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Enslaving Development: An Anthropological Enquiry into the World of NGO

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Enslaving Development: An Anthropological Enquiry into the World of NGO

Ph.D. Thesis

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Abstract

This thesis investigates the conflict of values that occurs in Bangladesh between NGOs and wider society. It examines the dynamics of BRAC, a large NGO, in order to illustrate the dissonance and inconsistencies in development discourse. Tension is evident in development, which is a multi-stranded process, in which each strand may complement or contradict the others. The process may also be understood in terms of the societal change that results from an attempted synthesis of the contradictory, clashing values of Western agency (individualism, equality, market, etc.) and Bangladeshi rural cultural life (community, hierarchy, subsistence, etc.).

Development processes, backed by strong finance, introduce Western ideas and theories to the South. NGOs subscribe to a global policy language in transforming these ideas into locally implementable programmes and projects, ignoring the diverse social, cultural and political settings in which they work. When villagers come into contact with these projects, they are pushed towards a sense of individualism, but instead of developing this individualism, they produce a new form of collectivism. In this hybrid environment, actors engaged in development adhere neither to the old values nor to new ones.

Projects aimed at modernization, itself, have undergone change from a blue-print approach to a process approach. In reality, top-down approaches are renamed but not reformed into bottom-up approaches. NGO projects targeting women, notably through micro-credit programmes, contribute to the rise of women-only organisations as well as matri-focal groups that constitute a challenge to male-dominated village associations. Micro-credit also polarises the traditional notions of money into moral and immoral money to produce new arenas of dispute. Overall, religious groups oppose such NGO interventions.

Conflict occurs within NGOs themselves. This is evident when BRAC, as an organisational entity, seek to accommodate to Western, Bengali and Islamic cultural traits which further generate conflict and are managed by a culture of fear or indulgence. Unless knowledge is shared by both parties there is the strong likelihood of increased conflict to the detriment of both NGOs and the local people.

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Declaration

This thesis has been composed by myself and it has not been submitted in any previous application for a degree. I executed the work reported upon within and all other work used is acknowledged at the relevant places in the text.

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Glossary of Terms

adab	respect and deference
adob-kaida	etiquette
adarsha gram	ideal village
a-ii	income
akhankha	aspiration
aikika	newborn-naming ceremonies
amae	a desire to depend on others
anoitik/kharaf	immoral
asha	hope
badha	immature and active delta region
baki	due
baors	oxbow lakes
bari	house, homestead
be-a-dab	indolent and disrespectful
begana	naked
beels	freshwater depressions at moribund delta region
bhata khagar	husband-eaters
bhumihin	landless
bideshi	foreigner
bittaheen	assetless
bizz	seed
borkot	divine impact
boro	elder
Boro Puub	central delta basin region
bulghak-khana	house of turbulence
chars	silted islets

daan	religious donation
daya	indulgence
dhamvik	arrogance
dharmic	religious
dhaar	loan/borrow
din	religion
din-dunia	religion-worldly affairs
doi-a-lu	kind person
dol	faction
dola	casting a stone with intention to harm others
doli	politics between factions
dola-doli	factional politics
doya	blessings
dunia	worldly affairs
duo-a	blessings
eid-ul-fitr	a religious festival
fitna	quarrel
gala-gali	abusive and harsh language
ghor	house
gorib	poor
grihisto	household with surplus food
guanxi	personalism
gucha grams	clustered villages
haram	sinful
haors	freshwater marshes
ha-vhata	rice-hungry
hissha	household with shortage of food
ibadat	prayer
iman	faith

jamia khai	husband-eaters
janaja	death ritual
jatra	begin
joma	savings
jummah	Friday weekly prayers
kafir	sinners
keyamat	judgement day
khas	government land
khatna	circumcision
khomota	power
khoroj	expenditure
kolosh/ghoti	mud, iron or copper pots or jars
korjo hashana	act of piety
lozza	shyness; shame
madrasha	religious school
man-somman	honour-respect
mastan	spiritual bohemian
matbar	village leader
matra	degree
miskin	poor, but does not beg
mohazans	money lenders
moqtab	primary religious schools
moulavis	priest
mussulis	devout and practicing Muslim
murrabi	elder kin
nogod	cash
noitik/vhalo	moral
omaik	humility
osrodha	dishonour

para	neighbourhood
pir	spiritual leader
poisha	coin
purdah	veil
reen	loan
samaj	community
samity	cooperative
sarees	traditional women's' dress
shahajjo	help
shaheeb	Westernised person
shalish	arbitrator.
shalishkar	mediator
sar-khaoary	eaters of essence
satan	devil
shajjo	help
sharom	shame
shashon	rule
shima	boundary
shohojogita	cooperation
shud	interest
soab	blessing
sroddha	honour
swami	husband
taka	bank note
taka-khatano	investment
tonka	creating noise
ummah	Islamic community
upa-zilla	local government
urs	death anniversary of *pir* or *sufi*

uthuli	reciprocity and mutual aid
waaz mahfil	religious event
zamindar	land lord
zakat	religious tax.

Kin Glossary

apa	sister
atmiya-swajan	kin; one's own people
baba/bap	father
bangsha	lineage
"bap-er gusthi"	father's lineage
bhai	brother
bhabi	elder brother's wife
bhagina	sister's son
bhagina bou	sister's son's wife
bhatiza	nephew, brother's son
bhatiza bou	brother's son's wife
bon	sister
bou	wife
chacha	father's brother
chachato-ja	husband's father brother's younger son's wife
chachato non-nosh	husband's father brother's elder daughter
chachato-shashuri	husband's father brother's wife
fufu	father's sister
ghor-jamai	residence in father-in-laws house
gusthi	lineage segment

ja	husband's younger brother's wife
jamai	son-in-law
konna	daughter
ma	mother
ma-er gusthi	mother's lineage
mama	mother's brother
mami	mother's brother's wife
nana	mother's father
nani	mother's father
nonod	husband's younger sister
non-nosh	husband's elder sister
natin	son's (or duaghter's) son
natni	duaghter's (or son's) daughter
shashur	father-in-law
shashuri	mother-in-law

CHAPTER ONE

1.1   Introduction

A predominant process within developing countries is the ever increasing presence of non-governmental organisations (NGOs) engaged in development. The term NGO was first coined in Article 71 of the United Nations Charter in 1945 (Chang 2005:442) to describe agencies that would remain at a distance from governments, acting as their conscience and offering a moral critique of states. The classification of NGOs is difficult as they include a broad and contradictory array of diverse organisations (Leve and Karim 2001: 53). In this thesis, the term 'NGO' will be used to define an agency that receives foreign aid and donations from Western states and international agencies to carry out poverty alleviation activities in developing countries such as Bangladesh.

There are different and diverse literatures looking at the role of NGOs in the politics of development. Although numerous scholars have contributed to this, a sense of incompleteness remains. A review of Anglophone literatures on NGOs confirm that most of the studies favoured a normative approach underpinned by liberal democratic assumptions (Mercer 2002). Their concentration on projects and beneficiaries results in an explicitly normative interpretation of NGO ideology (Goonatilake 2006:24). The evolution of the NGO industry is often defined as a linear process and described in terms of "four generations." The first-generation is where the NGOs aim to deliver services for

"relief and welfare"; the second generation is where the NGOs carry out "community development" activities; the third generation is where the NGOs promote "sustainable system development" and in the fourth generation NGOs are transformed into "people's movements" (Korten 1990: 113-128). The four stages of the linear model, according to Avina, mark the "start-up, expansion, consolidation and close-out" phases (Avina 1993:455). However, these evolutionary notions are inadequate to explain the complex growth of NGOs on two grounds: firstly, each country has a unique NGO history, so it is difficult to generalise and to establish a common pattern, and secondly, NGOs exhibit different organisational characteristics and growth cycles at different phases of their development.

These approaches fail to develop an understanding of the complex link of funding agencies in the West[1] to NGOs in the South. The connection between West and South occurs through a complex global development bureaucracy (Dar and Cooke 2008). The NGOs in the South are an extension of the West. The UN System of National Accounts considers an organisation that receives more than 50 percent of its income from a governmental source to be effectively a part of government. In this sense, most development NGOs in developing countries which receive funds from bilateral donors even that channelled through Western NGOs should not arguably be recognised as NGOs at all, but rather as donor government institutions (Tvedt 1998:14). This global development bureaucracy is driven not only by a relatively small number of people and

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[1] The West stands for the "First World" developed countries. Similarly, the South stands for the "Third World" developing and underdeveloped countries.

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source of funds, but also "by a concept that has become accepted as gospel: the idea that all economic growth benefits humankind and that the greater the growth, the more widespread the benefits" (Perkins 2005:xii). The concepts like gender, micro-credit, human rights, livelihoods, etc., contribute to shape the official discourse of NGOs, which seeks to portray them as a positive force for alleviating poverty in the Third World. However, there are other discourses of development that contradict this image. One discourse creates counter-discourses and disputing points of view.

NGOs were the outcome of the global ideological struggle between capitalism and socialism that started with the end of World War II. NGOs have experienced complicated global processes, where factors such as international ideological trends, donor policies and NGO agendas in national, international, historical and cultural conditions interact in complex ways. To understand this complex development process, one has to go beyond the idea of an NGO in a developing country as a mere reflection of donor interventions and consider it an outcome of international and national development processes (Tvedt 1998:3).

NGOs are now a part of global cultural flow embedded in globalisation. This global cultural flow has five dimensions. Firstly, there are *ethnoscapes* produced by flows of people including tourists, immigrants, refugees, exiles and migrant workers. Secondly, there are *technoscapes,* the machinery and plant flows produced by multinational and national corporations and government agencies. Thirdly, there are *finanscapes,* produced

by the rapid flows of money in the currency markets and stock exchanges around the world. Fourthly, there are *mediascapes*, the repertoires of images and information, the flows which are produced and distributed by news papers, magazines, television and film. Fifthly, there are *ideoscapes,* linked to the flow of images which are associated with state or counter-state movement ideologies and comprised of elements of the Western Enlightenment world-view – images of democracy, freedom, welfare, rights, etc. (Appadurai 1990: 295-310). Within the broader framework of global cultural flow, there exist *developmentscapes*[2] which refers to the process of shaping the culture of Southern NGOs such as BRAC[3] through the philosophies of many Western agencies and donors. These donors and agencies provide financial as well as material resources, and agendas and theories to NGOs who, in turn, seek to translate these into practice. Appadurai argues that there are disjunctures between these cultural flows, but states, donors, multinationals, agencies, interest groups, etc. attempt to manipulate and channel (close or open) the cultural boundaries of other to these flows with varying degree or success in relation to their relative power resources.

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[2] I have coined the term *developmentscape* following on from Appadurai who has used the suffix *scape* to indicate that given relations which do not objectively look the same from every angle of vision, but are rather deeply perspectival constructs. These constructs are influenced by the historical, linguistic and political situatedness of different actors like nation-states, multinationals, religious, political groupings, villages, families, etc. (Appadurai 1999: 296).

[3] The acronym BRAC originally stood for "Bangladesh Rural Advancement Committee." In 2007, the organisation was renamed "Building Resources Across Communities." Since then, however, it was decided to drop all such descriptions in favour of the acronym,BRAC.

1.2. BRAC and NGOs in Bangladesh

The independence of Bangladesh and the subsequent political integration of villages into the global market have created conditions for NGOs to accelerate the process of rural change. NGOs in Bangladesh have grown from a virtual non-existence in 1970 to a large organisational movement by 2005 (Irish and Simon 2005:6). NGOs claim to operate in over 90% of villages (Fruttero and Gauri 2005:767), benefiting 35% of the population (Thornton *et al*. 2000). However, they have not yet effectively reached the poorest parts of the community (Gauri and Galef 2005: 2064). NGOs depict their work as success stories; mostly a few big NGOs project this positive image. Currently, NGOs are working in more than 69,000 villages and receive 14% of total foreign aid. The foreign aid is received by only about 1300 NGOs (Ahmad 1999:27) out of numerous NGOs working in different areas[4]. Around 30 NGOs receive approximately 80 percent of all funds channelled through the sector, 60 percent of which goes to the eight largest NGOs (Sobhan 1997:14).

This study does not seek to examine the rise and role of NGOs (Ahmed 1999, Begum 2000, Khan 2009, Hashmi 2000, Shailo 1994) in Bangladesh, but rather to enquire into the conflict of values that occur within them, exploring the dissonance and inconsistency

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[4] There is confusion about the registration of NGOs with different government bodies. More than 15,398 NGOs are registered with the Women and Children Affairs department; 55,945 NGOs are registered with the Social Welfare department; 9,710 NGOs are registered with the Joint Stock Company; 2,518 NGOs with Foreign Donation Registration under NGO Bureau Affairs; 1,62,112 NGOs are registered with the Cooperative Ministry; and 1,380 NGOs got registration under Micro-credit Regulations (TIB 2009). Government has no idea of over 23,000 NGOs' activities (TDS 2009.1)

within this development discourse. In the process, NGO contributes to the development of a new form of culture related to the social transformation that reflects both the consensus and conflict between traditional Bangladeshi hierarchical values and Western projects informed by ideas of equality.

Photo 1.1: Head Office of BRAC

Source: Shahadu Zaman

This thesis seeks to explore the implications in the context of one Bangladeshi NGO, BRAC. BRAC started its development journey as a small relief organisation in 1972 with a few staff members. At present, it employs over 100,000 staff to provide various services to 110 million poor men and women. It not only covers most villages in Bangladesh, but has also expanded its activities to Afghanistan, Sri Lanka and several countries in Africa. The work of BRAC has attracted international attention as it is the largest NGO providing various services to the poor (Bhuiya and Chowdhury 2007, Chowdhury and Bhuiya 2004, Halder and Mosley 2004, Reza and Ahmmed 2009, Smillie 2009).

The structure of BRAC is based on a connectivity between the organisation and the rural poor. Its head office is located in Dhaka – the capital of Bangladesh. The head office controls several regional offices, which in turn control multiple branch offices. Each branch office organises several village organisations (VOs). Each VO is comprised of female and male group members. The structure of BRAC is represented in figure 1.1.

In 2009, BRAC stands for a conglomeration of organisations which typically attribute three complex features. The first communicates the image of a "non-profit" non-governmental organisation. The second feature revolves around the core Economic Development Programme with its strong microfinance component that retains the features of a "for-profit" non-governmental organisation. These, like social enterprises (Mair and Marti 2007), transfer profits from business to poverty alleviation programs.

Finally, BRAC operates profit-oriented business enterprises[5]. The organisation has shifted to embrace the principles of the market economy. BRAC now calls its former beneficiaries "customers" and others "stakeholders" (BRAC 1994).

