to solve with the capability approach. The framework I had developed worked up to a certain point and weakened thereafter. Given that the dissertation focused on giving voice to the lived experiences of the most vulnerable older persons, it drifted me towards theoretical perspectives that were more engaged with ensuring justice to the participants' voices, thus neutralising my theoretical orientation, academic prejudice, and preferences as far as possible. This led to a theoretical immersion exercise. I realised that the societal structure I had dealt with resembled postmodern conditions, and that the existential realities that the life histories revealed were closely related to the subaltern (postcolonial) conditions. Thus, I was inspired by postmodern and postcolonial traditions with the understanding that postcolonialism had its roots in the postmodern tradition. This fusion strengthened the dissertation with multidisciplinarity and theoretical and epistemic pluralism.

The epistemic boundary of postmodern and postcolonial insights is thin in this dissertation, and the two overlap. For example, both postmod-

ernism and postcolonialism overlap in terms of their subject, that is, the most marginalised, subjugated, and oppressed. However, postmodernism does so by reflecting on the contrasting configurations of different societies in relation to globalisation, modernisation, and so on, whereas postcolonialism refers to the context of peripheral and voiceless existence of the oppressed and colonised (Santos, 2010; Quayson, 2005). By engaging with older persons living in conditions of extreme poverty, the dissertation engages with one of the most unheard subjects.

In the next few sections, I describe the essence of these two traditions. I also present a brief account of the some of the key concepts that have been used in the dissertation.

Essence of Postmodernism in the Context of the Dissertation

A postmodern understanding of welfare recognises the need for a cultural and contextual turn that provides a *critical gaze* (Carter, 2012). This critical gaze interprets the postmodern society as chaotic, fragmented, and atomised (Hung, 2022; Stacey, 1997), which gives it the characteristics of 'fragility, fluidity, and liquidity' (Costa, 2013, p. 269). Postmodernism offers an alternative understanding of contemporary society (Rosenau, 1991). It recommends refocusing attention towards those who have been betrayed by modernity and have hardly been cared for, namely the 'subjugated', 'rejected', 'non-essential', 'marginal', 'peripheral', 'excluded', and 'silenced' (Rosenau, 1991, p. 8). Postmodernism can serve 'as an alternative framework for understanding the paradoxes and exclusionary mechanisms …for highly marginalised groups' (Villadsen, 2011, p. 313). For Yapa (1996), 'a postmodern discursive approach yields a more satisfactory view of the poverty problem: 1) it reveals a multiplicity of causative relations; 2) it points the way to multiple possibilities of action; 3) it moves beyond the realm of poverty experts to identify numerous agents of social change; and 4) it yields a new understanding of the power we possess to act in the world' (p.707).

Even though postmodernism has emerged as a critical reflection on the profound social and structural changes that took place in Western societies, the rapid changes happening in developing societies owing to the deep penetration of globalisation, technological revolution, industrialisation, and so on makes postmodernism equally applicable in the developing country context. Developing societies' own realities is now 'compulsorily interpellated by postmodernity' (Radhakrishnan, 2000, p. 40) with the 'dislocation of social life' (Noble, 1995, p. 127). With such rapid changes,

marginalisation, alienation, and othering of the older persons happen distinctly (Phillipson, 1998). Polivka (2000) pointed out that 'one does not have to be a postmodernist to recognise that political, economic, and cultural transformations are sweeping the world and undermining traditional sources of identity and conventional notions of "a good old age"' (p. 226). Using the concept of *informal security regimes*, the dissertation backed by the life history narratives highlighted the role of the extended family in shaping the welfare and poverty experiences of older persons. Bonsall (2014) noted 'understanding postmodern families includes examining what families do together and why they do it' (p. 305). The dissertation's interest lies in such postmodern interactions within the extreme poor families that concern and shape the welfare, wellbeing and security of the older persons.

Postcolonialism as the Analytical Approach

Since the 1980s, postcolonial studies emerged as a popular epistemic ideology with its roots in postmodernism. The postcolonial approach has gained popularity in political science, in response to the need to decolonise the field. A postcolonial approach to politics 'challenges the dominant ways of producing knowledge about the so-called developing or Third World' (Chandra, 2013, p. 491). Postcolonial studies have argued that contemporary societies in colonial countries continue to represent colonial oppressive structures. Development as a concept and practice according to the postcolonial view is dominated by hegemonic Western views on the Third World, which are considered the 'Other' (Kapoor, 2004; Spivak, 1988).

The 'subaltern theory' is a popular theoretical tradition within postcolonialism that emerged as an intellectual project of the Subaltern Studies Group led by South Asian scholars. Gayatri Chakravorty Spivak's seminal article 'Can the subaltern speak?' (1988) popularised the subaltern theory further. Spivak borrowed this term from Gramsci, who outlined subalternity as a product of hegemonic practices (Thomas, 2018). Hegemony for Gramsci was the spontaneous consent of the oppressed for oppression (Antoniades, 2008). The ruling class makes it possible through the societal transformation of values and norms that justifies and naturalises oppression (Antoniades, 2008; Onazi, 2009; Thomas-Olalde & Velho 2011). According to Gramsci's version, subalterns are made to believe that oppression, suppression, and violence towards them are justified or lawful. Despite having an origin in history and literary studies, subaltern theory

became popular and flourished across different disciplines, including political science and 'grew in tandem with poststructuralism, postmodernism and feminism' (Kayatekin, 2009, p. 1193). Rather than offering a definition, Spivak described the conditions of the subalterns (Maggio, 2007). In describing them, she highlighted on the multiple dimensions of the oppression of the subalterns and their inability to represent themselves politically. Complex and multiple dimensions of the oppressive system with marginalisation, subjugation, and deprivation make subalterns politically ineffective (Ziai, 2012), which keeps them stuck in a vicious, oppressive structure that restricts their freedom and possibilities. They live in subordination while being excluded with an identity opposite that of citizenship (Thomas, 2018). Their powerlessness, voicelessness, otherness, and agency-lessness are shaped by the precarious social relations they navigate (Nilsen & Roy, 2015). The adoption of a subaltern perspective helps to bring voices from below, from the most marginalised segment, that is, the Other that is usually erased from the mainstream discourse, space, and knowledge production (Maggio, 2007).

Postcolonialism (i.e. subalternity) is understood in this dissertation 'as a condition, a certain human existential situation' (Tlostanova, 2019, p. 165). This postcolonial condition operates in terms of the temporal dimension (as Bangladesh was a British colony for two centuries) and the oppressive and subjugated lived context of the poorest and marginalised. This is how Hall noted that '"the colonial" is not dead, since it lives on in its "after-effects"' (Hall, 1996, p. 248). This dissertation applies postcolonial insights to shed light on the existential realities of ageing in conditions of extreme poverty. It uses postcolonial concepts (i.e. agency and othering) to reveal the subaltern living conditions of older persons.

Key Analytical Concepts

A brief conceptual account of the key concepts guiding the dissertation are as follows:

1. *Informal Security Regimes* helps understand the welfare and security arrangements in the research context and examine the role and significance of a crucial welfare pillar (i.e. family among other informal actors).

2. *Bargaining* helps analyse the welfare factoring micropolitical interactions in the form of negotiations between/among different individuals and generations.

3. *Agency and Othering* help scrutinise the outcome of such bargaining or interactions that undermine the agency of older persons and subjects them to precarious forms of othering, thus exacerbating their poverty conditions.

Informal Security Regimes

The concept of *informal security regime* is useful in understanding the presence and role of informal actors in shaping the welfare and wellbeing of people living in conditions of extreme poverty. The concept has its roots in Esping-Andersen's welfare regime typology and was developed to help understand welfare and wellbeing arrangements in developing countries. Therefore, it is useful to understand the welfare arrangements in Bangladesh vis-à-vis ageing and extreme poverty.

Security was predominantly understood in the past as territorial security. Over time, this more orthodox conception shifted towards the paradigm of 'human security' (Owens, 2012), which emphasises the welfare and wellbeing of ordinary citizens (Paris, 2001). Academics and policymakers, 'began to recognise that even successful examples of territorial security do not necessarily ensure the security of citizens within a state' (King & Murray, 2001, p. 588). In relation to this, the 'freedom from want' and 'freedom from fear' constituted the renewed definition of human security and continued to be the political agenda of the UNDP. This has had an immense impact, especially through the Human Development Report (1994), on the popularisation of the concept of 'human security' among academics, practitioners, and policymakers; it builds on the nexus of 'security' and 'development'. The Report states thus:

> *The world can never be at peace unless people have security in their daily lives. Future conflicts may often be within nations rather than between them-with their origins buried deep in growing socioeconomic deprivation and disparities. The search for security in such a milieu lies in development, not in arms.* (UNDP, 1994).