The uniqueness of BRAC is its ability to design most of its activities to ensure financial sustainability through a mixture of both low-income poverty market activities and non-poverty business activities. This gives BRAC a new character, which is not of a non-governmental organisation, social enterprise, or a business concern, but a new form of organisation termed as "poverty enterprise" (Mannan 2009a). This poverty enterprise pulls together various actors and agencies, from donors, government, civil society, and the business world into a complex poverty-production[6]-market framework. The poverty enterprise continuously conceptualizes and designs its repertoire of development programmes against the poverty canvas (Abed and Matin, 2007:4).

Smillie (2009, 1997) describes BRAC as an organisation with a positive and stable work environment. BRAC operates in Bangladesh as an organisation for putting development policies into practice. BRAC has two goals: poverty alleviation and the empowerment of the poor. Poverty alleviation is focused on credit and saving schemes to promote capitalist growth. Empowerment is justified by mixing the "conscientisation theory[7]" of

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[5] BRAC Annual reports of 2000, 2001, 2002, 2003, 2004, 2005, 2006 and 2007 indicate that it has several large scale business enterprises, insurance companies, a university, a bank, etc.
[6] Production of consumer and industrial goods
[7] Conscientisation is a translation of the Portuguese term *conscientização,* which is also translated as "critical consciousness".

Freire (Freire 1972) with the Marxist rhetoric of class struggle (DKA 1990). Marty Chen

(1986) writes about the interaction between BRAC and its beneficiaries, observing that

Diagram 1.1: Structure of BRAC
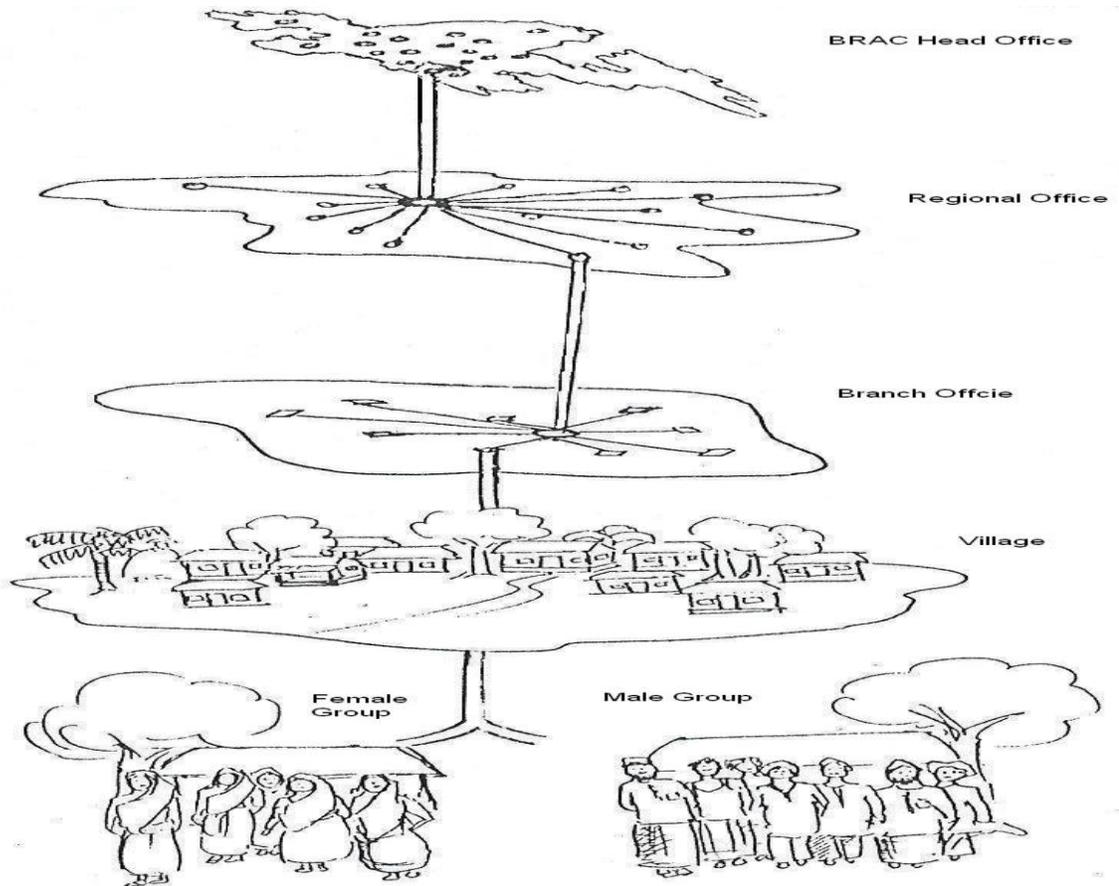
Illustrated by Maliha Moyeed

its engagement with women is causing "a quiet revolution" in women's lives. BRAC has

had no written "theory of development" (Lovell 1992:24), but to achieve its goals, has

adopted Myrdal's concept (1968) of institution building (DKA 1990). Korten has

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presented BRAC as a "learning organisation," one that develops a capacity to respond positively, learns from previous errors, and plans with the people, thus linking knowledge-building with action (Korten 1980:498). Lovell (1992) describes BRAC as a flat organisation which has decentralised its decision making process into small units: "BRAC's structure is very flat, with few intermediate levels between top management and field implementation" (Lovell 1992:123). Feldman held a opposite view who argues that BRAC is an organisation that illustrates the process of hierarchical institutionalisation – the professionalism of staff, a growing dependence on a rank structure, and a division of labour and specialisation able to sustain a technically proficient skill base to meet client and donor demand (Feldman 2003:17).

1.3   Modern Bangladesh and its Ecology

Ibn Battuta, a 13th century Moroccan traveller described Bangladesh as "a hell full of good things" (Gibb 2002:267). Since time immemorial, paradoxes and contradictions have characterised the cultural, social and political lives of its inhabitants. Bangladesh is a land of contrasts. It is variously described as a land whose 'granary is full of rice' and 'ponds are full of fish', but it is also a land that experiences famine and poverty (Sen 1981). Historically, it has been deemed a peaceful place, but a Mughul ruler considered it as a *bulghak-khana* (house of turbulence).

Bangladesh became independent from Pakistan in 1971, but its political boundaries were decided by the British colonial authorities in 1947. Modern Bangladesh has a somewhat negative image. The former US Secretary of State, Henry Kissinger, described Bangladesh as a 'bottomless basket,' although this basket is now producing a near-surplus of rice and food crops, and the micro-credit model of Nobel laureate Muhamamd Yunus has become a global model for poverty alleviation. Bengali politicians vigorously voice the need to establish democratic institutions, but instead are producing demagogues and dictators (Mannan 2008a, Mannan 1993a). Bangladesh has a fine constitution, but politicians not only ignore it, but also fictionalise it in their interpretations. The majority of Bengali Muslims ardently pursue and practice Islam, but they hardly understand, and make little effort to comprehend, the true content of the holy Qu'ran, resulting in the creation of an idealistic and popular Islam. After Independence, Bangladesh became 'a test case for development' (Faaland and Parkinson 1976), a place to try out the latest development theories. The many development agencies have not eradicated poverty, despite having pumped billions of dollars into the country. Such foreign aid has created a new rich class and elite to the detriment of ever-increasing numbers of poor people.

Bangladesh is located on a large delta facing the Bay of Bengal to the South. The open plains of India are located to the West and Northwest, and a rim of mountain ranges surround it at a distance from the Himalayan Mountains in the North to the disconnected hill systems of Assam and Myanmar in the South. The delta represents the most complex

river system of the South Asian subcontinent with three major rivers - the Padma (Ganges), the Jamuna (Brahmaputra) and the Meghna.

The country comprises 250 major and small rivers, and more than 3,000 tributaries, distributaries, canals and wetlands, silted islets (*chars*), etc. The mixture of fresh and salt water influences the nature of rivers and the shape the character of the Bengal delta. It supports a range of dynamic ecosystems, from mangrove forests (about 577,100 hectares), natural lakes, man-made reservoirs including Kaptai Lake, freshwater marshes (about 400 *haors*), oxbow lakes (about 5,488 *baors*), freshwater depressions (about 1,000 *beels*), fishponds and tanks (about 115,000 hectares), plus estuaries and seasonally inundated extensive flood plains (Khan 1993:1). Water is consequently central to Bangladesh life which "is not so much a land upon water as water upon land" (Novak 1993:22).

The boatmen use the three major river systems to divide Bangladesh into three distinct agro-ecological zones (see figure 1.2). The boatmen have the following saying that reflects the ecology of these three regions:

> *Badhai Jai Ghada;*
> The donkey goes to Badha;
> *Beel-a Jai Mois;*
> The buffalo goes to Beel;

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Moner Joto Dukkher Khota

Tell all the sad stories

Boro Puub-e Jai-a Koish

at Boro Puub

Diagram 1.2: Map of Bangladesh
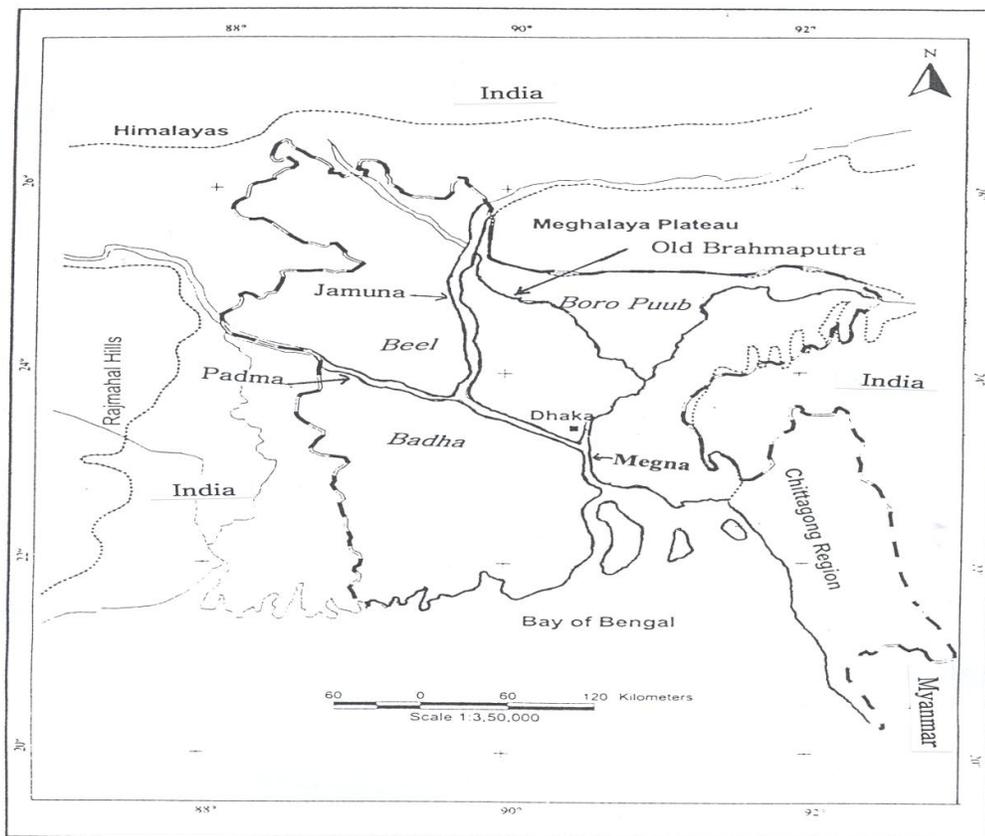
Badha refers to the Khulna and Barisal region, which is the immature and active delta (Rashid 1991:29-36). This region is located south of the Padma and West of the lower

Meghna rivers. In the *Badha* area, farmers sow broadcast Aman[8] rice.   It is also known as the miracle rice region, because the stems of the paddy grow with increasing water depth in oxbow lakes. They harvest the rice in hip-deep water, which is hard work like that done by a donkey in the water. *Beel* refers to the regions west of the Jamuna river and north of the Padma. This area is a moribund delta (Rashid 1991:29-36) where there are many different rivers, often one cross-cutting the other. In the *Beel* area, farmers harvest Aman rice in neck-deep water, like the water buffalo with its body immersed in water. *Boro Puub* refers to the region that is south of the Jamuna and north of the Padma rivers through which the old Brahmaputra flows. This is the central delta basin (Rashid 1991:29-36) that includes the depressed land of Krishopganj and Sunamganj, located within the "haor basin eco-system" (Ali 1990). In the *Boro Puub* area, farmers harvest Aman rice from small dinghy boats, also hard work.

1.4   Development and Transformation of Rural Society

The political struggles of Bengal have left the villages largely undisturbed (Haq 2004:92). This is now changing. Bangladesh, with its 69,000 villages and 90% rural population, is largely an agrarian society. Agriculture contributes 72% of GDP and 60% of employment. In recent years, although there are several large cities, villages remain socially important. A village is recognized by a cluster of households functionally tied to each other, usually surrounded by lush green trees and bushes and separated by arable

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[8] Aman is rice grown in the period between June and October.

fields from other villages. All villages have a basic structure built on families with larger social groupings that feature traditionally conferred roles and statuses. Villages also have secondary structures and organisations, which have evolved through direct interaction with outside forces to serve certain purposes and goals. Although the peasantry constitutes the subsistence foundation of the country, the governance of politico-economic affairs of their communities depends on a complex power structure that operates beyond their boundaries (Mannan 2005).

The forces of globalization have greatly modified rural society - its social, political and economic structures. Local economic activities and needs are interconnected within a global web of cause and effect, over which the rural population has little control. Even the most remote villages are now drawn into global markets. Such integration has become possible in part because Bangladesh has been pursuing development policies aimed at achieving a higher quality of life through sustained and rapid adjustments in its society's productive capacity, and concomitantly its political and social organisation.   These policies have large implications for local social and political structure and economy. The state has largely failed to mitigate the negative social effects and manage the penetration of the market economy. Its policies emphasise a more democratic and vibrant civil society, but political and economic power is still concentrated in the hands of certain individuals and social groups, frequently to the detriment of the interests of the common people.

Villages have factionalised, leading to convoluted power structures. In particular, there has been a remodelling of relations between local civil society (*samaj*) and global society represented by NGOs, and traditional markets and external market forces represented by multinationals. On the whole, this has resulted in local civil society, traditional markets and governance structures slowly disappearing under the weight of the state, national/global markets and donor agencies. At the same time, no institutions and movements have emerged to deal with the daily anxieties and exploitative relations in local village contexts.

1.4.1   Genesis of Transformation

Bangladesh has made remarkable advances in some areas including food production, safety net programmes, rural infrastructure, credit provisions, primary education, family planning, drinking water supply and reduction of population growth; all largely attributable to state intervention. However, once all gains are taken into account, the net rate of reduction in poverty in the 1990s appears to be only around one per cent annually (Rahman 2000). Little progress has been made on the question of landlessness and land reform (Mannan 2001a). Modernization processes have led to the breakdown of extended families, with increased emphasis on nuclear families. There has been considerable erosion of social values, with diminishing authority of elders and an increase in rural violence.