Human security needs are arranged and delivered in different societies through different means and configurations. For example, in developed nations, many security needs are provided by states, which are often known as welfare states (Wood & Gough, 2006). The pioneering work of Esping-Andersen, *The Three Worlds of Welfare Capitalism* (1990), remains a classic source for expanding the debate on the welfare state in the

social policy literature. Stratification, decommodification, and the welfare mix of public-private actors are the three principles Esping-Andersen used in categorising the welfare regime typologies. Social stratification is to be understood in terms of the role of the key welfare institutions 'in the structuring of class and social order' (Ibid, p. 55). The degree of decommodification is most crucial in the welfare regime theory, which is discussed even more than stratification. For Esping-Andersen (1990, p. 22), decommodification 'occurs when a service is rendered as a matter of right, and when a person can maintain a livelihood without reliance on the market'. Esping-Andersen considered the case of an average labour dependent worker in his argumentation on decommodification, which is a situation where in the event of sickness, work-related injury, or income loss owing to any other factor, an average worker should still be entitled to live a life of minimum basic standards, without relying on the labour market (Room, 2000). This perspective was inspired by Karl Marx and Karl Polanyi's contributions (Esping-Andersen, 1985). For Marx, commodification enables the alienation of a labourer (Esping-Andersen, 1990); and if one has to rely exclusively on selling their labour as the only means to manage their subsistence, it turns human labour into a commodity in the absence of any alternative (Room, 2000). Polanyi was against the dominant role of the market in providing welfare (Dale, 2010). He introduced the concept of 'fictitious commodities' such as land, labour, and money, stating that they are crucial components of society. Although land, labour, and money are sold in market terms, Polanyi (2001, p. 76) did not consider them commodities because 'none of them is produced for sale'. 'Fictitious commodities' can include many other welfare elements apart from land, labour, and money, such as care (Lutz, 2017).

Esping-Andersen formulated three welfare regime typologies relying largely on the degree of decommodification, namely the liberal, conservative, and social democratic welfare states. He considered the interlocked nature and functioning of three essential welfare pillars: the state, market, and family. State welfare expenditure remained in the background in this formulation (Esping-Andersen, 1990). The literature (Bamra, 2004, 2007b, 2007a; Castles & Mitchell, 1993; Ferrera, 1996; Korpi & Palme, 1998; Leibfried, 2002) has identified the degree and impact of decommodification in the three different models, which are explained as follows. In liberal countries like the US, there is a low level of decommodification, where the state supported welfare provisions are low, entitlements are means-tested following strict entitlement criteria, and the benefits are not

generous. Conservative countries like Germany have moderate levels of decommodification, where welfare benefits are mainly earnings-related and administered by employers, and the role of the family is encouraged. Social democratic countries like Sweden have high levels of decommodification with universal types of generous benefits with a commitment to employment and protection, which have redistributive impacts. Esping-Andersen's contribution encouraged several scholars to extend the scope of welfare frameworks and typologies (for example: Castles & Mitchell, 1993; Ferrera, 1996; Korpi & Palme, 1998; Leibfried, 2002; Bambra, 2004; Aspalter, 2017).

In subsequent formulations, 'defamilisation' emerged as another principle to determine welfare regime typologies. Defamilisation is defined as 'the degree to which individual adults can uphold a socially acceptable standard of living, independently of family relationships' (Lister, 1997, p. 173). Esping-Andersen (1999) did not use the term explicitly in his typologies, but hinted at it in his subsequent contributions. It has a strong, gendered dimension as it mainly concerns women's freedom of employment in the labour market, irrespective of their care-related responsibilities (Kröger, 2011).

However, the welfare arrangement in developing countries has been found to be less comprehensible when examined using Esping-Andersen's typologies, as they were formulated within the context of developed nations. Gough and Therborn (2010, p. 714) observed 'a highly variegated pattern of welfare and ill-fare systems across the global South'. Welfare systems in most developing countries are 'dynamic', 'contradictory', 'burgeoning', and in the process of formation (Murphy, 2019; Plagerson & Patel, 2019). It is also unclear whether welfare arrangements in developing countries can be considered falling under the ambit of the 'welfare regime', just because countries have proclaimed themselves as welfare states (Powell, 2002). For Köhler (2014), welfare states in Asian countries are, 'work(s) in progress' (p. 8). In the absence of the required level of support, the poorest in the developing societies rely tremendously on a range of informal actors. Strength of the support received is determined by the strength of the social bonds across family relations and communities (Amoah, 2020). Reflecting on Esping-Andersen's typologies, Gough and Wood (2004) noted:

The experience of poorer countries in the South…reminds us of the centrality of personal and family-level security as key to a sense of wellbeing and as a universal human need. Outside the West this is more starkly observed as a fundamental driver of human survival behaviour both individually and collectively. It is more starkly observed precisely because the formal institutional frameworks for the provision of security are so precarious and fragile… As a result, people have to engage in wider strategies of security provision, risk avoidance and uncertainty management (p. 2).

Given that welfare arrangements in developing countries are populated with a range of informal actors, Wood and Gough (2006) proposed two meta regimes while considering Esping-Andersen's 'welfare state regimes' a single type, namely *insecurity* and *informal security regimes*. To the best of my knowledge, this is by far the most comprehensive typology that takes into consideration the formal and informal provisions of welfare in developing societies, especially Bangladesh. *Insecurity regimes* refer to the welfare context of conflict-affected societies where there are acute concerns of insecurity, instability, and uncertainty which includes like South Sudan, Somalia, and Afghanistan (Wood & Gough, 2006; Bevan, 2004). The *informal security regime* is defined as 'institutional arrangements where people rely heavily upon community and family relationships to meet their security needs, to greatly varying degrees' (Wood & Gough, 2006, p. 1699). This includes countries like in South Asia. To explain the *informal security regime* better, Wood (2004, p. 83) deliberately used a 'peasant' metaphor 'to capture the significance of reproduction, family, household-level intergenerational transfers and reciprocal interdependencies within kin and clan structures'. In addition to Esping-Andersen's three pillars, *informal security regimes* adopted 'community' as the fourth pillar, acknowledging the crucial role played by broader kin relations. However, the term 'family' in the context of this study also includes broader kin relations (see Article III for a detailed discussion on 'the family' in Bangladesh), which means that the notions of family and community overlap to some extent in this dissertation.

The family has remained one of the central pillars across all welfare typologies. The prominent role of the family as a welfare pillar is also known in the welfare literature as 'familialism', which places 'emphasis upon the family as the primary locus of welfare provision by way of intra- and intergenerational mutual aid' (Estévez-Abe et al., 2016, p. 302). The

welfare state literature is not keen to understand the family deeper (Daly, 2010). This becomes even stronger when applied to developing countries. Esping-Andersen (2002) emphasised on a robust diagnosis of all pillars of welfare and acknowledged that such a diagnosis is not available for the family as a pillar when compared to the other two. Family, he argued, should be studied both 'as welfare consumer and producer' (1999, p. 6). For Esping-Andersen (2002), the welfare pillars should have a mutual absorptive capacity, which means that one pillar should be able to absorb the failure of the other pillars and continue to guarantee citizens a particular level of welfare. The lack of the mutual absorptive capacity of the pillars will result in 'acute welfare deficit or crisis' (Esping-Andersen, 2002, p. 12).

The family[2] in Bangladesh has historically remained the prime provider for the extreme poor. Support and care for older persons are centred on the family system. Family provision is strongly embedded, both socially and politically, as family members are statutorily obliged to support older persons (Seekings, 2008). The welfare distribution that impacts human wellbeing and security primarily takes place within the family, especially given that resources mostly come from within the family (Ott, 1992; Thornton, 2001; Vanderbeck et al., 2015). This welfare distribution takes place through day-to-day bargaining, which I argue, is welfare politics practised within the family. Welfare politics at the micro level then depends on the power dynamics within the family and makes bargaining essential. Thus, a strong intergenerational bargain is an inherent feature of extreme poor families (see Article I). The strong, explicit, and tacit bargaining among family members makes it a factor that conditions wellbeing (Newton, 2007), which is predominantly observed across the narratives collected for this dissertation.

Bargaining

Bargaining is a familiar term both in economics and political science. It is interchangeably used with the word negotiation (Rubin & Brown, 2013;

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[2] A detailed account has been presented in Article III to conceptualise family in the context of the dissertation. Here is an excerpt from the article. Family in the context of Bangladesh is understood as those who are *atmiyo-swajon* where *atmiyo* are those who are connected through the close and extended kin networks, and *swajon* are even closer and often connected through blood. In a Bangladeshi village, individuals are surrounded by those *atmiyo-swajon* who are agnatic, affinal, adoptive, and fictive kins and together constitute a part of the extended family.