Many changes have occurred in the semi-feudal peasantry (Mukherjee 1957:53-56) due to the activities of donors, multinationals and financial institutions in collaboration with the state. The expansion of donor-supported road infrastructure programme and communications between villages and urban areas, together with a simultaneous transformation of subsistence agriculture into commercialised agriculture, has increased dominance by outside institutions such as the state, market and development organisations. These processes led to a rural-urban continuum, which has many implications for power relations at the village level.

Since the mid-1980s, a tremendous growth has taken place in the road network. In 1947, Bangladesh had just 459 kilometres of roads (Jansen *et al.,* 1987:15), whereas by 1999 there were 17,554 kilometres (BSS 1999: 247). For example, it now takes only four hours to travel from Bogra to the capital city, Dhaka, which previously took nearly 12 hours even as recently as three years ago. One in every three Bangladeshi villages is now accessible by road from their nearest regional cities. The donor-financed high profile Local Government Engineering Department (LGED) and CARE (an international NGO) have been central in developing the road infrastructure in rural areas.

The growth of the road network has many implications. Firstly, road communications promote rural mobility and migration particularly that of younger men and women moving to cities, while married women and elderly men are left behind (Islam and Ahmad, 1984). They migrate to urban areas in order to work in the garment industries,

public sectors and other urban occupations. These economic opportunities open up new horizons for self-advancement, notably for rural young women. Secondly, remittances from migrant workers, especially from the Middle East , are an important part of rural household incomes, rising from 3.7 per cent in 1987–88 to 18.5 per cent in 2000 (Rahman 2001). Those who remain in rural areas work largely in agriculture, with some today finding employment pulling rickshaw vans, and in carpentry, masonry, and so forth.

Further rural changes have occurred with the introduction of high yielding varieties of rice, known as the "green revolution". New technologies, together with fertilisers and irrigation, have altered agricultural practices. Farmers are now able to extend from previous rain-fed practices to dry-season cultivation and are using power tillers in addition to draft animals (Adhikary and Rahman 1999:7). Many development agencies, such as the Swiss Agency for Development and Cooperation (SDC), the Canadian International Development Agency (CIDA) and several NGOs have played an important role in helping farmers to diversify their crops. This has created new opportunities for multinational companies to market seeds, fertilizers, pesticides and irrigation technologies even in the remotest villages. The overall result of this agricultural diversification is impressive. For example, by the early 1980s, the Bogra district produced a grain surplus of 82–100 per cent over local needs (Crow 1999:151). The thriving agriculture sector offers employment throughout the year. A peasant in the district proudly told the author: *"baro mashe tero foshol."* (We get thirteen crops in

twelve months). The rise in agricultural business led an informant to remark, "if we stop marketing our crops, people in Dhaka would starve."

1.5 Bangladesh: Hierarchical Structure and Values

Bangladesh is currently experiencing rapid social change and transformation, with cultural flux and fluidity resulting in changes in values. There is an interplay of international and local forces in this transformative process. Globalisation is partly responsible, as Bangladesh is increasingly integrated into the wider world. And local NGOs are prominent agents of change. This thesis asks: to what extent do NGOs, as bearers of international/universal values (e.g. gender issues, human rights, political equality[9], etc.), contribute to the changing of hierarchical and community values in rural Bangladeshi society. It focuses particularly on the extent to which the poor, and particularly poor women, accept or reject these values. In promoting international/universal values, as required by funding agencies, NGOs may knowingly or unknowingly, decentre and decontextualise their development agendas. This may occur, for instance, through negotiation or even confrontation with other interests, such as those represented by religious leaders and local elites, which are also seeking to influence, even control, the process of change.

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[9]In the development world, it is believed that the Western ideas comprise of equality and liberty, although in reality they may not reflect equality, and appear as signs of a hegemonic presence.

This requires an analysis of human behaviour and hierarchy in Bangladesh. Bangladesh Muslim society composes a social formation wherein a class-based society is emerging from a large peasant one (Mannan 1990a). The coexistence of peasant and capitalist classes results in the rise of new values, but some peasant values are either reproduced to cope with the new situation or simply disappear. This happens because the development of class relations, which is hierarchical too, has not completely been able to eliminate age-old hierarchical values and ideology; traditional hierarchy shows resilience as it accommodates to the values associated with capitalism. Thus, like Malaysia, the emerging Bengali capitalist class "has been steadily shedding its ties to labourers and tenants but…acts in a largely pre-capitalist normative atmosphere that makes it extremely difficult to justify the actions it has taken" (Scott 1985:184).

Bengali society is divided into urban and rural and also divided along class lines informed by kinship. The urban side grew from 1947, during the second colonial phase[10] as East Pakistan, and the urbanization process accelerated after independence in 1971. During the second colonial phase the middle class grew and subsequently polarised into rich and middle classes in post colonial Bangladesh (Mannan 1990a; Siddiqui *et al.* 1990). However, class divisions are cross cut by kinship relationships. Many rich persons have poor kin (Mannan 1990b:143-169).

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[10] The first colonial phase ends in 1947 with the end of British colonial rule.

Traditional village structures (Bertocci 1970) and peasant society generally (Hashmi 1992), shaped by syncretistic tradition (Roy 1983) and rural Islam influence Bengali culture (Eaton 1997). New capitalist informed arrangements are emerging in villages (Mannan 2005) with the gradual integration of Bangladesh with the West and Middle South through the process of Westernization and Islaminization (Gardner 1997). While many modern urban Bengali are adopting the western life style, language, eating behaviours, fashion, etc.; others reject western ideology in favour of Islamic revivalism while adopting western technology and economy. Consequently, modern Bengalis encompass both western and Muslim identities, while the rural population adheres to popular Islam (Haq 1975). The implication is that there are three sets of values that are complementary at some points and contradictory at others. Capitalism values competition, but Bengalis organise competition by reproducing groups according to traditional loyalty, clan lines, kinship, districtism, etc. Islam values moral order and focuses on the community ethic of *ummah*. Rural values emphasize the maintenance of hierarchical relations and subsistence stability.

This social formation exhibits the complex equation of three ideological values, namely, individualism induced by westernization, the hierarchy that characterises peasant society, and behaviour shaped by the religion of Islam[11]. Individualism refers to the indivisible elementary person (Dumont 1980:9) who is supposed to be self-driven, pursues personal

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[11] Bengalis typically accommodate three value systems, which is captured by all daily news papers. Daily news papers ritually publish English, Islamic and Bengali calendars indicating how a populace maintain their different life-styles and value systems.

goals, is rational and aggressively competes with other individuals. Individualism is the result of people's interest to obtain western commodities, values and ideas. The urge to conform to the West (Barth 1996:28) creates a basis for flourishing industrial technologies and knowledge that in turn cause deep structural changes in the organisations and traditional technologies of the developing countries (Mannan 1995a, 1995b).

Hierarchy constitutes a system of individuals, social classes or groups ranked from higher to lower in terms of status. Hierarchy refers to "the conscious form of reference of the parts to the whole in the system" (Dumont 1980:65) and to "the principle by which the elements of a whole are ranked in relation to the whole" (Dumont 1980:66). Hierarchical values and associated entrenched ideologies continue to inform social relationships in Muslim Bangladesh society. In the context of wider Indian society, Muslims reproduced the caste hierarchy (Ahmad 1978: xviii-xix). It comprises an ideology in which people allocate social and cultural values vertically. However, rank for Muslims of Bangladesh is qualitatively different from that found in the Indian caste system.

Hierarchy informs much Bengali behaviour. Rank depends on wealth, education, lineage, clan, employment, and differences in age. When people meet everyday, they try to assess and establish each other's relative rank. Maloney provides an excellent discussion on the cultural roots of the power and paradoxes of Bengali hierarchy (Maloney 1988: 40-66). Behaviour reflects hierarchy in two ways. In the first, there is

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the idea of patronage that operates both above and below the self (Maloney 1988:42). A person of higher rank expects to demand service and respect in exchange for patronage. Bengalis feel it is their moral right to share the wealth and goodness of persons above them in the hierarchy. Patronage creates an expectation in the lower ranks for *daya* (indulgence) and *doya* (blessings). It implies redistribution of wealth and personal aura that are central to the Bengali notion of hierarchy. The lower ranks accept and accredit the personalization of the authority of the patrons through their reliance on *daya* and *doya*. Bengalis do not usually give themselves over to abstract goals, social programmes or ideologies (Maloney 1988:52-53), rather follow a person who they recognize as of higher rank and giving patronage. But Bengalis also show pragmatic individualism which may caught with the structure of patronage. They are individualists in that they behave to maximize opportunities through social relations, giving weight not to ideologies, institutions or abstract rules, but "to the reality of dyadic human relations" (Maloney 1988:52).

The Bengali normative culture stresses the fusion of the individual with family, *attiya-svazan* (kinship), *gusthi* (lineage), *bangsha* (descent), *samaj*[12] (social collectivity), etc. (Mannan 2002) For most of the villagers, it is important to be "a member of a *samaj*. The *samaj* upholds a moral order which acts as a compelling force on its members and in recent history at any rate, membership into *samaj* has been seen to be more enduring than that in a state (Blanchet 1996: 27). Morality is an ideology of *attiya-svazan*, *gusthi* and

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[12] For detailed discussion on *samaj* see chapter 7.

bangsha. The moral order of the Bengali peasant system, like that of South East Asia, is characterised by the obligation of reciprocity, the right to subsistence, just prices for goods, etc. (Scott, 1976). However, the Bengali moral economy is not influenced by risk aversion, assumptions of scarcity or subsistence woes, but derived from locally generated values of abundance and indulgence (Greenough 1982:832).

The framework of the moral economy in Bengali peasant society also features amoral individualism (Greenough 1982:833), in other words, "robust individualism" (Khan 1996:145)[13]. However, a Bengali should suppress his individualism in a hierarchical situation where there is a dominant figure to whom he must show respect – father, elder brother, employer, or officer. He observes the moral order that expects the person of higher status to exert more personal force (Maloney 1988:52). Recognition of patron relations and pragmatic individualism result in tension, rivalry and flux where differences in rank are small. Upper and middle class Bengalis tend to be shaped by corruption, chicanery, perjury, and smooth promises that create jealousy, cynicism about the human character, and slanderous, loose talk about others' corruption (Novak 1993:102). Against such trends in behaviour, there also exist honest, idealistic, humane and philanthropic people.

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[13] Bangladesh villages are not tightly organised communities under individual village heads. Instead, they are dominated by continually shifting alliances between family and hamlet leaders (Schendel 2009:10)

Religion plays an important role in bringing cohesiveness to the moral order which provides a collective identity to manage ranking and hierarchy in the society (Dumont 1980:66). The hierarchical values and norms of Bangladeshi Muslim society can be seen on three levels: (i) the structure of society, (ii) its language, and (iii) patron-client relation.

1.5.1 Hierarchy and the structure of society

The ideology of the Muslim *umma* (community) defined by the institutions of Islam and family laws (Rippin 1993: 115–16, Carroll 1978), shape the hierarchical relationships of Bangladesh. The Muslim *umma* lays emphasis on a community within which all – women and men – are equal in their relationship to Allah. People argue that Islam is the only religion which ensures women's rights. The notion of *umma*, at least in theory, allows women to enjoy these rights. The Qur'an provides many rights for women (Doi 1993). In the context of rural Bangladesh, Bertocci views the *samaj* as the local expression of the *umma* (Bertocci 2001:76-80). In reality, older males dominate the *samaj* having social authority over young males and women. The concept of *umma* is a loose category that exists in the imagination of believers; but they cannot articulate the true meaning of *umma* (Ahmed 2001:2). The problem with *umma* is that Muslims are unable to combine the numerous global notions of *umma* with the local notions of community (nations) in the long run (Uddin 2006:178).

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While the idea of *umma* emphasizes balanced gender relations, Islamic societies systematically exclude women from powerful institutions. For example, men are allowed to enter and pray in mosques; while women are not. When different Islamic schools of thought like Hanafi, Hambali, Shafi, etc., interpret the Qur'an, they appear to be gender blind. Male theologians have historically misinterpreted the equal Qur'anic rights of women, so as to produce a male biased system of Islamic laws (Hassan 1991a, 1991b, 1994). As a result, men's views are put higher then women's views, and they create obstacles to the equal participation of women in traditional institutions (Mannan 2004:311). Islamic laws are concerned with inheritance, marriage and similar issues, and these constitute a social system that encourages the reproduction of extended family groupings (Rippin 1993: 115–16). This ideology of the family places women in the private sphere to undertake household duties, and raise children[14].

1.5.2 Hierarchy and language

The Bengali language, that is the *shadu vasha* has been influenced of modern English prose form. In the process of evolution, it would form a syntax that incorporates individualism into social ranking and hierarchical social relationships. People define their lives in hierarchical terms, *boro-choto* (big-small)*. murubbi-choto* (elder-junior)*, guru-shishaya* (teacher-disciple), *adab-beadab* (respect-disrespect), *sroddha-osrodha*

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[14] The problem is that when people accept Islam, the resultant hierarchy tends to informed by gender relations. The religious construction of hierarchy works in a complex way in a class society. For example, many rich religious women dominate over poor men. Moreover, when people irrespective of their class background cultivate kinship relations, they blur the class relations and produce holism (Mannan 1990b).

(deference-disrespect)*, jat-bejat* (honoured-dishonoured)*, binoyee-abinoyee* (polite-impolite), etc. These criteria of rank are embedded in Bengali behavioural codes (Davis 1983:69). For example, the English pronoun 'you' is used in Bengali in a hierarchical order of *apni, tumi* and *tui*. The application of *apni, tumi* and *tui* also shape the tone, tune and grammar of language to determine one's own position in the hierarchy. *Apni* is the highest category and used to show deference and respect. This form, as assumed, was introduced by the Aryans[15].

The use of *tui* is contextual as it can be used either to address a person of an inferior status or to express affectionate relationships. The *tui* form is carried over into Bengali language from its erstwhile clan culture and many small ethnic groups of Bangladesh still talk in *tui* form. *Tumi* is a middle order which indicates neither respect nor inferior status. This form has evolved with the mix and intermarriage of Aryan and dark skin Bengali people.