Odell, 2013). The dictionary meaning of bargaining is 'to negotiate' (Merriam-Webster, n.d.) or 'to arrange terms, come to terms' (OECD, n.d.). Bargaining is central in situations where two or more parties have a shared interest over something. This involves a power relation set in a social context (Bercovitch, 1984). With a bargaining perspective, we can derive a better clarification of the concept and practice of power (Jönsson, 1981). In some cases, the term bargaining (or negotiation) is used to define politics. For example, Pielke (2007, p. 22) defined politics as 'bargaining, negotiation, and compromise in pursuit of desired ends'. Bargaining can be explicit and tacit (Lawler, 1992; Schelling, 1956). However, a mere interaction does not mean that a bargaining situation exists, or that the engagement is political. For Doron and Sened (2001, p. 17), interaction gains a bargaining and political character with the dimension of 'scarcity', through which the possibility of tensions and conflict arise and necessitate a few 'regulating arrangements' as a solution. With such regulating arrangements, scarce resources and opportunities are distributed (or controlled) in a fair or illicit manner. Therefore, scarcity is the central notion in a bargaining situation.

In the course of bargaining, one may exploit another based on their individual positions (Schelling, 1956). However, winning or failing in a bargaining engagement is conditional upon the individuals' possession of material and non-material resources, strengths of relations, and other associated factors in the environment (Burstein et al., 1995). A bargaining situation enables us to examine a powerful microcosmic view of political and social interactions (Rubin & Brown, 2013). In extreme poor families, insecurity, uncertainty, and scarcity are significant concerns. Bargaining therefore becomes a means 'to minimise actual and potential uncertainties, and to maximise certain desires' (Doron & Sened, 2001, p. 19). Kabeer (2000, p. 465) argued that (intergenerational) bargaining is much stronger 'where families are the dominant welfare institutions, and where the possibilities for adult children to secure their livelihoods, and ageing parents their survival and security, independent of family support and community networks, are largely absent'. With bargaining, one may secure, compromise, renegotiate, withdraw, or even sever from relations. One's gain may cause another's loss. Bargaining may therefore cost the *agency* of the less powerful and exacerbate their conditions through a precarious process of *othering*, and may leave them to survive in extreme destitution and marginalised conditions.

Agency and Othering

Both agency and othering are core concepts in postcolonial/subaltern theory. In this dissertation, agency and othering have been conceptualised and interpreted mostly by relying on postcolonial scholarship. In the following sections, I present the conceptualisation, whereas Article II has exclusively applied the concepts at the empirical level, while looking at the process of agency-lessness (or agency erosion) and othering of older persons.

Agency in postcolonialism is inherently connected to the subaltern status of individuals in terms of their social positions (e.g. class, gender, age etc.; Guha, 1982). It is the negation of the agency of individuals that makes them subalterns (Legrás, 1997). For Spivak (2005, p. 476), agency refers to 'institutionally validated actions'. This implies that an individual's agency means nothing unless it is recognised by the social structures (i.e. institutions). As soon as the agency of the subaltern is recognised, the subaltern no longer remains subaltern (Bracke, 2016). Krumer-Nevo and Benjamin (2010) defined 'agency' as the human capacity that enables them to break their taken-for-granted routines of their daily lives. It empowers and enables people to pursue valuable and important goals (Trommlerová et al., 2015). Agency enables an individual to form their identity, and accordingly, some control or mastery over their living environment. An agent is an active participant in shaping their life. Agency differentiates a 'subject' from an 'object'. Agency is also understood as the capacity to 'make a difference' (Giddens, 1984, p. 14). Without agency, a state that Ci (2013) defined as *agency poverty*, an individual is pushed towards a dehumanised life. Compared to all other forms of poverty, *agency poverty* has the most damaging effect on individuals, wherein society treats them with neglect. This also creates a lack of self-respect among the individuals in question (Ci, 2013). Therefore, *agency poverty* 'is not only bad but unconditionally bad' (Ci, 2013, p. 134). In extreme poverty or scarcity, the extreme poor are forced to trade away their agency and future prospects to secure their present (Wood, 2003).

Othering is another key concept in the postcolonial literature. Although it is primarily a sociological construct, it gains political currency when it is understood as a 'hegemonic practice' of the powerful. With the implied notion of hegemony, othering refers to the political formation of individuals and societies (Thomas-Olalde & Velho, 2011). Whereas agency facilitates the path for a person to be a subject and/or participate actively in controlling their life, othering makes a person passive. For Simone De

Beauvoir (2011) 'othering' is a process of forming an opposite self, where the Other has status and identity as an object. De Beauvoir was heavily influenced by Hegel's 'Master-Slave-Dialectic', through which he attempted to portray the Other as the slave or the 'not-self' (Brons, 2015). Edward Said, in his famous classic *Orientalism* (1978), projected othering as discursive identity formation that takes place during knowledge production. With othering, an individual is gradually denied social status, identity, and dignity. It results in acute powerlessness, meaninglessness, social isolation, and exclusion (Gangas, 2014). Othering has to thus be understood as a discursive social process through which the Other gradually comes to lack motivation (or aspiration) and capabilities, and are denied agency and visibility (Krumer-Nevo & Benjamin, 2010). For Brons (2015), the end point of othering is dehumanisation or radical alienation. Othering activates the processes of self-neglect and (subsequently) exacerbates agency erosion. However, it remains a question whether a person with strong agency can be subjected to othering or not, and the assumption is that even if he or she is subjected to othering, it may not necessarily lead to extreme marginalisation or destitution, an argument advanced in Article II of this dissertation.

Chapter 5 – Research Methods

My Positionality and Microethical Reflections

To be aware of our position as a researcher is crucial for any research endeavour through which we 'acknowledge our own power and bias just as we are denouncing the power structures that surround our subjects' (Madison, 2005, p. 7). In this section, I discuss my positionality in the dissertation based on three different angles: my insider-outsider and epistemic positions, and my role as an *activist researcher*.

I understand positionality to mean how my and the participants' identity and presence influence the research environment from the beginning to the end of the research process in tangible and intangible ways. A researcher's position as an insider or outsider is paramount in any discussion on positionality (Holmes, 2021). However, identity is always contested. It constantly undergoes change. Even when a researcher conducts research in his own community, his native identity may change to that of a researcher, which may inherently (perhaps even unwillingly) force him to act differently. In this study, I consider myself neither a full insider nor a full outsider. First, I am from Bangladesh, and I was born and raised in a rather similar cultural and socioeconomic context in which the interviews were conducted. I speak the same language as the research participants. I was born in an administrative division that falls under one of the three broad geographical locations chosen for my study. I have also had opportunity to live for a year in one of the other two locations chosen for the research. I have had the chance to visit the rest on several occasions in my professional capacity. Before my doctoral studies, I worked as a development practitioner for over a decade between 2006 and 2018. Extreme poverty eradication was a thematic area in almost all my roles in the course of my professional career. I had a modest level of understanding of the people, culture, and socioeconomic conditions of the extreme poor communities I worked with. However, these factors do not mean that I am an insider. The main reason is that I neither share the lived experience, nor do I belong to the same age group. Prior experiences with the locations and a clear understanding of extreme poverty definitely placed me in a privileged position, which helped me enter the research setting quickly. It took less time to immerse myself in the community and build trust.

I continued to encounter challenges and limitations (see Article IV), of which I present a few below. Despite sharing some commonalities, my

current middle-class status, educational background, and residence status in a country like Sweden initially seemed to create an invisible but awkward tension, which the participants demonstrated in different ways. I understood positionality also implies the notion gazing. For example, they felt that I should be allowed to sit in a chair. Anyone who did not own a chair borrowed one from a neighbour, or offered me a bed or elevated place to sit on, while they sat on the floor. The idea of giving respect in this fashion is tied to the caste/class nexus, and was exacerbated by the British Raj and its colonial co-optation of upper caste/class dynamics in pursuit of divide and rule. In practice, I have always reversed such arrangements, which they did not take only as gesture but made them feel valued. I also asked them to decide for themselves on what they would share or not share. The only guidance I offered them was to narrate events or experiences that they felt had impacted their lives profoundly. These practices helped me balance the power relations while they gained room to exercise their power and agency in the research process. Recognising the power and agency of the most vulnerable research participants is crucial which give the participants more stake in the research process. When participants realised that their agency had been recognised and that they were in charge of their stories in our interactions, they took the initiative to steer the dialogue. The participants made an extra effort to reveal as much as they could as if they wanted me to have an optimal understanding of their living conditions, thus adding rigour to their life stories.

In my experience as a development practitioner, I learned that I have a moral obligation as a researcher. My research would mean nothing unless it can positively impact the lives of the participants, especially when it concerns highly marginalised and vulnerable people. As Tuck and Yang (2014, p. 223) opined, researchers often 'collect stories of pain and humiliation in the lives of those being researched for commodification'. Similarly, Egan (2001, p. 11) considered conventional research practice an enterprise that is 'routinely decontextualizing, oversimplifying and misrepresenting' (p. 11) the vulnerable and marginalised. *Activist research* practice has emerged as a response in such context, which I have also been heavily inspired by in this dissertation. The primary point of departure in *activist research* is to address the existing power imbalance (Kara, 2017) 'by empowering the powerless, exposing the inequities of the status quo' (Cancian, 1993, p. 92). Research that adopts an *activist perspective*, puts the voice of the most vulnerable participants at the centre of the research process (Hiller & DiLuzio, 2004). An activist researcher wittingly surren-

ders his control to a great extent to the participants (Reitsma-Street, 1996). Activist research combines feminist, postmodern, and postcolonial traditions (Nygreen, 2006; Pool, 1991; Naples, 2013; Apple, 2010), and, according to Smith (2021) is a primary step towards decolonising research practice. I considered my participants fully capable and rational. As an *activist researcher,* I facilitated the dialogue through which the participants took the lead in their narratives. My role was more of a curator rather than of a person taking control over the process. This may seem trivial, but is a crucial step towards the decolonisation of research processes through which participants are considered active agents and knowledge holders, with the right to decide the data content (Redman-MacLaren & Mills, 2015).