As an outcome "a lower class of Aryan society, less hostile to agriculture pursuits, was gradually developing" (Ling 1968:35). Both Aryans and proto-Australoids required new terms to address the lower class Aryans. On the one hand, Aryans could not address the

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[15] Human biologists hold the view that Bengalis are a hybrid people. The four races of proto-Australoid, Negritos, Mongolians and Aryan admixed in the prehistoric period (Ray 1994:15-49, Sengupta 2001: 8-11, Gunewardena 1980: 54-57). It is possible that these four groups migrated to and settled in ancient Bengal, which possessed not only rich and fertile land, but also was located on the periphery of Indian and Chinese cultures (Zaman 2005:39). Prior to the advent of Muslim rule in 1204, it is possible that no notion of Bengal or Bengali existed. During Muslim rule (1204-1757), the land acquired the appellation *Bangala* or *Bangalah* (Rahim 1963:2-9). In common parlance, Bangladesh, which comprises two words: '*Bang'* and '*Desh,*" stands for the 'land of Bengali speaking people,' although this meaning is contested.

lower class Aryans with the proto-Australoid term *tui* as they were of higher status than proto-Australoids. On the other hand, proto-Australoids could not use the Aryan term *apne* as lower class Aryans' status did not deserve such a mark of respect. Thus, both felt the need for a middle category, which they developed from the word *tumik-kha* (Shahidullah 1999:69). Later, *tumik-kha* was simplified to *tumi*.

1.5.3 Hierarchy and patron-client relationships

An uneven economy also reinforces the structure of hierarchy where a few patrons exercise control over resources, with others as their clients. The traditional patron-client relationship evolved from the land-centric economic and social activities of peasant society and represents a uni-focal power structure (Jansen 1987). The traditional patron-client relationship is influenced by numerous factors including: the multiple inheritance system with many heirs to a family land plot; individual property rights to land; scarcity and unequal distribution of land; lack of employment and other sources of livelihood; the need for political and physical protection; and access to resources in rural areas made available by government (Jansen 1990:25-6). The patrons as local heroes have always existed in Bangladeshi villages at different times; they manage the affairs of village communities (Arens and van Beurden 1977; Bertocci 1970; Chowdhury 1978; Islam 1978; Jahangir 1979; Karim 1990; Thorp 1978; Wood 1976).

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The gradual integration of villages into the wider society and also the penetration of the state, market and development personal have given rise to a multi-focal power structure with patrons in the market elite, political elite, NGO elite, etc. However, these patrons, instead of developing class-based relationships with peasants, reproduce the traditional patron-client norms to define their ties with clients (Makita 2007, Mannan 2005). This has created two problematic situations. First, the clients felt that the culture of loyalty, deference and respect did not serve their purposes because the patrons were failing to honour their traditional obligations (Greenough 1982: 832). Secondly, the multi-polar power structure gave rise to a multiplicity of elites and patrons where no single patron is able to dominate the rural power structure as in the case of erstwhile land-centric patrons. The competition among patrons created a situation of balance as hardly any patron could dominate the social and political order in the absence of "champions" (Rahman and Islam 2002:159).

In this new situation, peasants are at a crossroads between traditional forms of loyalty based on patron-client relationships and class-based economic relationships. While the elite compete with each other to ensure their influence over multi-focal power structures, poor peasants try to use both traditional normative patron-client values and their class consciousness, whichever fit them best. This also suggests that while a peasant may show respectful behaviour to a patron, he may also criticise the same patron behind his back in order to win favour from other competing patrons.

1.6 Individualism versus Hierarchy

There is a complex relationship between hierarchy and individualism. The degree and

magnitude to which either hierarchical or individual values are complied with vary from

person to person. Bengalis creatively accommodate competing and often mutually

opposed configurations and cultural values in their personalities. At the present time, both

hierarchy and individualism influence each other.   Overall, individualism is seen as

selfish as it tends to separate, instead of uniting, individuals with the group. People use

the concept *poro-sri-katorota* to talk about individualism. *Poro-sri-katorota* means that

one becomes *kator* (piteous or plaintive cry) by observing the *sri* (fame or reputation) of

por (others). The *poro-sri-katorota* occurs when individuals achieve social and economic

ascendancy, accumulate wealth and manipulate power, creating a distance from *amader*

lok, one's own people who are ideally equal in rank and status.

The term *poro-sri-katorota* captures the paradoxes and contradictions. First, when

individuals are successful, their peers praise and take pride in their achievement.

However, they feel a certain sense of sadness and sorrow at the same time as the

successful individual breaks away from the village community. Peers exert pressure on

the successful to take their kin and family along with him. If they fail to support their

own people and kin folk, peer's criticise them behind their backs. This sort of hidden

criticism is often seen as countervailing pressure to create obligations among successful

individuals to do more for their kin. Kin obligations assert the intention to return favours

through reciprocal exchange, even in situations where acquisition is illegal, while denying the same benefits to others. The same behaviour is open to very different moral evaluations (Wanner 2005:519-20).

Another dilemma is finding a balance between individual and hierarchical identity. Often, successful individuals support their kin in attaining new status and wealth, but at the same time, they would wish to avoid the imperatives of traditional hierarchy to maintain individual class identity. For example, one has to delicately balance the relationship between class peers and unsuccessful kin. A rich man may feel sympathetic when his brother fails to prosper. At the same time, he may also feel ashamed or embarrassed if he has to introduce his unsuccessful brother to his wealthy class peers (Mannan 1990b:171). This situation reproduces traditional hierarchy and the maintenance of kinship, but at the same time, produces individualism in the maintenance of enhanced class status among class peers. The dilemma is acute in the values of modern Bengalis; the situation fits well into Marx's analysis on the middle class, where a person deep "down in his heart…flatters himself that he is impartial and has found the right equilibrium, which claims to be something different from the just-milieu. Such a petty bourgeoisie glorifies contradiction in the essence of his existence. He is himself simply social contradiction in action. He must justify in theory what he is in practice... " (Marx 1978:178).

There is a tension between hierarchy and individualism. Individualism undervalues hierarchy, and hierarchy tends to neutralise individualism. Many modern Bengalis aspire

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to become elementary rational people. At the same time, Bengalis think of hierarchy as moral and individualism as immoral. The morality of hierarchy is measured against the immorality of individualism. At some moments, individuals are recognised, but at others the boundary is blurred between self and society, individual and role.

1.7 Hierarchical values and the structure of NGO projects

In development contexts, hierarchical values are manifest in complex ways. Development seeks to bring educated NGO staff closer to the rural poor. NGOs implement projects informed by the idea of equality and liberty. When people come into contact with projects they develop a sense of individualism, but instead of developing individualism, villagers reproduce a new form of collectivism.

Projects attempt at modernization maintain that certain sets of values, those considered universal such as gender equality, good governance, human rights or right based approaches, environmental sustainability and market capitalism, are not negotiable (Marsden 1994:35). Global policy language, which seeks consensus and equality, shapes these assumptions (Arce and Fisher 2003:74). Despite diverse social, cultural, political and economic settings around the world, NGOs frequently seek to talk the same language and follow similar development agendas (Mawdsley *et.al* 2002:1).

Development agencies believe that women are not treated equally in many parts of the world, including Bangladesh. The assumption is that all women wish to be 'free' like Western women. Many people in development cannot understand (or believe) that women elsewhere may have other values, for example, they may wish to wear a veil (Rozario 2006). The emphasis placed on gender as development attempted to impose "universal values" over the last twenty years has had some unforeseen consequences. It sets women against men rather than developing equitable relationships between men and women (Mannan 2004). For example, many believe that poor women want to become secular and shun their *purdah*. On the contrary, many women think that if they were more affluent, they would buy a *burka* (veiling cloak) and observe *purdah* properly[16].

The engagement of women in development results in at least three images of women in Muslim society. First, there is the image of modern and secular women promoted by NGOs. They are measured on a poverty scale by which international organisations assess modernity and progress. Second, there is the image of Muslim women promoted by the Islamic patriarchy. Women wear the *hijab* as a symbol of their Islamic identity. Such Muslims believe that the West, as in the colonial days, is employing NGOs to promote poverty and pollute the Islamic faith (Mannan 2004:313). Third, there is the image of women based on local ideas, constructed by local customs and beliefs (Shiva 1988). These three interpretations conflict with each other in depicting the lives of women. In reality, women in villages continue to live beyond the Western and Islamic paradigms as they have for generations (Mannan 2004: 313).

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[16] When I interviewed 60 women on what they would do when they become richer through a micro-credit project, 46 of them replied that they would first buy *burka* to observe *purdah* to maintain piety.

The idea of socio-economic development came from the West (Herbon 1994). "The Northrern notion of development has characteristics that derive from its own historical evolution – starting with the industrial revolution and colonial expansion - and so has cultural and ethical foundations that are peculiar to the North" (Tegegn:1997:8). It ignores the reality of the poor and their local knowledge, which are the products of their society and beliefs and their individual experiences (Eade 1997:6). Many projects fail to link with the knowledge of the people (Sillitoe 2002a). Many, especially the proponents of modernization theory, think that the value system embedded in Bengali hierarchical relationships needs to change in order for economic development to proceed.

It is interesting that NGOs give the impression to outsiders that they agree with modernising agendas and values, while within they maintain hierarchical relationships like those in the wider society. The question now arises: How do local NGO staff members manage the tensions that arise when promoting development programmes that are opposed to their own cultural values and norms? There are two answers. Firstly, in a country with high unemployment (above 45%), among both the educated and the poor, people take whatever project work comes along, even though it may be contrary to their values. They do not think of the long term consequences, but only of immediate gain. As one commentator put it, "they don't reject or oppose them, because, in their poverty, they feel that some little benefit might eventually be derived from them. Poverty is indeed relieved by such projects to a small extent" (Menike 1997:27). Despite the acceptance of projects and gradual domination of NGOs over their lives, poor people endeavour to

protect, whenever possible, their cultural norms and nuances. "It is cultural barriers provided by the norms and values of religion that serve to protect the poor from total domination" (Menike 1997:27).

Secondly, although projects nurture a sense of equality, they often achieve the opposite in developing countries. Projects of modernization create new hierarchical relationships, reinforcing the idea that local knowledge is inferior to the knowledge of modern science and technology (Sillitoe 2002a:112). A new hierarchy emerges with the donor at the top followed by the NGO, and beneficiaries at the bottom. Even though many donors and NGOs talk about participation of the poor in agency and NGO designed projects, no projects evolve from the poor. In this sense, projects represent a 'constructed reality' of the poor, which often opposes the 'grounded reality' of the poor.

The direction of development is not unilineal, but multi-lineal. The dynamics of NGOs depend on dealing with internal negative attitudes while building an external positive image. It is important for NGOs to project a positive image, as this plays role in attracting foreign aid. Unfortunately, the more an NGO attempts to promote a positive image to the outside world, the more it appears to nurture and cultivate exploitative relationships both with its staff and beneficiaries. The further one is away from NGOs the easier it is to see them in a positive light, but the closer one is the more one sees a negative image. Insiders experience social relationships shaped by exploitation.

1.8 Development and Hybrid Culture

When projects are implemented, interactions take place between Western values of equality and Bangladeshi values of hierarchy. They interfere with the hierarchical values and the indigenous knowledge of people to produce many forms of new culture, some of which may be termed as a 'hybrid culture.' Hybrid culture is a "product of modern and traditional cultural practices and the many forms in between" (Escobar 1995:52). Hybridity involves the mixing together of previously discrete cultural elements to create new meanings and identities (Barker 2004:89). It creates a connection between two cultural realities "that entertains difference without an assumed or imposed hierarchy" (Bhabha 1994: 4). Hybrid culture results from two processes. First, when NGOs adopt global policy language, this may result in syncretism between indigenous hierarchical cultural norms and nuances and the Western ideas of equality and rights. Second, the global policy can be at odds with local understanding, so conflicts arise as intentions differ (Arce and Fisher 2003:74). Hybridity in the age of globalisation means that the different parts of a cultural environment, and the life-worlds of people, are affected by outside influence at different speeds and to differing degrees. "Sometimes people are acutely aware of changes taking place in their immediate environment, and take measures to stop it, to enhance it or to channel it in their preferred direction. At other times, people may be unaware of these processes, even if foreign influences and cultural mixing may change their cultural environment profoundly" (Eriksen 2007:113). Hybridity is not a

single idea or a unitary concept, but it "is an association of ideas, concepts, and themes that at once reinforce and contradict each other" (Kraidy 2005:vi).

The expectations of hierarchy and equality meet to form a new hybrid culture in development. In this new context, projects speed up the erosion of hierarchical values. One may neither adhere to hierarchical values, nor become the overt bearer of new values of equality. Rather, traditionally cherished hierarchical values and ideologies are fragmented in order to allow access to sets of 'ideas' about development and projects. There is tension, as the hierarchy demands acceptance and loyalty, but equality encourages debate and criticism.

NGO intervention causes change in the structure of society with deep implications for behaviour. NGOs might bring short term economic gain, but cause social confusion, friction, tension and even conflict in the long run. The social and cultural confusion accumulates as NGOs, in general, do not asses the sensitive cultural and social problems that arise. Instead, they continuously introduce new projects upon completion of the old ones in a culturally insensitive way. Projects change the local reality and behaviour of project beneficiaries, particularly that of women, without modifying the wider environment.

1.9   Outline of Chapters

This thesis views development as a multi-layered phenomenon, where each layer influences other layers. This chapter (Ch 1) has introduced NGOs in Bangladesh and the issue of development and explains the problematic relations between hierarchy and equality. Chapter 2 explains the methodology used to collect the data. It also reviews the debate between development anthropology and the anthropology of development.

Chapter 3 describes the history and evolution of NGOs in Bangladesh, as informed by development concepts, theories and ideas. It is in this context that Bangladesh's largest NGO – BRAC – operates. The thesis will trace how new development agendas, influenced by global politics, are brought in every few years to replace the previous ones, just as the latter are establishing themselves. The result is tension, or even conflict, between those who have to carry out the new agendas.

Chapter 4 deals with the notion of projects as a feature of NGO organisational culture. It argues that describing NGOs, such as BRAC as organisations, is a misnomer. While BRAC portrays the image of an organisation, it actually comprises numerous projects implemented in village communities. An 'onion' serves as a metaphor for the organisation, each layer of the onion comprising a project.

Chapter 5 focuses on the organisational culture of BRAC. It shows how in seeking to reconcile Western and Bengali values, it creates a new hybrid culture, which may or may not be conducive to development. The governance of BRAC features traditional Bengali norms which create tensions for staff who seek to run BRAC according to the principles of modern professionalism.

Chapter 6 discusses the organisational culture of BRAC from the view point of the relationship between researchers and development managers, who both seek to effect BRAC policies, but have different views resulting in what may be termed 'cooperative antagonism' (i.e. they try to cooperate, but their different views lead to antagonism). The ever-changing nature of the development projects that BRAC implements informs this cooperative antagonism. This chapter also investigates the power structure of NGOs in order to show the imbalance between researchers (including anthropologists) and development managers.