During my fieldwork, I realised that my role as an *activist researcher* did not end with data generation. Rather, *activist research* is an ongoing commitment to uphold the voice and concerns of the people throughout and after the research process, and possibly to take the agenda to a different level which might have direct impact. For example, as part of this commitment, I shared the concerns and needs of the older persons I interviewed with the elected representatives of the local government unit (*Union Parishad*) during my other visits to the same communities. This has been done with prior consent of the participants anonymising their identity. Many of them acknowledged that they had never been oriented towards ageing issues and expressed at least their verbal commitment to prioritise ageing populations. I made exit presentations to local development practitioners, civil society organisations, and local and national NGOs. These communications sensitised them to the early findings from my fieldwork so that they could address the problems within their ongoing programmes without having to make additional allocations. *Activist research* gave this dissertation a strong ethical and moral foundation.

Positionality must also be understood epistemologically (Soedirgo & Glas, 2020). By engaging in this research, I realised that my epistemic position had been challenged, which reshaped my motivation to search for concepts and theories that can best explain the voices of the community I was studying. Was I doing justice to my research participants and data? I found myself accountable on that front. I took the participants with me after that in the form of life histories. I made sure they (through their stories) guided me actively in the research phase over my own theoretical and epistemic positions. I went through an abductive epistemic process in the course of my research. At different points during my research, I had to

engage in introspection and reflection, and reconfigure my epistemic position. This shift (highly influenced by the ontological experiences shared by the participants) impacted my choice of theories for this study. This process is a core part of what Guillemin and Gillam (2004) considered ethical reflection. For Barusch et al. (2011) such reflexivity is a tool or strategy to add rigour to the research.

I experienced a range of microethical concerns as well (see Article IV for a detailed analysis). Even though I worked with extreme poor people, and I focused on their living conditions, during my fieldwork, my psychological labour and toll peaked. It often went to such a level that research fatigue discouraged me from going to meet the subjects again. This came from extreme narratives of lived experiences shared by the participants. I paused for a few days before moving to the next step whenever this happened. There were also limitations in the traditional consent-seeking process. I learned that consent should be sought at regular intervals during an interaction. I learned from the community that researchers often fail to remain accountable to their subjects. People have a high interest (and crucially, the right) to know what we found and what happened after data collection. We hardly return to the community with the finished research product, and barely even communicate our outcomes with them. In the consent-seeking process I clarified that no incentive would be offered to the participants for their time. They had no problem accepting this. However, I felt challenged when I left their households, as some of them were literally starving. Microethical concerns deserve deeper systematic reflection and debates among researchers.

Phenomenology of Poverty

This dissertation focuses on the lived experiences of people ageing in conditions of extreme poverty. Lived experiences in this case do not only refer to 'people's experiences, but also to how people live through and respond to those experiences. The body of work on lived experience focuses on everyday life occurrences and self-awareness…lived experience concentrates on ordinary, everyday events (language, rituals, routines) while privileging experience as a way of knowing and interpreting the world' (Given, 2008; p. 490). The dissertation applied a phenomenological style to understand the social reality and 'lifeworld' of the extreme poor older persons. Edmund Husserl, the founder of the phenomenological perspective, argued that phenomenology is a descriptive enterprise that would specify the structures that characterise consciousness and the world as we experi-

ence it typically through a first-person point of view (Gallagher, 2012). It is not a theory, but a way of seeing (Finlay, 2014). Hycner (1999, pp. 153-154) noted, 'whatever the method used for a phenomenological analysis the aim of the investigator is the reconstruction of the inner world of experience of the subject. Each individual has his own way of experiencing temporality, spatiality, materiality, but each of these coordinates must be understood in relation to the others and to the total inner "world"'. As Eberle (2014) argued, phenomenology is an epistemological endeavour that starts with an embodied lived experience. It offers a crucial understanding of the essential structures of 'lived experiences' (Narushima et al., 2018). Using phenomenology is equivalent to doing justice to the 'lived experiences', which allows one to see any phenomenon afresh (Finlay, 2014; Narushima et al., 2018).

One advantage of the phenomenological approach is that it considers the research participants active and agentic selves (Simpson et al., 2020). This may be further ensured by retaining the voices of the participants in the research process. In poverty research, thus, how people actively make sense of poverty (phenomenological understanding), is crucial to the process of changing systems, policies, and practices in addressing poverty (Simpson et al., 2020). The positivistic mode of explanation (traditionally applied in poverty research) of society is insufficient (Islam, 1983). Extreme poverty among older persons being deeply rooted in such a socially embedded context can be better explained through the phenomenological attempt by touching upon their lived experiences. In phenomenology, 'lifeworld' is a central notion, which Husserl defined as an experienced world of meaning, ideally comprising individuals' lived time, space, and body (Dekkers, 2020). Lifeworld forces researchers to identify and focus on all factors associated with lived experience, and not only those that fall within the researcher's political framework (Hodge, 2008). Such a lived space is assumed to be socially constructed and politically shaped. Thus, phenomenology and postmodernism have similar ontological traits. Many have considered phenomenology a postmodern way of doing research (e.g. Fiut, 2009).

Identification of the Study Population

In this dissertation, a crucial challenge was identifying the real extreme poor without confusing them with the general poor. This deepens the need to specify a range of selection criteria for the recruitment of participants for the study. The study focused on older persons living in conditions of

extreme poverty. They were not necessarily those who were positioned just below the poverty line. Instead, I sought to include those who lived in the bottom quintile (Figure 1) of the population that is virtually 'destitute' or can be categorised as 'working extreme poor'. They fall among the bottom 2% of the extreme poor population. More details on their socio-economic characteristics are provided below.
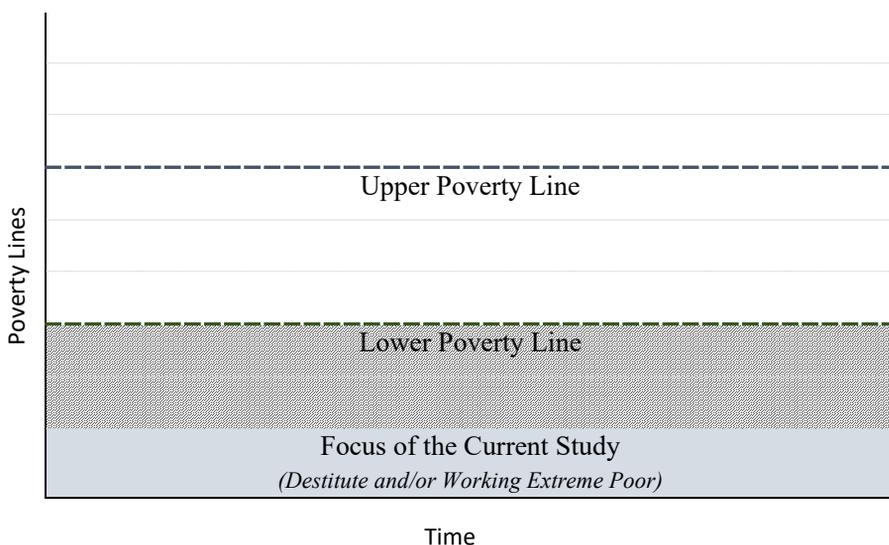
Figure 1: Concentration of this Study in terms of the Poverty Line Concept

To identify the respondents, this dissertation used the classification scheme seen in Figure 2. This classification scheme defines the 'destitute' and/or 'working extreme poor' as extreme poor. The scheme was initially developed by the Chronic Poverty Research Centre (CPRC),[3] which was adapted in this dissertation. It is not prescriptive, but indicative. There

[3] The CPRC was an international partnership of universities, research institutes, and NGOs, with the aim of deepening the understanding of the causes of chronic poverty. It provides policy guidance on the reduction of chronic poverty. It was funded by the UK Department for International Development. For details, see the website of the Chronic Poverty Advisory Network (CPAN, n.d.). https://www.chronicpovertynetwork.org/

were two reasons for choosing this scheme. *First*, it provides initial guidance to identify the relevant participants for the study as we need a basic framework to identify who will be targeted. *Second*, as I used two datasets (explained in the following sections), it was imperative to use the same approach to ensure that the study included participants with similar characteristics. This classification scheme was followed in identifying the participants for both datasets.