Chapter 7 outlines the process by which BRAC forms village organisations (VOs) to implement development projects locally, and how these conflict with the traditional social structure. VOs organise women for credit and saving purposes, giving rise to matri-focal groups previously unknown in village society. Although such matri-focal groups are a positive development for women participating in VOs, it challenges the male dominated *samaj* (village associations). There are many instances of *samaj* opposing NGO organized VOs that are central to the delivery of micro-credit.

Chapter 8 examines the implications of micro-credit for Bengali village culture. Money received in micro-credit may be "moral" (*noitik/vhalo)* or "immoral" (*anoitik/kharaf)*. Although micro-credit offers immediate economic advantages, it creates cultural problems in the long run as it encourages Western-style individualism that conflicts with Bengali hierarchical values. As people begin to feel that micro-credit is distorting their lives, they start to oppose it and this has proved fertile ground for religious leaders wishing to oppose NGOs.

Chapter 9 analyses the tensions between NGO personnel and the religious leaders. It argues that NGOs promote religious opposition. The politics of NGOs, with their talk of empowerment through development, disturbs the balance of village society. NGOs take for granted that local people approve of their activities, and ignore the counter tendencies working against them, which are manifested in alliances of religious groups that oppose their work.

Chapter 10 concludes the thesis by showing how the NGO's approach interacts with Bengali value systems to spark a social transformation through interaction with diverse ideologies, institutions and individuals. NGOs also promote dependency of the poor on their projects.

CHAPTER TWO

METHODOLOGY

2.1. Introduction

In this chapter, I shall discuss two aspects of methodology central to this study. Firstly the justification for doing fieldwork within my own culture. Secondly issues concerning the field itself. The ethnography of development agencies and NGOs is a growing area of study. A large number of studies are available on NGOs, but only few studies deal with the anthropology and ethnography of development organisations (Crewe and Harrison 1999; Gellner and Hirsch 2001; Harper 2000; Lewis 2003; Mosse 2005; Wright 1994; Zaman 2005, 2001). Traditionally, some anthropologists worked for colonial administrations (Asad 1973), the majority independently in communities (King 1999, Salem-Murdock *et.al.* 1990) and, later some in development (Grillo and Stirrat 1997), a few were employed by governments or organisations. Anthropologists are even employed by superpowers like the U.S. government in order to make its military presence tolerable in the Third World (González 2007, Keenan 2008, Price 2003).   The management practices of development agencies and NGOs in Bangladesh have received little attention, primarily because of the problem of access to these organisations. However, NGOs do allow the carrying out of impact assessment studies and evaluations of projects, but they are sensitive about allowing, or may even forbid, any study of their

own management culture and organisations. Impact assessment studies provide a cushion for both NGOs and donors, with donors observing NGOs' activities from a distance.

2.2. Rationale of the Study

There is a distinction between development anthropology and anthropology of development. Development anthropology "has been termed the work of practitioners who actually design, implement or evaluate programmes of direct change" (Edelman and Haugerud 2005:40). The anthropology of development, on the other hand, is the study of development agencies and activities and may go so far as to call for a "radical critique of, and distancing from, the development establishment" (Escobar 1997:489). Additional differences are:

> While development anthropologists focus on the project cycle, the use of knowledge to tailor projects to beneficiaries' cultures and situation, and the possibility of contributing to the needs of the poor, the anthropologists of development centre their analysis on the institutional apparatus, the link to power established by expert knowledge, the ethnographic analysis and critique of modernist constructs, and the possibility of contributing to the political projects of the subaltern (Escobar 1997: 505).

My research, incidentally, falls within the framework of both development anthropology and anthropology of development. In fact, I worked as a development anthropologist for

Photo 2.1: Author with Villagers

nine years (1990-1999) in a large national NGO, various international NGOs and a donor agency. I gathered most of my data and developed my understanding of NGOs through personal encounters while working for development organisations. Over the next ten

years (2000-2010), I spent time interpreting data, articulating my experience and returning to the field to cross-check information. I also collected new data, and observed further developments. In this way, I have been able to enrich my ideas with emerging

Diagram 2.1: Fieldwork sites
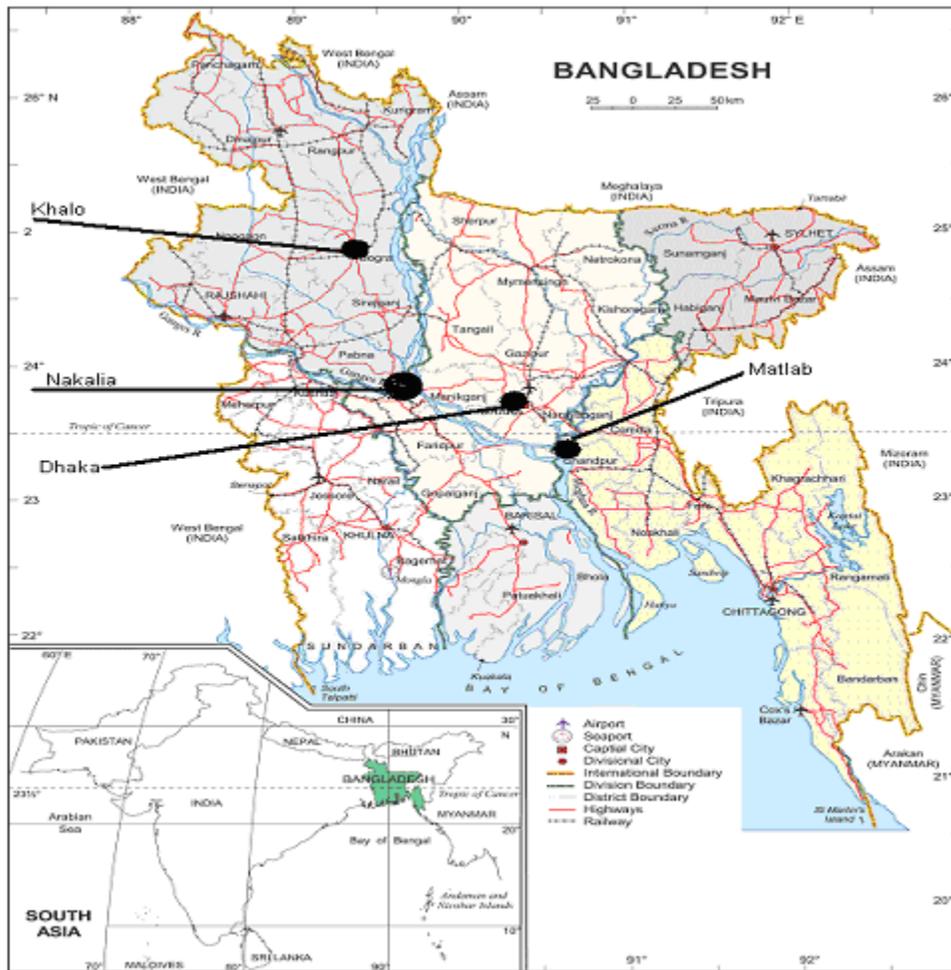
new knowledge on development. This thesis is built on the ideas of many NGO staff, along with local information that I have collected over a period of eighteen years. I articulated the ideas here to place them within a broader perspective.

In the beginning of 1990, a Norwegian anthropologist advised me, "whatever jobs you do, consider those jobs as your fieldwork and take notes on the culture of development practitioners. At the end of the day, you will not only be able to collect and collate lots of data, but also will understand the pattern and trend in development." He encouraged me to study the anthropology and ethnography of development organisations, which was rare at that time and, also, to show how non-anthropologists can play an instrumental role in the development process. This advice would enable me to locate myself as an anthropologist within the nexus of development actors and practitioners. When reviewing my notes, I can discover how they define and construct the role of anthropologists.

The suggestion that the anthropologist should write about development organisations also raises at least two thorny issues. The first is related to the justification of doing ethnography in my own country and culture as an "auto-anthropologist." Auto-anthropology occurs when anthropology is carried out in the social context which produced it (Strathern 1987:17). Formerly, the tradition in anthropology was to do research in other cultures in foreign locations. Doing fieldwork "in one's own society is not always so easy since there is so much to know beforehand about the general

background; more difficult to get to know is the *local* knowledge since this is rarely written down, yet can be vast" (Jackson 1987:13). There are multiple realities in Bangladesh which is not a homogeneous society. It is divided into various classes within two distinct social formations: the urban and rural. There are also numerous dialects, around 57 dialects across Bangladesh. These divisions have implications for the research. Bangladeshi privileged elites maintain their own class exclusiveness which alienates them from the large mass people. This class alienation is informed by their indifferent attitudes toward the poor. These members of the elites, such as NGO leaders, tackle poverty do so not from any social pressure or moral conscience but according to the development framework informed by Western concerns of poverty alleviation (Hossian 2005). Born and growing up in an elite family, speaking a dialect of Chittagong and schooled in an elite institution, were sufficient to isolate me from the poor in Bangladesh society. My family background made me an interloper. However, my family's Sufi heritage created a context for interaction with poor rural people within the context of religion. Furthermore, anthropology equipped me with the tools, methods and attitude to do fieldwork within my own culture using "self as informant" (Mascarenhas-Keyes 1987:187-189).

The second issue was: could I claim my long work experience in development and NGOs as fieldwork? In other words, was I turning my life into a research project? I think that I

am turning "knowing how" into "knowing that"[17]. This is unusual, and presents its own problems in the sense that, on many occasions, I become a respondent and an investigator at the same time. A strong point is that I know the language, the customs, etc. in the way that most anthropologists would only dream of knowing[18]. Doing research in one's own country and culture as "native anthropologist" means that one has to maintain a boundary between "own self" and "professional self" (Mascarenhas-Keyes 1987:180). However, I am also aware that most experience "goes without saying because it comes without saying" (Bourdieu 1977:167). I took notes regularly, on everyday interaction within NGOs. For example, how junior staff meet senior managers, they expressed their total loyalty and remained submissive, but behind their seniors' backs they complained and grumbled because the decision-makers did not appear to bother about how their orders would be implemented. Any success rewards the managers, but failure was the responsibility of the field workers or subordinates (Ahmad 2002:179). These notes might be considered as a hidden transcript (Scott 1990). Moreover, with a view to ethics, the informants and respondents were given pseudonyms where necessary. This established me as an insider to negotiate "a shared reality with these Others and, with them, enters the realm of intersubjectivity" (Weil and Weil 1987: 189). At the same time, I tried to be reflexive. Reflexivity is a turning-back of one's experience upon oneself (Steier 1991: 2). From the beginning, I have divided NGOs into what Nolan calls the three environments in collecting information: inner environment, proximate environment and

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[17] "Knowing that" depends on the logical notion of "true proposition" and "knowing how" is associated with "practical performances" (Hirst 1981).

[18] Personal communication with Professor Michael Carrithers.

outer environment (Nolan 2002:108). The first area is the inner environment of NGOs. The second proximate area deals with aspects of the inner environment that influence projects, but are in turn influenced by it. The third area is the outer environment where NGOs do not have any control. I was always careful to observe how these three areas maintain boundaries and different interfaces between them.

An NGO must not be understood as a separate organisation, rather it should be understood as part of the global development bureaucracy or what is fashionably called 'the development industry' (Nolan 2002). Therefore, the anthropology of NGOs is both multi-layered and multi-sited. The former is expressed through the relationship between donors and southern NGOs; southern NGO headquarters and its field/branch offices (Suzuki 1998); branch offices and beneficiaries; beneficiaries and their communities. In other words, NGOs can be seen as intermediate organisations that link global organisations to grassroots organisations and communities. The problem lies in that the global or Western donor organisations are non-visible to many in the South, who are unaware how they influence the southern NGOs and the life of millions. It is a methodological challenge to capture, studying NGOs, the development presence of donor organisations in the life of poor men and women. This study is also multi-sited because the data come from many locations and communities within Bangladesh.

Doing participant observation is difficult in a multi-layered and multi-sited contexts, because it requires, firstly, continuous deconstruction of ideas and notions from different

layers in the light of new knowledge. Secondly, it also demands that one goes beyond the informants' explicit statements, assertions, accounts, etc. so as to discover their inner meaning. People have developed sophisticated norms and nuances when answering questions from outsiders, instead of being direct. The value and action found in one layer may be interpreted as dramatically opposite to that found in others.

2.3. Experience, Methods and Development Narratives

Much of the information produced in this thesis is derived from the author's own experience and practice, gathered from BRAC and several other NGOs, while working as a researcher, trainer and manager. My knowledge of development and NGOs has grown over the years. Table 2.1 summarises my experience.

Table 2.1: Chronology of experiences in development

Date	Project and Place	Research Topics	Methods
September 1990-March 1991	NORAD. Nakalia, Pubna	Mechanization of Country Boats	Participant Observation, Questionnaire Survey.
June 1991-December 1991	NORSK-Bangladesh Association, Dhaka-Chirttagong	Impact of Foreign Aid on Orphanage	Semi Structured Questionnaire, Dialogue
January 1992-January, 1993	Intermediate Technology Development Group (ITDG), Bangladesh	Medical Textile and Traditional Weaver Community; Fishery Project; Food Technology, Improved Stove Project	Workshop, Reporter, Facilitator to Foreign Experts, Participant Observation, Formal Interview, Focus Group Discussion
February-April 1993	NORAD. Dhaka, Meherpur, Kishorganj, etc	Evaluation of Five NGOs	Interview, Field Visit
May 1993-1997	BRAC	Formation and analyses of Village Organisation; Religious Opposition; Gender in BRAC, Competency of NGO Managers; Democracy Partnership	Participant Observation, National investigation on Religious Opposition, Semi-structured Questionnaire, Questionnaire Survey, Interviewing NGO Leaders, Email survey

			with global NGO Leaders, Workshop and Brain Storming; Participatory Rapid Appraisal (PRA); Managerial Role, Trainer Role
1998	Save the Children, Australia	Developing Strategic Plan; Street Children; Safe Home for Sex Workers' children	Interview & Workshop with Partners, Participatory Research; Interview
January 1999-July 1999	NGO-EC Dialogue Project	Developing Strategy and Data Bank for small NGOs	Countrywide workshop to generate data, Structured Questionnaire Survey
August 1999-Present	Professor, Independent University, Bangladesh		

2.3.1 Country Boat Project

In 1990, I started my career in a donor agency as a consultant. My job requirement was to evaluate the impact of mechanisation on the country's boats and boatmen. A large boat fleet flourishes in the Bangladesh delta. For the purpose of the study, I was assisted by Shahid Ali, who had an interesting background. In his early days, he was a boatman, and later he completed a university education. We selected for study Nakalia, an inland river port, situated at the confluence of Ichamoti river, Boral river, Hur Sagar and the mighty Jumuna river. We selected Nakalia because of its fame for building large boats up to two-tonnes. This boat building industry had declined due to the expansion of the road system (Mannan and Ali 1991). When we arrived at Nakalia *bazaar* (market), it was almost evening. We found shelter in a dingy and dirty jute-storehouse as there were no hotels, where we stayed for two days. The Headmaster of Nakalia High School subsequently allowed us to live in one of the school rooms. From the beginning we became aware that we were not only observing the 'others' in the community, but the

'others' were also keenly observing us. It is a common practice in Bengali culture to ask one's income or salary. The boatmen were no exception. Jokingly, we avoided such questions. If we told them our income from the consultancy, it would create a power-distance. Moreover, it might also raise suspicions why so highly paid researchers were living in such a remote rural area. We did not think ourselves doing fieldwork in adverse conditions and avoided an ego-centred personal experience as fetishised in anthropology (Kapferer 1998).