	Extreme Poor Classification Scheme	
	Destitute	**Working extreme poor**
Food	One meal on average, nothing during difficult times	Two meals, one during difficult times
Employment	Begging and/or dependency on others/charity	Labourer or housemaid paid in kind/food
Assets	None	Virtually none – they rely on labour power
Employer relations	Denied patronage	Adversely involved – low bargaining power in return for credit
Community	Often excluded	May continue relations for short periods of time
Household	Virtually separated by adult offspring	Near separation/abandoned
Access to Safety Nets	Not enrolled	Not enrolled/enrolled only in seasonal interventions, such as during the lean period and disasters
Politics/Policies	Overlooked	Often overlooked

Figure 2: Classification Scheme to Identify the Older Extreme Poor as Respondents[4]

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[4] An expanded and detailed classification scheme is provided under Article I.

Data Collection Tools, Location, and Sampling

The following sections present an overview of the methodological tools, location, and sampling procedures, and the participants' basic demographic and socioeconomic characteristics. I used two datasets in this dissertation, namely a qualitative panel dataset from an extreme poverty graduation programme, and primary life history interviews conducted with older persons living in conditions of extreme poverty.

Dataset 1: Qualitative Panel Dataset

The dissertation first relied on a pre-existing qualitative panel dataset drawn as part of an extreme poverty eradication programme in Bangladesh. Article I relied on this dataset. It tracked 72 extreme poor households (HHs) over 5 years. These households participated in an extreme poverty alleviation programme known as 'Economic Empowerment of the Poorest - Stimulating Household Improvements Resulting in Economic Empowerment' (EEP-SHIREE), which was implemented in Bangladesh from 2008 to 2016,[5] by a number of NGOs and INGOs.

A rigorous process was followed to produce this dataset. Initially, in 2010, 36 HHs were selected from projects implemented by 6 NGOs operating in different parts of Bangladesh. One research officer (RO) was assigned for each of the NGOs. This arrangement provided ample scope for the ROs to gain familiarity and become close with the HHs, which led to the development of an ethnographical relationship with strong bonds and trust. It gave the process a more inductive nature (Wood et al., 2016, p. 20), enabling the ROs 'to follow the emic preferences of informants with their understandings and perceptions of the key determining events and consequences in their lives, regardless of any pre-formed, observer ideas'. Two years later, when other NGOs started their operations, another 36 extreme poor HHs were selected, making it 72 in all. I was one of the ROs

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[5] The EEP programme started in 2008 and ended in September 2016. Often known as EEP/SHIREE, it sought to lift 1 million people out of extreme poverty by March 2015. It is known by many as 'Shiree', which is both the Bangla word for 'steps' and the acronym, which reflects the programme's core approach, namely providing households with the assets and support needed to take enduring steps out of extreme poverty. EEP/Shiree was a partnership among the UK Department for International Development (DFID), the Swiss Agency for Development and Cooperation (SDC), and the Government of Bangladesh (GoB) under the leadership of the Rural Development and Cooperative Division (RDCD) of the Ministry of Local Government, Rural Development, and Cooperatives (LGRD; EEP/SHIREE, n.d.).

at the time, and worked for Action on Disability and Development (ADD) International and Oxfam, but remained under the supervision of senior researchers from the University of Bath in the UK.

The qualitative tracking followed the status of the HHs before the intervention began, through a tool named *Life Histories*, which is considered a qualitative baseline for the programme. It continued to follow the same HHs during and after the project, using another tool called *Reflections on the Interventions* (ROIs). These tools allowed researchers to critically examine household changes from multiple perspectives, and the graduation pathway through six categories of wellbeing, namely destitute, working extreme and moderate poor, lower-earning non-poor, and middle and wealthy elite (Mascie-Taylor et al., 2016). I only considered and analysed the set of *Life Histories* to understand the dynamics of the extreme poor before subjecting them to any intervention. I refer to these *Life Histories* as the qualitative panel dataset here.

It took 10 to 12 days for each life history to be finalised, starting from the first interview, to transcribing, reviewing, brainstorming, re-interviewing, transcribing, translating, and producing the final version of the script (Wood et al., 2017). The ROs were responsible for these steps under the supervision of the research team. After a baseline dataset was made available, the same HHs were revisited once a year up to 4 times for those 36 HHs recruited in the first phase, and twice for the other 36 HHs recruited in the second phase (Wood et al., 2017). While the life histories offered an understanding of the holistic context of how the HHs ended up in their current state of extreme poverty,[6] the ROIs provided a detailed account of all interim changes when the participant became part of the interventions. I followed 12 of the 72 households for over 3 years of being affiliated with the programme.

The participants had been brought in as co-analysts. Before finalising their life histories, the draft versions and ROIs were shared with the participants to arrive at a consensus by endorsing or suggesting amendments (Wood et al., 2017). Once finalised, the dataset was made available on the project website. All HHs were typically categorised as extreme poor, but had different inherent characteristics. Around 82% reported experiencing

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[6] It is by default that the recruited participants were either living as destitute or as working extreme poor (who are active with some sort of physical labour) during the first baseline interview. It was assumed that they did not receive any intervention from any other sources.

extreme poverty in their childhood. Some HHs were headed by disabled and older persons, whereas some were female-headed and female-managed households. Some also involved child labour. Both in the life histories and ROIs, the household heads were targeted. Of the 72 participants, 52 were women from female-headed or female-managed households, and 20 were men from male-headed households, with an average age of 39 years. Most (76%) of the HH heads had no formal education; only 11 of them had primary level and 6 of them had high school level schooling experience (Akram et al., 2020).

This qualitative tracking methodology using the life history method proved successful in understanding the nuances involved in the social process that shapes individuals and households' experience of poverty. They offered thick descriptions of 'the everyday political economy conditions which produce poverty and inequality' (Maîtrot et al, 2020: 895). However, this dataset was not designed with the ageing dimension in mind, which necessitated an ageing-focused dataset to advance the research further.

Dataset 2: Primary Life History Interviews

I subscribed to the view that Barrientos et al. (2003) highlighted: 'developing an appropriate perspective on old age poverty, and relevant policy, requires focusing on whole lives, rather than segments, and adopting a perspective on the value of lives which includes both instrumental and intrinsic considerations' (p 568). Life history narratives seem like the best tool to document such considerations. In relation to the previous dataset, life history interviews offered a deeper narrative of older persons' lives, which is also called 'Narrative Gerontology' (Atkinson, 2012). As Atkinson (2012, p. 125) noted, 'life stories make connections, shed light on the possible paths through life, and lead us to our deepest feelings, the values we live by, and the commonalities of life'. There are other benefits of using such a tool. Life history interviews offer information on a participants' contextual experiences of complex and dynamic lived realities (Davis, 2006). This tool can help reduce the 'sense of objectification' among the participants, as they can have greater control while making it easy to conduct an interview over an extended period of time (Davis, 2009).

I had to recruit participants with similar characteristics as was the case in the qualitative panel dataset. Fortunately, another similar extreme poverty programme was about to start, with the aim of enabling around two

million people to graduate out of extreme poverty. The programme was known as Pathways to Prosperity for Extremely Poor People (PPEPP); it was jointly supported by the European Union (EU) and the UK Government, and was implemented by a semi-public development organisation called Palli Karma Sahayak Foundation (PKSF, n.d.). When the programme was in the formulation stage (2015 to 2018), I led the process from the EU's side, as I had begun to work for EU development cooperation in Bangladesh, and continued working there until I began my doctoral studies. From December 2019 to February 2020, I visited PKSF as a visiting academic researcher, which included the mission to conduct empirical fieldwork. This was when the project was about to start. No intervention had been initiated. I received a provisional list of extreme poor from PKSF, which they generated through participatory approaches to identify potential programme participants. I filtered and obtained a customised list of HHs headed by people aged 60 years and above (Laws of Bangladesh, n.d.; UNHCR, n.d.). I randomly selected five villages in each sub-district where community mapping had been conducted. From this list, I selected people on a random basis for interviews after a primary check of their socioeconomic conditions. The pilot for this programme was implemented in 17 unions (lowest administrative unit) across 12 sub-districts/10 districts in Bangladesh. The project identified control areas. The primary list revealed that 42% of the HHs in those areas were extreme poor, according to the criterion set by the project.

In all, 37 life history interviews were collected from 5 extreme poverty-concentrated sub-districts of the country, namely Gangachara (11 interviews) and Haragach (2 interviews, control area) of Rangpur district; Golachipa (12 interviews) of Patuakhali district; and Itna (9 interviews) and Mithamain (3 interviews, control area) of Kishorganj district. Each location had specific geospatial features. Gangachara and Haragach were flood and *monga* (seasonal food insecurity) prone areas. Golachipa was a cyclone- and disaster-prone area located close to the coastal belt of the country. Itna and Mithamain were *haor* (wetlands that remain submerged under water for around six months a year) areas. Of the 37 interviews, 5 were conducted in control areas identified by PKSF, where the programme was not implemented.

The life histories were collected in a semi-ethnographic manner. For instance, before the original life history interviews were carried out, several immersion visits were made to establish trust and break the ice, as well as

address any hesitation and discomfort among the participants. These visits and informal interactions helped flatten power relations.

To decide on the total number of interviews, I followed and observed the richness of data rather than the aspects of data or information saturation. I stopped interviewing more participants as soon as I realised that I had a good number of *information-rich cases* (Bowen, 2008). I called them *gold standard interviews* based on 'the rigour and depth of the stories I gathered, indicating the possibility to connect with strong theoretical insights' (Akram, 2021, p. 3). Finally, I managed to get 37 life history interviews.

The minimum age of the participants was 60 years, and the maximum age was 80 years. The mean age was 71 years. Of the total, 17 were female, and 20 were male. The average monthly income of the HHs was only 1200 Bangladeshi Taka (USD 12.75/month; 1 USD = 94.14 BDT, as on 22 July 2022), which means that the HHs were surviving on under 50 cents a day. This is far below the lower poverty line as defined by the WB (i.e. 1.90 dollars a day, per person). On average, there were three members in the HHs. A detailed methodological account is presented in Article IV.

Data Analysis: The Grounded Theory Approach

The empirical data gathered during this dissertation has been continuously analysed using a grounded theory approach. The grounded theory approach connects several research steps, namely data collection and analysis, and theory/concept generation (Bowen, 2006). The founders Glaser and Strauss (1967) sought to create knowledge that makes sense for the participants and that explains what is going on in the field from the participants' perspective. For Glaser and Strauss (1967, p. 4), 'theory based on data can usually not be completely refuted by more data or replaced by another theory. Since it is too intimately linked to data, it is destined to last despite its inevitable modification and reformulation'. In grounded theory, concept formation is one of the prior steps. Thus, before a grounded theory is developed, we generate 'grounded concepts' (Charmaz, 2006, p. 99). Glaser and Strauss (1967, p. 23) identified concept formation as 'theoretical abstraction'. In grounded theory, as Charmaz (2006, p. 2) noted 'we try to learn what occurs in the research settings we join and what our research participants' lives are like. We study how they explain their statements and actions, and ask what analytic sense we can make of them'.

The grounded approach was made effective in the following manner in this study. During the data analysis phase, I was cautious about imposing my own views that may take the meanings in different directions. Rather, I tried to interpret in a way so that meaning being constructed reflect participants' original views. I maintained strictly reflective reasoning while reading and making sense of the data. For Articles II, III, and IV, the life histories were the sources of data. I considered field notes and observations as well, for Article IV. Data were manually coded in a spreadsheet. Before the codes were developed, I tried to gain a general impression of the data by going through them without thinking of anything else. In the second stage, I began primary coding. To generate codes, I tried to understand what the participants meant and how they connected the chain of events (which led to what) and how they navigated those moments. In doing so, I had tried to find 'rich points' (Agar, 1994, 1999, 2006) while interacting with the transcribed/translated life history texts. 'Rich points' are points in the narratives that are full of meaning (Agar, 1999), which encourage researchers to revisit them. At the primary stage, when a researcher identifies a rich point, it feels like 'something we didn't understand caught our attention. It signalled a difference between us and what was going on at that moment' (Agar, 2006, p. 6). Accordingly, I conceived 'rich points' as those points in the life histories that are thick in terms of meaning with an invisible wired connection to a number of issues and events narrated.

Once I identified all possible 'rich points', they served as codes for the analysis, which I regrouped in several themes that gave me 'rich themes'. The saturation of concepts or ideas or themes is a key dimension in the grounded theory approach. For Glaser and Strauss (1967), determining the precise level of saturation was hardly possible. I kept following the trends and tried to find a pattern in those 'rich points'. The saturated 'rich points' led to a list of key theoretical concepts. This continued until the last life history was reviewed. Once I established this list, I looked at the relevant literature that explained these concepts and tried to understand the theoretical approaches or paradigms that explained them best in relation to the context in my study. For example, when the agency emerged as a rich theme from the analysis of life histories, I began reading the literature on agency in relation to poverty and marginalisation. I found two main streams of literature, where one follows a capability approach (which I was already familiar with, see chapter 4) and the one that follows the postcolonial approach. I began to look for more details on both ap-

proaches and decided to use the latter. The analytical framework and its key concepts and theories were thus built on grounded theory.

Ethical Issues

The primary fieldwork received Institutional Review Board (IRB) approval from the Institute of Health Economics (IHE-IRB), the University of Dhaka, before data collection began. The study respected cultural sensitivity and complied with all ethical standards agreed upon in the IRB approval. Informed consent was obtained from all participants before the interviews were recorded. I lost four interviews because of the malfunctioning of my recording device. For those cases, in the analysis phase, I relied on my field notes. No financial incentives were offered to the participants, assuming that it may impact the project outcomes. The participants' names and locations were pseudonymised during the fieldwork in Bangladesh. The code key was also destroyed during the process. In some cases, where the extreme poor participants asked for referral support to address any concern, they were connected with a focal person from the local NGOs under whose care they were, during the project period. After each interview, the major discussion points were read out to the participants for validation. One research assistant helped translate the interviews within 48 hours from when they each took place.

Chapter 6 – Article Summaries

Article I: Generational Bargain, Transfer of Disadvantages and Extreme Poverty: A Qualitative Enquiry from Bangladesh

Studying only late adulthood offers a reduced view of the dynamics around extreme poverty among older persons. Scholars have suggested that an appropriate perspective on ageing and poverty requires a focus on whole lives rather than segments (Barrientos et al., 2003). This article made an important contribution to this end by understanding the transfer process of disadvantages (or advantages) from one generation to the next, which implicates an extreme poor late life. This understanding was achieved after analysing a qualitative panel dataset that followed 72 HHs over 5 years.

The paper touched upon two crucial questions: 'Why do the poor stay poor? Why are their children likely to be and end up poor later in life?' (Akram et al., 2020, p. 1173). It reported that inherited material deprivations result in relational disadvantages that trap the extreme poor in sustained exploitative relationships. The extreme poor navigates 'into pre-existing patrilineal and patriarchal power dynamics' (Akram et al., 2020, p. 1187) and are forced to make unbalanced allocations of resources, responsibilities, liabilities, and obligations. Narrowing social capital along with recurrent idiosyncratic and systemic risks impact their wellbeing and create huge liabilities and disadvantages that pass on to subsequent generations, thus severely damaging individual capabilities, choices, prospects, and freedom, and therein restricting their economic and social mobility. The extreme poor are forced to adopt extreme coping strategies at the cost of the wellbeing of other family members (they are often children, older persons, people with disabilities or illness). For instance, children may be pulled out of school or older persons may be deserted, neglected, or sidelined. Kin relations and the family system in extreme poverty can appear like a 'double-edged sword' instead of performing a protective role. The article promotes the view that extreme poor are where they are because of their material and relational poverty. Given this dynamism and complexity, the article concludes that 'escape from extreme poverty ought to be conceived as a strongly political rather than technical process in that it requires defying and challenging long-established power relations for households and individuals to accumulate 'gains' and 'protect' them' (Akram et al., 2020, p. 1191). It suggests that interventions aiming to

graduate people out of extreme poverty must consider the relational dimension that significantly determines an individual's ability to cope with risks and respond to uncertainties and insecurities, and their prospect of future gains. The bargaining described in this article crucially influence and determine how the future of an older person may look. These bargained interactions have been identified as entitlement politics in the context of the dissertation.

Article II: Othering and Agency Erosion of Older Adults Living in Extreme Poverty

Conventional approaches to poverty have shortcomings in offering a comprehensive understanding of the context of how people age in conditions of extreme poverty in developing societies. Theories need to be culture- and context-sensitive. Applying a postcolonial (subaltern) lens, this article aims to understand the lived experience of ageing in conditions of extreme poverty in Bangladesh. Relying on life history interviews conducted with 37 older persons living in conditions of extreme poverty, this article shed light on the discursive social and institutional processes of othering and agency erosion of older persons, which gradually pushes them to live lives equivalent to social death. Othering may be social and institutional, and includes self-othering. In combination, all modes exacerbate the process of agency erosion among extreme poor ageing individuals. The findings highlight that the process of othering and agency erosion is primarily located within the relational space. Othering and agency erosion lead to a state of 'agency poverty' of older persons, which pushes them to live in subaltern conditions. The article takes a novel approach by establishing a theoretical connection between subalternity and ageing in conditions of extreme poverty. This will help decolonise our knowledge on ageing in developing countries, given that most gerontological theories have emerged in developed societies and have limits when it comes to explaining the ageing processes in developing ones. The article concludes with a discussion on relevant policy implications stemming from the results.