Photo 2.2:Country boats of Bangladesh

In the daytime, we used to sit at a market tea-stall by the river, where boatmen came to drink and relax. We offered them tea and interviewed them in an informal manner. In the evening, we invited the boatmen into our room and over cups of tea and biscuits, we continued our discussion until late night.

Frequently, we travelled in small *kosha* boats run by shallow engines to different *chars* (silted islets) where many boatmen, boat-builders and their families lived. We quickly gathered information on local knowledge of river behaviour, bank erosion, morphology and cosmology of the rivers (Mannan 2001b). In the meantime, we learned, gradually, how boat mechanisation created problems. This started with boatmen fitting shallow engines, usually used for irrigation purposes, into their boats. The government and donors would now like to spread the use of shallow engines and mechanise the whole country's boat sector. This idea of mechanisation was opposed by some of the boatmen. They were willing to get support from the government and donors, but not for shallow engines. They needed a solution to the problems that had been caused by the installation of these engines (Mannan and Ali 1991; Mannan 1995a).

2.3.2 Experiences at an International NGO

Another major engagement began with my appointment in 1992 as a Social Scientist in a globally recognised international NGO in Dhaka. This international NGO had a mandate to work and develop projects with local partner NGOs. During my 13 months job with

this NGO, I saw more than 25 consultants flown into Bangladesh to work with local partners. These consultants are categorised as mercenaries, missionaries and misfits (Stirrat 2008). My task was to assist these European and American experts in developing project ideas, writing terms of reference (ToR), project planning and to organise brain storming sessions, workshops and seminars, etc. Apart from engaging with the foreign consultants, I completed three major research and evaluation tasks.

The first was to explore the possibility of employing the traditional weaving community to produce medical textile products, for which I did fieldwork at Sathkhira. The weaving community was already producing gauzes, bandages, etc. and supplying them to the local markets and hospitals. It had developed, earlier on, indigenous mechanisms and further outside technical input appeared to be irrelevant (Mannan 1995b).

The second study was related to the introduction of improved stoves among rural households. At that time, a development fashion was that improved stoves would save energy and the environment and also women from the health hazards of traditional *chulla* (stoves). These assumptions led scientists to develop 18 or more models of improved stoves, without any understanding of women's traditional local knowledge of stoves and environment. Conducting indepth interviews and facilitating participatory research with village women, I became aware that the scientific assumptions about improved stoves were not conducive to traditional practices and cooking culture. As a result women, across the country, overwhelmingly rejected the improved stoves despite the persistent

efforts of development staff (Mannan 1996). The failure was the result of a "mismatch between development initiatives and local cultural understandings and environmental management" (Sillitoe 2004:19).

The third project was the International NGO's partnership project with a local NGO for processing sugarcane using an experimental machine to make *gur* (brown sugar). An evaluation was carried out by holding focus group discussions during the last phase of the *gur*-project (Mannan and Bush 1992). While conducting a focus group discussion, I faced a problem that illustrates the hierarchical nature of Bengali society. In the discussion, only one or two old men spoke and the rest, particularly women, hardly talked. I was unable to overcome this cultural hierarchy. However, the same women became talkative when I interviewed them while they were operating machines to crush sugar canes. At some point in the evaluation, I asked people about the possibility of continuing the project. One of them replied that they would like to learn more about project 'knowledge'; rather than merely getting technological support or capital. Their 'knowledge' seeking attitude impressed me, but subsequently I learn that NGO personnel had trained them in questions to ask. It is a common practice of NGOs to provide people with certain standard development responses to use when they meet evaluators and foreign visitors.

2.3.3 Experiences at BRAC

Later in 1993 I received an offer from BRAC, to work as a Research Anthropologist. My association with BRAC provided me with further exposure to the world of Bangladeshi development. BRAC is a world within the development world. Immediately after joining BRAC, I was sent to the Titpolla branch of the Rural Development Programme (RDP) at Jamalpur where the Research and Evaluation Division (RED) had opened a Village Study Project (VSP). The VSP was endeavouring to gauge the impact of the RDP. Before my departure to Titpolla some colleagues suggested that I should see how BRAC operates. However, I thought it was better to know why BRAC works so. In the morning I took a train for Jamalpur.

The rickshaw puller who took me from the station to the RDP office supplied my first information about BRAC. His wife was a BRAC member. She purchased the rickshaw for her husband using a BRAC loan. He was repaying the loan from his income on an instalment basis. When I asked about his marriage, he told me that he and his wife had a love affair before their marriage. He was working for a man called *Mohazon* who owned a rickshaw and dreamt of owing one, but could not afford it. The rickshaw puller knew that BRAC provided loans, but he was unable to get one because he did not fall within BRAC's category of borrower. So he approached an unmarried BRAC member and convinced her that she was the woman in his life. She fell in love with him and they married and with a BRAC loan she helped him to purchase a second-hand rickshaw. I

asked him, whether or not he received a dowry from his bride. With a big gesture, he replied that the best dowry was his wife and her BRAC loan. The rickshaw puller was worried because a few days ago BRAC staff had locked a women defaulter in an office. Due to the insult, she committed suicide. Later I found out that the story was just a rumour, but many people believed this sort of story about BRAC.

When I arrived at the RDP office I found it in turmoil, staff and a group of defaulters involved in a heated argument. Someone with a large debt was absconding from her Village Organisation (VO)[19] and had been dodging BRAC staff for sometime. They had got hold of her and brought her to the RDP office. The defaulter was also a wife of local leader and many men came to rescue her. The outcome was a heated argument and confusion.

The same day Programme Organiser (PO: suspension) dropped me at the Village Study Project (VSP) centre of RED. I asked him why after his designation the word 'suspension' was used. Did BRAC suspend him? He started laughing and said his task was to trace defaulters and pressure them to pay the loan money regularly, often with a threat of litigation. In the beginning I understood little about the functioning of VOs except for a few observations. On a visit to one where two members had became defaulters and had fled the area (perhaps to Dhaka), I saw angry Area Manager (AM) demand the group pay on behalf of the defaulter, but the other members refused to do so

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[19] For discussion on Village Organisation see chapter 7

and threatened to make the VO collapse. Subsequently I visited the Non Formal Primary Education (NFPE) schools and was impressed with the performance of the students, who were aged between seven and ten years. They performed dances, music and songs. They were assertive and confident, which contrasted with their submissive poor parents. I thought NFPE was the best of the BRAC programmes.

2.3.3.1   Religious Backlash on BRAC

Subsequently, BRAC placed me at Matlab to carryout anthropological research under a collaborative project with ICDDR,B's (International Centre for Diarrhoeal Disease Research,   Bangladesh). The research team comprised anthropologists, sociologists, economists, demographers and epidemiologists working at Uddamdi, a remote village which was one hour walking distance from the ICCDR,B hospital. The aim was to assess the impact of BRAC and ICDDR,B's interventions on various aspects of village life.   In Uddamdi village we worked intensively with a group of 60 members of BRAC and we also visited other villages frequently.   On visits to villages I observed Programme Organisers mobilise villagers to form Village Organisations (See Chapter 7).

Gradually I became friendly with the villagers, including women members of BRAC. This helped breakdown formal hierarchical relations. The other project staff maintained a hierarchical distance with women. In the beginning of September 1993, a woman told one of the research team that she had Qu'ranic evidence that BRAC was a Christian

organisation, which seeks to convert the poor to Christianity. I tried to convince her that it was not possible to find BRAC in the holy Qu'ran, as when the holy book was revealed it did not exist. I asked her to show me the evidence. She went inside her home and returned with a leaflet. The leaflet which was written by *Kuami Madrasha* (Orthodox religious school) attacking BRAC (see Chapter 9). Since the woman could not read the leaflet, she thought that it contained verses from the Qu'ran as distributed by a *Moulavis* (priest). The leaflet contained anti-NGO and anti-BRAC messages. It had three aspects:

- BRAC was an agent and symbol of Christianity.
- Before converting people, Christians establish rapport by opening hospitals and schools. BRAC had both hospitals (health programme) and schools (NFPE).
- Once Christians have established relations, then they seeking to convert people. Christianity creates avenues for colonisation, seeking to control and exploit the local economy, by introducing credit and loan scheme to transfer money to a foreign country.

These were recurrent themes in Islamic religious opposition to NGOs.   We found such anti-BRAC leaflets widely distributed across various villages. I discovered that the leaflets were distributed from a small local mosque connected to a wider network of religious organisations.   When I talked with the programme staff, I found that they knew about the activities of the religious organisations. They had not reported this to their superior, as it was difficult to convince their superiors because BRAC's organisational

culture and hierarchy discourage it (see Chapter 4). When I informed the Director of the RED, he advised ignoring such local opposition, as something not new to BRAC. When I discussed this further with a programme coordinator, he said bluntly: "don't try to create an anthropological fiction. I have been working in development more than 25 years, and I am not aware of any such conflict. You may believe there is but you are novice to development."

Some senior staff asked why I thought religious conflict was an issue. I argued that the presence of the three "Ps" suggested that it was a political phenomenon. The first "P" was the "print media" owned by religious leaders that publishes leaflets, news papers and weekly Islamic magazines. The second "P" was the "people" who believed the religious leaders. The third "P" was the "power network" of the religious organisations from national to local level, as well as sufficient money to distribute free leaflets, newspapers and magazines. Moreover, they had organisational capability to mobilise anti-BRAC and NGO sentiments. They also regularly used both mosques and *waaz mahfil*[20] to propagate anti-NGO sentiments. In November 26, 1993 BRAC management commissioned me to study the religious leaders and why they were opposing BRAC (see Chapter 9; Mannan *et al*. 1994).

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[20] *Waaz mahfil* is a religious gathering and congregations where religious leaders gives sermons, lectures and talks in the presence of hundred to thousands people, usually at winter night. *Waaz* usually starts late at night and finishes in the early morning.

We devised a semi-structured questionnaire that we distributed to 435 branch offices of BRAC across the country. We also asked the branch offices to collect anti-BRAC and anti-NGO leaflets, booklets, magazine, papers, etc. Whenever I received the news of a conflict, I went to the place to investigate the reasons for the confrontation. I interviewed many *Moulavis* (priests). The religious opposition came from a clash between two

Photo 2.3: Religious people force the removal of the sculptures.

Source: Star Weekly Magazine. Volume 7 Issue 43. October 31, 2008. http://www.thedailystar.net/magazine/. Accessed on 12.12.2009

different views[21]. The first view held by development, was that the 'reality' of the poor was man-made and their situation could be changed only through empowerment and by creating an enabling environment with support from foreign aid. The second view, of

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[21] For clash of two views between NGOs and Islamic forces, see Hashmi (2000).

religious leaders, was that the *"huq"* (truth) was that poverty is God given, and while men could make efforts to change it, ultimately it was up to God.

Why was BRAC, a large organisation with a strong monitoring division and programmes, unable to read the signs of religious opposition? BRAC developed an organisational structure and mechanism which was so busy in addressing the poverty of the men and women that it was unable to grasp and understand the emerging social movement, created by its own activities. Escobar's observation is relevant here: "development proceeded by

Photo 2.4: Cultural activists, students, and artists are protesting against Islamists

Source: Star Weekly Magazine. Volume 7 Issue 43. October 31, 2008.
http://www.thedailystar.net/magazine/. Accessed on 12.12.2009

creating abnormalities ('the poor,' 'the malnourished,' 'the illiterate,' 'pregnant women,' 'the landless,') which it would then treat or reform" (Escobar 2005:343). Such

development policy of NGOs clearly ignores the poor people's knowledge on their own poverty. Joe Devine captures two phrases, *amar kichu ney* (I have nothing) and *amar keu ney* (I have no-one) which the poor use (Devine 2006:91). Symbolically "*kichu*" indicates assets, money, wealth, etc. and "*keu*" indicates relationship of trusted social networks like kinship, trusted neighbours and friends, reliable patrons, etc. Devine provides further ethnographic understanding of *amar keu ney* by drawing a distinction between the genuinely poor with little money, debt, etc. and the poor who are potentially socially and economically active. This distinction is important because many potential poor with social (*keu*) and economic (*kichu*) support from NGOs could overcome the hurdle of extreme poverty (Devine 2009). The poor simultaneously require both social and economic support, but NGO emphasis on promoting economic welfare and wellbeing may have negating consequences on the poor's existing social network.

2.3.3.2 Democracy Partnership Programme

The religious backlash against BRAC had implications for the NGO movement as a whole. BRAC group members as its beneficiaries, remained neutral neither supporting BRAC nor the religious leaders. The NGO thought they played a passive role because they lack a democratic culture. This is not credible, since in the local and national elections the poor vote in large numbers. Nevertheless in 1995 USAID, The Asia Foundation and BRAC cooperated in a "democracy partnership" programme for the poor

(Hirschmann 1999) to be implemented by NGOs to develop a democratic culture among the poor.

There was some debate over the definition of participation, as the experiences of the three organisations dealing with the poor were different. USAID, a bilateral donor organisation, thought that the notion of participation meant the acceptance of the pre-fixed agenda of USAID by the poor. The Asian Foundation thought participation meant evolving ideas with the poor and building a programme from them. BRAC's staff tried to compromise by promoting the idea that the 'content' of the programme should be developed by the staff, but the 'context' of the programme would be provided by the poor men and women, meaning that some components of programme might need to be changed. In the dispute between the USAID director, a diplomat, and The Asia Foundation's Representative, an academic, BRAC's Director acted as a mediator for the benefit of the programme.

The staff in all three organisations were convinced that the poor lacked a democratic spirit. They used PRA to identify the democratic needs of the poor. The assessment found that poor men and women confirmed what the staff thought that they would participate if there were proper democratic structures in place. The "democracy partnership" programme was implemented by NGOs that had little idea how it had developed, unconsciously implementing the democratic ideology of foreign aid agencies.