Article III: Family's Roles as a Welfare Pillar: The Case of Older Persons Living in Extreme Poverty in Bangladesh

Family is one of the major pillars across all welfare state typologies. However, welfare regime discussions in the literature have tended to limit their attention mostly to the other two pillars, namely the state and market. In

developing societies where the state and market do not sufficiently engage in catering to the welfare needs of the extreme poor, informal institutions like the family step in with a crucial role in pursuit of welfare and wellbeing of all members, especially ageing citizens. Thus, understanding the significance of the family is crucial for understanding how individual wellbeing is shaped around this welfare pillar. Building on the concept of the *informal security regime* developed by Wood (2004), this article offers an insightful account of the significance of the family in arranging for the wellbeing and security of its members in light of insufficient formal mechanisms. The article relied on the life history interviews conducted with 37 older persons who were found to live in conditions of extreme poverty in different pockets of extreme poverty in Bangladesh. The findings show how the family through myriads of microprocesses and arrangements protects all its members from a range of idiosyncratic shocks, insecurities, and uncertainties (which are essential features of extreme poverty). In these processes and arrangements, the older persons play an active role as contributors rather than as dependent beneficiaries. This is often done through day-to-day risk and uncertainty management, sheltering, and protecting other vulnerable members, protecting social status, and offering a sense of security or emotional security to its members. Backed by empirical findings, the article brings in the concept of 'relational security' as a central notion in the discourse of extreme poverty of older persons. The concept depicts how family functions as an ecosystem for a range of moral obligations towards the quest for collective wellbeing and security. The welfare regime of the older extreme poor is 'family-centred' in Bangladesh. The pursuit of security can have different outcomes and costs. To be effective, social policies must put the family at the epicentre, so that it can offer maximum security to its members. In the article, it is also argued that family system should also receive policy support in order to be more responsive and active.

Article IV: Getting Extreme Poverty Narrated: Methodological Challenges of Interviewing Older Persons

Engaging with extreme poor people in general and extreme poor older persons in particular can be methodologically challenging for researchers. Most of the time, we return from our fieldwork without documenting the learnings and challenges we face during our empirical fieldwork. This knowledge may be helpful for emerging researchers and can enable other researchers to be more careful about microethical concerns while collect-

ing empirical information from the extreme poor and vulnerable research participants. I have encountered several practical, emotional, and ethical concerns during my empirical fieldwork (Akram, 2021). This article attempted to document all those experiences, challenges, and lessons learned in a detailed and systematic manner. This article found limitations in the conventional methodological practices of protecting vulnerable participants. It shows how researchers may encounter numerous ranges of 'microethical' concerns that may impact the research process immensely if taken care of poorly. The study found that 'silence' could be a major means of responding for older persons, and that it has strong empirical value. However, 'silence' is hardly considered empirical content in academic research. Research engagement with vulnerable participants involves major emotional labour, which a researcher is not often prepared for or protected from with necessary support. The article further highlights the accountability of a researcher towards the participants, which has not been discussed much or planned for, in research.

Chapter 7 – Discussion and Conclusions

Research Summary

The overall aim of the dissertation is to understand the lived experience of ageing in conditions of extreme poverty in the context of informal welfare arrangements (in this case, Bangladesh). The dissertation sought to achieve its aim by answering four specific research questions:

The first research question was: *What are the key processes that implicate extreme poverty across and between generations?* While others may be involved, generational bargain emerged as a key process of extreme poverty in this dissertation. The life histories demonstrated how families allocate welfare and ill-fare through intensive bargaining between and/or among different generations, which can be identified as entitlement politics within the family. The distribution of resources and liabilities is affected by the power and position of different family members. A clear pattern has been found wherein extreme poor families consciously or forcefully choose to support the wellbeing and opportunities of some members at the cost of others in light of the extreme scarcity of resources, opportunities, and options. Extreme poor families are like a double-edged sword that can provide opportunities to build capabilities and limit welfare possibilities. Often, vulnerable members like children, people with disabilities, women, and older persons are imposed with unfavourable arrangements that have significant impacts of restricting their chances for a better life. Departing from the conventional understanding of poverty as the lack of material possessions, the dissertation highlights, extreme poverty is a product of relational poverty that 'greatly constitutes and exacerbates the overall experience of poverty and wellbeing' (Akram et al., 2020, p. 1190).

The second research question was: *How is extreme poverty experienced by older persons in the family-based system?* The key conclusion drawn from the analysis of the life histories is that more than material poverty, older persons experience agency poverty. The agency of older persons was found to be severely injured or damaged with precarious forms of othering in society, which manifests as negligence, violence, tough exchanges, and inhumane treatment. Whereas these processes exacerbate agency erosion, they also result in self-dehumanisation and self-othering, which are key features of agency poverty as experienced by older persons. Older persons, considering such experiences, live lives equivalent to 'social death', a subaltern condition that they have to navigate and live

through. Ageing in extreme poverty can be considered ageing as 'senior subalterns' as coined by Kunow (2016, p. 103). The quest for a dignified life was stronger than any materialistic indicator of poverty. Relationship again emerged as a key factor underlying agency erosion and othering.

The third research question was: *How are welfare and security in extreme poor families arranged in informal security regimes, especially in relation to ageing members?* Supported by the concept of *informal security regimes* (Wood, 2004), this dissertation found the role of the family as a key factor in the welfare arrangement of vulnerable family members in general and older persons in particular, in the context of abysmal presence (or near absence) of the state and market. Despite being othered and marginalised, older persons continued to be loyal to their families in order to fulfil their moral obligations in terms of offering support, shelter, and security to other vulnerable family members (such as those with disabilities, orphaned children, abandoned daughters, and so on). In the context of relational pauperisation, older persons reflected on the sense of security as a crucial marker of welfare and wellbeing for people in their later years. This dissertation formulated the notion of 'relational security', which captured significant and distinctively essential roles played by family members especially in arranging for the welfare and security of marginalised citizens. 'Relational security' has policy implications that emphasise the importance of considering relational embeddedness of older persons in designing social policies.

The last research question was: *What are the methodological challenges of doing research with extreme poor older persons?* The concern of the lack of power and agency of the research participants during the process of data collection as well as protection of their rights were paramount. These factors are connected to a range of microethical methodological concerns such as the weakness in the conventional consent-seeking process and concerns around the researcher's accountability to participants. The microethical methodological concerns crucially impact the ways in which we know of the extreme poor and the most vulnerable research participants. This dissertation documented these experiences and sought to address the methodological pitfalls of conducting research with extreme poor older persons. Building on lessons drawn from fieldwork, this dissertation advocates the delegation of more power and agency where the most vulnerable participants are concerned. It highlighted the need to renegotiate consent at regular intervals during research interactions. It 'recommends reformulation of the idea of accountability towards the research partici-

pants in relation to incentivisation, dissemination and reporting back to the community' (Akram, 2021, p. 1).

Key Contributions of the Dissertation

Empirical Contribution

This dissertation deepens our understanding of the welfare arrangement in extreme poor families vis-à-vis ageing using the concept of *informal security regime* (Wood, 2004). Extant research on extreme poverty has focused on the household model, a small social unit compared to family (Ahmed et al., 2001; Kam et al., 2005; Faridi & Wadood, 2010; Risner & Gadhavi 2015). Despite the contributions of such studies, the household model offers a reduced view concerning the complex nexus of extreme poverty and ageing. The focus at the household level is more on resources, assets, and other material endowments than on how relationships function and influence welfare, wellbeing and security of individuals. This dissertation considered a wider dimension of the family by focusing on interactions around welfare politics at the micro level. It highlighted that in conditions of extreme poverty, bargaining becomes a recurring ritual among and between different generations, while placing individuals in different kinds of privileged and powerless situations based on their age, social position, and gender. Article I of this dissertation thus concludes as follows:

> *The wearing-off of supportive relationships has multiple idiosyncratic and systemic pathways of impact on the poor's wellbeing and on the future liabilities and disadvantages carried by their children (including reputation, ill-health, label, exclusion and loan). The understanding of extreme poverty that is developed is then one in which this notion of the bargain is central* (Akram et al., 2020, p. 1190).

The experience of ageing in extreme poverty can be a continuum of what individuals accumulate and inherit from their past. Discussions on ageing mostly centre on the period of ageing, defined based on a sharp age-based cut-off point (e.g. 60 or 70 years and above etc.) (see for example, Kabir et al., 2002; Rahman et al., 2004; Tareque et al., 2015). In contrast, this dissertation adopts a lifecycle approach that considers the dynamics and experiences people go through in their pre-ageing stages. This dissertation reiterates that research and discussion on ageing are incomplete if ageing is understood from a sharp cut-off point based on age.

Theoretical contribution

The original contribution of the dissertation is the manner in which extreme poverty has been conceptualised. Against the widely flourishing materialistic understanding of extreme poverty, this dissertation helps understand the extreme poverty of the older persons as agency poverty, which is qualitatively distinct and tied to ageing. Whereas Ci (2013) formulated the concept of agency poverty as part of a theoretical intervention, this dissertation proved that it is an empirical reality. It explored the social processes of agency erosion guided by precarious forms of othering. When othering is accompanied by agency-lessness, it leads to a complete dehumanisation of older persons, and forces them to live a life equivalent to 'social death'.