2.3.3.3 Global Partnership Project

The Democracy Partnership programme developed in 1995 through action research, novel experience of research contributing to a programme structure. I had a similar experience when BRAC carried out an action research on the competency of mid-level development managers and senior executives of NGOs and development agencies to develop the "global partnership" programme for "NGO Leadership and Management." It comprised of BRAC, Bangladesh; Organisation of Rural Associations for Progress (ORAP), Zimbabwe; and the School for International Training (SIT), USA. The research began by developing a Need Assessment Protocol. After that several brain-storming sessions with NGO managers, including from BRAC, identified 186 tasks that NGO managers perform in their daily work. A questionnaire was developed by organising the 186 tasks into 36 broad categories under seven major working areas: Administrative, Finance, Programme Management, Community Development, Research and Evaluation, and Policy Issue. The questionnaire was sent to large, middle, small and international NGOs, and 83 NGOs returned the questionnaires. We also carried out interviews with NGO leaders, and conducted an email survey of leading 70 NGO leaders across the globe. The findings were presented in an international workshop, leading to the foundation of the Global Partnership Programme (Mannan, *et al*. 1995b).

2.3.3.4 Training Division

After work with Democracy Partnership and Global Partnership I entered the Training Division (TD). It was quite unusual for a researcher to join and work in the TD. Most trainers, after serving a few years in TD, return to programmes. Trainers develop and modify programme manuals and training courses following feedback from different programmes. Closely related to the TD is the Monitoring Division that provides reports on different aspects of programmes. These reports are of high quality and only a few top executives usually have access to them. First, I worked in TD as a trainer and provided input to courses such as Development Management, Training of Trainers (ToT), Operations Management, etc. for the mid-level staff of Rural Development Programme (RDP) which is the core programme of BRAC. I adopted an 'experiential learning methodology' (Pfeiffer 1994), which allowed me, quickly, to accumulate data and information on the internal dynamics and organisational culture of RDP. Second, I was the Programme Coordinator for the Global Partnership Programme on "NGO Leadership and Management." Overall these two positions exposed me to three different realities: the experiences of researchers, trainers and managers who had diverse perceptions and insights into BRAC. They were often both contradictory and complementary. There is a gap between the roles of researchers and development managers. For example, researchers provide a critique of ongoing development projects, which the managers disapprove of and dislike. Managers worried that then how were they to scale up and expand projects, if projects were defective, as BRAC was intending to expand in to an

even larger organisation. Similarly, managers ardently believe that their projects were alleviating poverty as intended by the donors, and became defensive when asked why poverty is increasing in Bangladesh. Researchers were often critical about projects, whereas managers were interested in fulfilling their annual targets. Trainers tended to play a compromising role between researchers and managers. The rift between researchers and managers is rooted in the fact that researchers try to generate knowledge for understanding what is happening, whereas managers want knowledge to aid action (see Chapter 5, Mannan 2006).

2.4. Experiences at an International NGO and the European Commission

Later I left BRAC in 1997 to work with an international NGO helping underprivileged children. I immersed myself with poor street children, doing participatory research to understand their attitude to the future. They were brought into a partner NGO's office and given food. It is a difficult working with street children. They have chaotic lives. As soon as they were gathered in a room, they tried to leave. I had the impression that these children, who frequently roam the streets, felt that they were in a cage. They were not so interested in the food as receiving cash. The NGO staff thought it unethical to give money to children. The children were more interested in begging or selling products in the streets, than talking to a researcher. They would talk, laugh and play, whereas the moderator continuously tried to bring order so that they could have a sequential dialogue. However, amidst chaos, we asked questions. One lesson was that although they were

children in age, their lives turned them into mature persons who talked like elderly men (Mannan 2007, 1998a). Apart from working with the street children, this NGO was also implementing a project to rehabilitate the young and adolescent daughters of sex workers (Mannan and Monira 1998b). Most are rural women. When they leave home, they tell their parents that they are going to the city to work in a garment factory, but they end up working as prostitutes for a higher income. Many young sex workers told me that they were saving money to pay the dowry for their marriage.

Next I received an invitation to join the NGO-European Commission dialogue-project, which aimed to develop a mechanism so that small NGOs could receive European Union grants. One of the problems with the European Commission is that it disperses large sums of money, for which small NGOs either do not qualify for or are unable to handle: a few big NGOs had a monopoly over European Commission grants. As a part of my job requirement, I developed a database on small NGOs. I gathered data in two ways: questionnaire survey and organising a series of workshops in different regional zones to catch those NGOs that missed the survey. The reports from workshops were systematically documented.

The European Commission job was my last engagement in development. My university position has given me time and space to look back on what NGOs are doing in the name of poverty alleviation. In this thesis, I organize and discuss information collected over

several years of work in development. I have had the opportunity to visit NGOs to cross-check information gathered to validate my findings and understanding of NGOs.

2.5. University, Research and Fieldwork

In August 1999, I joined the Independent University, Bangladesh (IUB), the only liberal arts university in Bangladesh. The liberal arts-oriented intellectual environment at IUB, which encourages critical thinking and analysis, has provided me with the support and space I needed to reflect on and write about my experiences in countless debates with colleagues at various NGOs and development agencies, fellow scholars and students. It has also given me the opportunity to share my understanding of NGOs and the development world with students to prepare them for work in these areas.

My teaching position has two advantages. A university teacher in the hierarchical society of Bangladesh enjoys the highest respect and symbolises the moral conscience of society. People trusted me with information (I consider the ethical implications later in this thesis). At the same time, although I remained at a distance from development, I considered myself a development researcher because of my work on NGO activities. I have always felt part of the NGO movement.

During my time as an NGO worker, I accumulated a wealth of data and information, much of which was either irrelevant for or conflicted with NGO work and interests. I had

systematically gathered a body of material that was beyond the scope of my official job descriptions of writing research and evaluation reports for NGOs and development agencies. These were nevertheless, I thought, of academic interest. I concluded that reflecting on my experiences and the relation of NGOs to wider societal change in Bangladesh would further understanding of important issues both academically and practically. Although, I documented my experiences and critical reflections on NGOs, the nature and pressure of working at NGOs had hardly given me the time to write. I decided on the basis of my experience to pursue a PhD drawing on my development experience.

The data that I had collected over a period of ten years (1990-2000) comprised oral histories, anecdotes, life histories, people's ideas, events related to conflict, qualitative and quantitative information, secondary data, etc. Various methods were used to collect, collate and cross check this data. Among these were triangulation, a technique used to validate the information using separate sources, and reiteration, where the researcher returns to the same informant to clarify information collected previously. The long period of time that I spent working in the NGO world afforded many opportunities for applying these methods. Another method that I used was to match informal data with formal sources. For example, when some informants claimed that in 1972, NGOs in Bangladesh were influenced by a Christian denomination, I went back to the literature to check whether or not this was reported on and to verify whether any public statement made by priests matched people's memories. An advantage of being at IUB is that it has allowed me to validate my data against numerous reports produced by students for the

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"Live-in-Field Programme" (LFE). The LFE Programme requires every student to spend two weeks in rural Bangladesh, after which they write a report on their experiences of rural life, development and NGOs.

I organised the data that I had gathered along a time line separated into three distinct periods. The first period (1947-1990) covers the history of the evolution of NGOs in Bangladesh. Here, I relied on the memoirs of development practitioners together with other written sources. The second period (1991-2003) covers the data that comes from my experience working with different NGOs. The third period (2003-2010) covers the period during which I reflected on, and wrote about my experience, and critically engaged with the wider literature. One of my concerns, during this time was that my data were becoming dated and losing their relevance. In order to overcome this problem, I frequently visited my previous research sites, cross-checked information, gathered new information and, where necessary, updated and modified my data. In order to ensure the general validity of the data, I compared what I had collected from one research site with that from other research sites.

The nature of data also shaped my analytical approach. Since 1990, NGOs have not only been challenged by religious forces, but there have also been ideological struggles within the NGO community itself. It was broadly a conflict between two different points of view. NGOs believed that their development agenda and projects benefited the poor according to the philosophy of Western funding agencies, while religious leaders saw

NGOs as a threat to the legitimacy of Islam. The conflict reveals how NGO projects are imbued with western ideas of equality, which clash with hierarchical values of Bangladesh society. In the process new forms and variations of values emerge, some consciously, but many intuitive. The result may be described as a process of social and cultural change, which represents an attempt to accommodate the contradictory, clashing values of western agency (individualism, equality, market, etc.) on the one hand, and Bangladeshi rural cultural life (community, hierarchy, subsistence, etc.) on the other. In this transformation, people engaged in development adhere neither to western values nor to local ones. Occasionally, they seek to manipulate rural ways so as to fit and define new values associated with development.

Another problem that I grappled with is how to analyse the ever-changing nature of NGOs, particularly BRAC, in the context of rapid social change. I decided to delimit my study to the period from 1990 to 2003. This was a critical period for BRAC. During this time BRAC made a strategic decision to transform itself from a development NGO to a market-oriented development corporation. The organisation has since experienced management problems related to staff stability and it has introduced ombudsmen to adjudicate disputes, which has resulted in highly reputed professionals joining its upper echelon and contributing to its international identity.

As I began to think about how to organise my data, I encountered two particular ethical challenges. The first related to BRAC, the organization under study. I faced the question

of how a former employee turned external researcher should conduct research on his employer. The data that I had collected had not initially been intended for a thesis and I faced the challenge of potentially being accused of dubious whistle-blowing. On top of this, I wondered whether BRAC would allow me to work on such data, considering my critical position and attitude. I approached BRAC and had helpful negotiations with both the Deputy Executive Director and the Director of the Research and Evaluation Division (RED). The RED Director, later promoted to the position of Deputy Executive Director, told me that he consented my study legitimate "for the sake of knowledge." The second ethical issue was related to the NGO's beneficiaries and my respondents. I have taken care to protect their identities by maintaining anonymity and confidentiality. I have sought the permission of respondents and key informants. I often shared my results and discussed my findings with them. I also invited key informants to visit me at IUB for discussions. These meetings allowed me to clarify my work to them, in addition to consolidating relevant data.

There was also a problem regarding my approach to analysis, which was related to the issue of translation. Most of my data was in Bengali which I have translated into English. Although collecting the data in Bengali enriched their ethnographic quality, the process of translation might give a generalised and homogenised impression. This occurs because Bengalis have a tendency to express themselves in a collective way. For example, during interviews individuals usually say 'NGOs believe..', 'the poor think that….', etc.,

although these sort of statements were intended to express personal and individual opinions.

2.6. Discussion

The anthropology of development organisations is relatively uncharted territory. It features extensive contact with a community and organisation; involves direct or indirect participation in activities and focuses on individuals' perspective and interpretations of their world (Miles and Huberman 1994:8). The development reality is that interventions take place in a country in the South, but its culture and dynamic originates in the West. This requires anthropology to go beyond a single site location to multi-sited locations to deal with the global, national and local levels of development. It is also multi-layered, as it focuses on different levels and issues such as the culture of NGOs, credit management, how organisational growth invokes social and religious opposition, etc. The anthropology of development also increasingly concerns people's counter-tendencies to modernity (Arce and Long 2000); for example, how a poverty alleviation strategy, which aims to reduce vulnerability, allows NGOs to grow and creates, inadvertently, conditions which makes the poor more vulnerable.

The multi-sited ethnography encompasses several tracking strategies which are located within the sphere of interdisciplinary work. The ethnographer might begin by developing a research strategy that recognizes the macro-theoretical concepts and narratives of the

world system, but does not rely on them exclusively for the framing of questions (Marcus 1995:96-97). The anthropology of NGO management should promote a deeper understanding of development culture, going beyond a reified notion of culture, evolving to bridge the gap between the Western and traditional cultures of development managers, and by evolving a new form of culture.

CHAPTER THREE

HISTORY OF DEVELOPMENT AND NGOS IN BANGLADESH

3.1. Introduction

Non-governmental organisations (NGOs) in Bangladesh have become a part of the institutional framework of international intervention for managing developmental outcomes. Over the last 38 years, they have achieved organisational capacities to manage schemes for poverty alleviation and income generation. Some NGOs have gained world reputations for their roles, for example, Gonoshasthaya Kendra (GSK) for its contribution to community health management, BRAC for Non-Formal Primary Education, PROSHIKA for the environment and social mobilization. Dr Yunus Muhammad of Grameen Bank received the Nobel Prize for micro-credit programme. However, NGOs do have a chequered history when dealing with development.

This chapter is divided into three sections in order to construct the NGO history of Bangladesh. The first section, termed the NGO gestation period, covers 1971 to 1975; the second section is the consolidation stage of NGOs, which covers from 1975 to 1990, and the last section is the NGO industry in the age of globalisation and this covers 1990 up to the present.

Photo 3.1. Dhaka Slums Surrounded by High Rise Buildings

Source: Sk Enamul Huq

3.2 Phase One: The Gestation Phase (1971-1975)

The emergence of NGOs began at the independence of Bangladesh in 1971. Global as

well as internal Bangladeshi politics complemented, to a large extend, the growth of the

NGO movement. The 1970s, which saw the global crisis bring about a modification in the international system of capitalism (Hewitt 1992:221-237), also witnessed the formation of an independent Bangladesh in 1971. Through their independence struggle Bengalis aspired to not only emancipate themselves from the "internal colonialism" of Pakistan (Jahan 1973), but also to become a partner in global capitalism (Mannan 1990a). The nine month war of liberation against Pakistan ravaged the Bangladesh economy, society and polity (Maniruzzaman 1980). The Awami League formed the first government in 1972, helped by both India and the Soviet Union. It became pro-Soviet and anti-Western because Western governments, led by the USA were opposed to the liberation war (Mannan 1990a).

The Awami League government had policies that appeared contradictory. Firstly, although the new government's rhetoric took a pro-socialism stance, in reality they pursued a policy to develop capitalism in Bangladesh. A strong Western trained pro-capitalist military-bureaucratic oligarchy managed the anti-capitalist posture of government. It represented middle class interests. It nationalised the industries of Bengali rich classes, but allowed the middle classes, supported by state patronage, to invest in them (Mannan 1990a). Secondly, the new government's pro-socialist policy was strongly opposed by grassroots radical movements led by pro-Chinese and anti-Awami League radical forces (Maniruzzaman 1980:154-198; 1975). Thirdly, the new government clearly demonstrated its inefficiency and incapacity to rebuild the war torn economic infrastructure and so reduce poverty. Internal opposition to the Awami League

government, encouraged by USA policy, resulted in the outbreak of an infamous famine, which led to the death of millions of people in 1974 (Sen 1981, Sobhan 1979). The following year the Awami League sought to establish BAKSAL - a Soviet style one party system. Within three months a military coup had overthrown the Awami League government.