The dissertation formulates the notion of 'relational security', which captures the significance of relationships in shaping the welfare of senior citizens in conditions of extreme poverty. Both 'relational security' and 'agency poverty' can help to expand the theorisation of ageing and extreme poverty. The life histories revealed several key features of the lived experiences of older persons. They are increasingly othered, marginalised, excluded, and socially isolated, which results in feelings of extreme insecurity and agency-lessness. These features of ageing resemble postcolonial (subaltern) conditions. The empirical essence can advance postcolonial theory in terms of empirical applicability by giving the power to the extreme poor older persons to define and explain their own conditions because the postcolonial or decolonial approach has gained more theoretical attention than is currently empirically applied. The application of a postcolonial approach to theorise and explain ageing and extreme poverty is not mature yet. Most ageing theories have originated in developed countries. The postcolonial insights of ageing in this dissertation in this reference contributes to advance ageing theories that are sensitive to the context of the developing countries and may have wider applicability.

Methodological contribution

Researchers often consider field encounters as a routine work and avoid documenting them systematically for future learning. Documenting and reflecting on these experiences critically can help strengthen our methodological practices while enriching our research. The primary fieldwork was full of experiences that have been documented in a systematic manner and

presented as a methodological article (Article IV). With the application of an *activist approach*, the dissertation advocates that research on extreme poor and marginalised groups require a tailored set of methodological practices than conventional ones. It emphasises the need to duly recognise the power and agency of extreme poor participants, while facilitating a space for them to exercise such power and agency. The dissertation sheds light on the limitation of common consent seeking process when it becomes a mere one-off ritual enacted at the beginning of a research. In this dissertation, it was argued that consent needs to be sought at regular intervals throughout the research process. The dissertation highlights the accountability of researchers towards participants, and emphasises that researchers' accountability does not simply end as soon as fieldwork ends. For example, it was found that the participants had the interest (and right) to know what happens with the information they share. Such microethical concerns that emerge during fieldwork need additional critical reflections among researchers who share an interest in ageing and extreme poverty.

Social Policy Implications

The dissertation aims to give voice to older persons living in conditions of extreme poverty. The life histories presented offer theoretical and conceptual insights and contribute to our knowledge on ageing in extreme poverty, and hint at several policy implications through which extreme poverty of the older persons may be addressed better. Here, I list a few key policy implications that follow from the analysis of the empirical narratives:

- *First*, policies need to consider how people are 'relationally embedded and how this significantly determines their ability' at different stages in the life course (Akram et al., 2020, p. 1191). As welfare in extreme poor societies like Bangladesh is largely delivered by informal actors, such informality needs to be brought under social policy provisions. Extreme poverty of older persons is an outcome of the generational transfer of disadvantages. Policymakers thus need to be aware of the life course impact of social policies (e.g. how a policy intervention may result in different outcomes for different generations, and at different life stages, such as childhood, adulthood, late adulthood, etc.). Without being informed of such consequences, policies may create uneven impact on different generations and across one's life course.

- *Second*, the findings enable us to understand extreme poverty of older persons as 'agency poverty'. The mere conception of their poverty from an economic dimension will hardly result in wellbeing given that the older persons relate their wellbeing also strongly to non-economic factors and mostly to relational goods. Thus, social policies and interventions need to target elements that can support the restoration (or protection) of the agency of older persons by, for example, empowering them politically as citizens. Policies need to consider older persons as the agents and not as the welfare consumers.
- *Third*, the family by default holds normative expectations and obligations connected to the welfare and wellbeing of individuals. The family's capacity is crucial to fulfilling and discharging these obligations and expectations. Resilient families are more active in responding to adversities and can effectively meet the normative expectations and obligations (Patterson, 2002). Social policies thereby need to pay attention to support the capacity of the family enhance its capacity to productively support its members with welfare, wellbeing and security (Papadopoulos & Roumpakis, 2019).
- *Fourth*, the life history narratives strongly supported the reformulation of the notion of security and wellbeing of older people. Social security strategies must be informed by age-specific vulnerabilities that contribute to their insecurity, and ill-being. This may help policymakers add relevant policy provisions that can bring about change in the quality of life, apart from empowering them economically.
- *Fifth*, obliging families statutorily to support older persons is unrealistic without considering the factors that restrict a family's ability to have a fair bargain across generations. Appropriate policy support and interventions catering to every generation's needs may bring fairer outcomes, thus binding family members in a fair generational contract.

The focus on informal provision in this dissertation should not be understood as side-lining the crucial role of formal actors and their provisions. We must strengthen social provisions by exploiting the strength of formal and informal actors who are strongly present in such societies (Malhotra & Kabeer, 2002).

Limitations and Directions for Future Research

This dissertation has several limitations and gaps that can serve as directions for future research. It engaged with a small sample of older persons. With a few life histories, I could not gain an exhaustive picture of the welfare context around ageing in conditions of extreme poverty. This means the findings of this dissertation cannot be generalised in other context of extreme poverty and ageing. Neither generalisation has been aimed in this dissertation. Despite such limitations, the dissertation presents a strong case of ageing in extreme poor conditions relying on rich life histories of the most unheard senior citizens in developing societies. The dissertation contributes by formulating a few, yet crucial, original theoretical concepts and theses. They can be explored, applied, and validated in other contexts of extreme poverty and to draw enriched insights on the lived context of ageing in another context. For example, both 'relational security' and 'agency poverty' deserve further exploration and can be tested in other settings to expand our understanding of age-specific dimensions of extreme poverty.

The dissertation did not adopt a gendered lens, but rather sporadically focused on the gendered dimension of ageing and extreme poverty. In a paternalistic society, women in general and older women in particular may experience extreme poverty in different ways, and at a different intensity than men. For example, Article I concluded that in extreme poor families, wellbeing of the entire family, especially the children, depended on the position of the mothers. Women enjoy fewer privileges in situations of societal bargaining, which reduces their opportunities and freedoms; and have a higher life expectancy than do men in developing countries. This means that women have a higher chance of living as ageing members of society than are men. Based on gender specificities, the ageing experiences of older women can have different dynamics when compared to those of older men. Future research should identify how welfare pillars like the family treat women in their later years.

The experience of poverty and ageing can also vary based on spatial dimensions. This dissertation focused on the rural context. Rural and urban welfare vary greatly in Bangladesh, and arguably elsewhere too. Where rural welfare providers mostly comprise informal actors, urban welfare actors may comprise formal and semi-formal actors. The urban family composition and living arrangements differ from rural ones. As Bangladesh and other developing countries are rapidly industrialising and urbanising, more and more people will age in urban areas. The findings of this dissertation cannot be generalised to understand ageing in an urban poverty context. Future research should evaluate the rural-urban dichotomy in relation to ageing in extreme poverty.

Older persons are not a homogenous group. Future research should aim to understand how different groups of older persons experience ageing in relation to their age cohorts, gender identities, ethnicity, and other social dimensions. This dissertation did not consider such specificities.

Enabling participants to contribute as active agents in this study highlighted a gap. During the fieldwork many participants asked, 'Have you ever talked with the younger generation about us?' The intergenerational tension that has been presented in this dissertation is solely based on the voice of older persons, that is, only one generation. There is another side to consider. An intergenerational approach is crucial to advance our perspective about ageing which is not much tried in developing countries.

The dissertation drew upon postmodern and postcolonial theory. Postmodern research, particularly postcolonial, is not yet empirically mature enough. It has received more attention as a theoretical debate than empirical practice. It is not claimed that this dissertation has produced a purely decolonised narrative of ageing in a postcolonial society. A purely decolonised view of ageing and extreme poverty requires many anterior steps starting from the planning and designing phase of a study that has not been followed in this dissertation. This dissertation yet highlights the promising potential of a decolonised approach, which future studies can practice to evoke people's voices in shaping our view of ageing and extreme poverty. A decolonised perspective can unmask ground realities of living and ageing as subalterns in extreme poor conditions, which is not necessarily similar to the conventional narratives on extreme poverty that we often encounter. When older persons living in conditions of extreme poverty were offered full freedom to describe their condition, poverty emerged as something radically different from what we have conventionally known it to be. Words like 'food' and 'livelihood insecurity', 'income', 'money', and so on were either not mentioned altogether, or were narrated as secondary concerns. This sends a strong message to decolonise our knowledge on extreme poverty by empowering people to define their problems in their own words in future studies.

Despite these limitations and shortcomings, the results of this dissertation is timely given that most countries including Bangladesh have pledged to achieve the SDGs by committing to the principle of leaving no one behind. Doing so requires us to know who runs the risk of being left behind, why they are at risk and how their ageing trajectories look like. This dissertation has answered a few of these crucial questions.

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