Amidst the political turmoil, NGOs began to emerge with financial support from Western capitalist countries. The paradox of the Awami League was that while they opposed Western governments, they allowed NGOs to work with the financial support of governments and donors from the capitalist west. Consequently, NGOs grew in a context where the intense struggle between capitalist and socialist worlds contributes to the postcolonial state becoming dysfunctional (Sobhan and Ahmed 1980).

This situation prompted many to portray the growth of NGOs as associated with post-independence economic and humanitarian crises (Karim 1996, Lewis and Sobhan 2000:204). The war ravaged country with humanitarian aid needs provided fertile ground for NGOs to develop. The new government gave concessions to NGOs as it was forced to look for external assistance to deal with the humanitarian problems (Gary 1999:52). Furthermore, the government might have thought that the work of NGOs would shore up its weakness on two fronts. In the first place, West humanitarian aid financed NGOs would provide some comfort to the poor people, as its regime began to display its inability to manage poverty, distribute relief, and reconstruct infrastructure. In the

second place, NGOs would also work to counteract grassroots Marxist organisations, to which the state had become vulnerable.

At the outset, the Bangladeshi NGOs tried to portray themselves as voluntary organisations focusing on providing humanitarian services. They sought to build up a consensual society among the over populated poor class in the remotest villages, at a level where the government and state had a weak presence. So the NGOs started their development journey with a clear commitment to carry out value-driven voluntary programmes on the "high moral ground" (Holloway 1997). Throughout the 70s and 80s, NGOs promoted the idea and image that they were a value driven social movement. This allowed them to represent particular non-market values, while expressing interests in the broadly-defined political process (Morrow 1997:9).

Although, NGOs have emerged as a prominent movement since 1971, the impulses for NGO intervention were founded in the pre-Independence 1945-1970 period (Devine 1996:16). NGOs use development theories not only to clarify their ideological positions but also to justify their poverty alleviation activities. As Korten observes, "an organisation cannot have a meaningful development *strategy* without a development theory" (Korten 1990:114). The theory that shapes the character of Bangladeshi NGOs has three aspects. The first is anti-Marxism. Western financiers and politicians feared socialism shaping the voluntarism of Bangladeshi NGOs. Capitalists funded NGOs manipulated their activities and projects to defuse any revolution. This anti-Marxism

also promoted, simultaneously, the second aspect, that is a mistrust of governmental actions. An extension of Western donor and international influence, Bangladeshi NGOs contrasted their voluntarism with government activities, many of which they resist[22]. The third aspect is the anti-Islamic posture of NGOs, aspiring to introduce modernisation and secularism to Bangladeshi society. They consider Islamic values and elements anti-development (Abecassis 1990). These three aspects are believed to influence three issues: (i) missionary voluntarism and religious conversion, (ii) cooperative movements in rural development, and (iii) family planning and population control.

3.2.1   Missionary Voluntarism

Initially, Christian missionaries had an indirect influence on NGO activities. The earliest missionary activities date from 1795 when William Carey was sent by the Baptist Missionary Society to Bangladesh (Hussain 1980:2). Sixteen 16 missionary organisations worked in the pre-Independent period (McNee 1976:42). In the post-independence period, European Churches played important roles in promoting the NGO movement, for example, the Dutch Catholic institution, Cebemo (now Bilance); the Protestant missionary group ICCO, along with Novib, extended financial support to various NGOs (BENF 1998:16-17), and Misereor, from Germany, funded CARITAS. Swiss Missionaries also gave support to many NGOs and the Lutheran Mission associate itself with the Rangpur Dinajpur Rural Service (RDRS) to work in the border areas of North

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[22]Many NGO leaders believe the term NGO is often mistaken politically as implying that government is the centre of society and the peoples are on its periphery.

Bengal. The presence of the USA was strongly felt through the activities of American missionaries such as Catholic Relief Services, Church World Service, Seventh Day Adventist Welfare, etc. (Khan 1987: 36). Apart from Christian Missionaries, a few Western NGOs played a pivotal role in shaping the NGO movement. The largest BRAC, started with OXFAM's support at Sulla, Sylthet (Black 1992:193). CARE expanded its pre-independence networks. The second largest NGO, PROSHIKA, and Gonno Unnayan Prochesta (GUP) and the Bangladesh Institute of Apiculture (BIA) were initiated by the Canadian University Service Organisation (CUSO)[23].

NGOs started their operations in the remote rural areas where missionaries had activities from pre-Independent days. Donors were familiar with these areas through their connections to the activities of missionaries and their family planning programmes[24]. NGOs in the post-Independence period learnt from the Christian missionaries how to use ideology and vision in their development activities. In the beginning, the NGOs employed a 'community approach', which was shaped by the evangelism and voluntary spirit of Christian missionaries. The evangelist promoted a "people movement" which "is a movement from *one* non-Christian caste or tribe to the Christian faith (McNee 1976:104-51)". The salient features of the people movement were (i) one-caste, one tribe or one-sect movement (McNee 1976:106-107); (ii) the wellbeing of the whole family

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[23] CUSO was headed by a Christian Priest
[24] A number of key informants, who have been working in NGOs and donor agencies since 1972, have expressed this opinion.

(McNee 1976: 11); (iii) effective movements start "in the villages" (McNee 1976: 112).

It is understandable that the Christian missionaries focused their activities among the

non-Muslim community, especially among ethnic tribals and lower Hindu castes such as

Namasudra, sweepers, *Muchis*, etc. There is a close resemblance between the initial

NGO community approach and the people movement of the Christian missionaries

shown at Table 3.1.

Table 3.1: Ideological influence of Christian missionaries on NGOs

Missionary People Approach	NGO Community Approach
Works in remote villages.	Works in remote villages.
Focus on the whole family.	Focus on the whole family.
One-caste, one tribe or one-sect movement with impoverished people	Confines activities to the community as if comprised of one sect, caste or class.

NGOs started their activities in remote areas and communities, particularly in the

catchments areas of Christian Missionaries where dominant Islam and Hindu religions

had a lesser presence and people were poor. NGOs had several advantages working in

the hinterlands of missionary activity, strategic entrance points for their work with the

poor people. Associated with Christian mission, they could draw on it to attract donors'

financial support.

3.2.2   Family Planning Programme

The second issue that shaped the growth of NGOs is the strong family planning

movement of pre-independence. It promoted the idea of engaging women's issues in

projects. Supported by the USA, family planning focused NGOs have maintained a separate constituency within the growing and diversified NGO movement in Bangladesh. The present evolution of those NGOs has its roots in the family planning programmes started in 1953 with the formation of Family Planning Association of Bangladesh (FPAB). Since 1965, FPAB has worked to remove widespread misconceptions, deep-rooted religious inhibitions and other social taboos associated with family planning and reproductive health. It complements government programmes through information, education and communication, and tests methods in the field of programmes and delivery of services[25].

3.2.3 Village Cooperative Movement

The third issue concerns the 1959 experiment in rural development and agriculture at Bangladesh Agricultural Rural Development (BARD) which started as an experimental project of V-AID (Village-AID) the acronym taken from USAID in 1953 to contain the growing radical nationalism and Marxism at village level in parts of Asia. For this

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[25] Since the independence of Bangladesh in 1972, NGOs in the Health and Population Sector (HPS) are evolving with heterogeneous approaches and characters. From the perspective of HPS, NGOs could fall into following three categories: (i) NGOs carry out activities only on reproductive health and family planning issues; (ii) Many NGOs have population and health "plus" programmes or multi-sectional NGOs tag some component of HPS and Essential Service Package (ESP) with other ongoing projects; and (iii) NGOs without HPS and ESP components. The growth of NGOs also caters for the need to establish support NGO at an intermediary level that led to the formation of the Voluntary Health Services Society (VHSS). VHSS acts as a mediator between NGOs and Government with a purpose of advancing health policies and priority issue. It promotes need-oriented activities that are appropriate, realistic and equitable partnership between NGOs and GOs so as to achieve optimum health for all. Apart from VHSS, a few NGOs work as quasi-donor like the Path Finder Fund, the Family Planning Service and Training Centre (FPSTC), the Swanirvar Programmme, Family Planning Management Development (FPMD) and Bangladesh Family Planning Association (BFPA), USAID, etc. (Mannan 2001c).

purpose peasants were brought into various cooperatives, which were to operate as primary units or catalytic agents to disseminate the ideology of development (Bhuiyan, *et al.* 2005:349).   BARD provided a two-tier model of village co-operatives and sub-district federations (Sattar 1993:111-127).   The model was used to establish smallholdings and peasant credit cooperatives around Deep Tube-well and Low Lift Pump schemes.   It provided an important lesson for NGOs on how to develop an organisation and mobilize poor people.

In a short, NGOs learnt four early lessons – (i) *use of ideology* from Christian missionaries, (ii) *engaging women* from family planning programmes, (iii) *how to supply credit* and (iv) *organisation building activities with the poor people* from BARD. These developments were influenced by global capitalism in its ideological struggle against communism and rural radicalism.

3.3. Phase Two: Consolidation Phase (1975-1990)

The mid-1975 military coup and the election of a pro-Western and pro-Islamic government had a tremendous impact on the direction of NGO activities. The post-1975 government adopted policies favourable to the growth of NGOs (Sanyel 1991:1369), which helped NGOs to restructure and improve their ability to implement new projects and programmes. At the same time, the government began to cultivate friendly relations with oil rich Muslim countries from the Middle East in order to attract petro-dollars and

also ensure a potential job market for migrant Bangladeshis. The policy shift of the government had opened up an avenue for the activities of Islamic NGOs. These Islamic NGOs in turn pressured the government to impose restrictions on the activities of church based NGOs that enjoyed considerable freedom during pre-1975 period. As a result, 19 Christian NGOs threatened withdrawal from Bangladesh as a way of dissuading the government from giving favourable treatment to Islamic NGOs (Kalimullah 1991:143). Sensing the tension between the Islamic NGOs and Christian NGOs and afraid that the situation would antagonize both Western and Islamic donors, the government formulated the Foreign Donation (Voluntary Activities) Regulation Act 1978 (revised in 1982), the first act of its kind in Bangladesh. Western donors, however, rebuked the Government for formulating such an act (Uddin 1984:47).

By 1978, NGOs had realized that if they were to work with the Muslim population, they had to disassociate themselves from the missionary 'people's approach.' It had several weaknesses, as Bangladeshi villages not only are stratified along class lines (Adnan and Rahman 1979), but also have strong social relationships which can undermine loose economic and administrative structures (Khan 1996). The community concept might be appropriate to the Hindu caste community or tribal society, but highly inappropriate in a class divided peasant one featuring kinship relations (Kramsjo and Wood 1992:9). Furthermore, "Bengal did not appear to be a favourable place for missionary activity (McNee 1976:43)". Also, the ever-growing grassroots Marxist movement's opposition to the government had created an unfavourable situation for working with the poor.

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NGOs quickly learnt that if they did not adopt the right ideology in right context, any development intervention would be jeopardised. For example, they found that the relatively well off people had misappropriated the resources they had distributed under the community approach[26]. Moreover, they saw that the elite began to dominate and take decisions on behalf of the poor. Thus, NGOs were looking for an alternate ideological position to give them a new direction, but still provide a radical flavour to their activities in working directly with the poor.

They found that Pualo Freire's conscientisation approach (Freire, 1972)[27] fitted well contemporary socio-economic reality. The conscientisation approach provided NGO practitioners a way to promote development in apolitical language, which they hoped would act as a compromise, or complement to Islam. The supposed advantage of accepting Freire's humanist theory of liberating the oppressed poor through a conscientisation process is that it neither denied the reality of the mystery of God nor did it affirm it. The NGO view was that a humanist approach would inspire poor people. The conscientisation strategies aimed at "generating a consciousness among the rural workers to develop their capacity as claimants over a range of issues such as wages, access to rural works employment, occupation of *khas*[28] (government) land and so on" (Wood

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[26] Interviews with BRAC persons.
[27] An informant opined that in 1973 an American Consultant from the *World Education* introduced Pualo Freire's approach through BRAC's Functional Education Project at Sulla.

[28] *Khas* land is government-owned and acquired through accreditation from the sea or rivers, purchased from auction sales, or consolidation of abandoned or confiscated land, etc., (Devine 2002: 404).

1985:457). This would enable the poor to fight against prevailing socio-economic injustices. NGOs added secularism to conscientisation, not to discourage religion, but to give equal space to all religions in development. However, many failed to see that the ethical, humanistic, philosophical principles upon which Freire's pedagogy rests have a close relationship with Christian theology (Nunez 1985:58).

NGOs put the conscientisation strategies into operation by evolving a 'target group' approach . In the beginning, the term 'group' was differently interpreted by different NGOs. It could either involve the recognition of the collective income generating activities to support a 'delivery concept', or the value of collective solidarity across a broad range of issues to support the idea of 'empowering the poor' (Wood 1985:458). Moreover, NGOs began to confuse the distinction between *Bhumihin* (landless) and *Bittaheen* (assetless) classes. Subsequently, NGOs evolved a standard definition for the target group. It is those people who own less than 0.05 decimal lands and earn their living by selling physical labour for at least 100 days in a year.

The conscientisation approach became popular among NGOs as a way of limiting conflict with the exploitative power structure. The post-1975 development approach may be summarised as follows. Firstly, emphasis was placed on organisation building through group formation, which would enable the poor to improve their living conditions, especially by collective action. Secondly, this was supported by the training of leaders and other group members in skills required for a viable group-based organisation and by

education aimed at everyday problems of group members. Thirdly, confrontations with rich and powerful peasants in the villages were accentuated. Fourthly, the process of changing the socio-economic and political conditions in villages should be accomplished by the poor themselves. And finally, NGO staff should increasingly withdraw (Streefland 1993:159-160).

This approach by NGOs caused confusion among the poor. They thought NGOs and Marxism were similar in supporting the causes of poor people. Furthermore, NGOs came to see poverty not simply as a problem of income differentials but also of the power relations present in rural society. "Many NGOs began to lay emphasis on consciousness-raising with the aim of forging class-based alliances among the poor" (White 1995:101). Many NGO staff, also, argued that the first step in bringing about a revolution was to take 'reformist' measures which would significantly improve the health and nutrition of the masses and make them receptive to political education conducive to revolution (Ray 1986:2). One such NGO leader, much later declared, "Now we NGOs can do the job. We do not need the left" (Karim 2001:98). On top of all this, many NGOs had adopted a policy of recruiting radicals associated with Marxist parties (Ahmed 1985; Muhammad 1988:1). These Marxists accepted jobs in NGOs because disillusioned with the future prospect of Marxism and mass revolution in Bangladesh (Kalimullah 1992:64).

The recruitment of Marxists had further implications for NGOs. Many NGO staff also misinterpreted the conscientisation approach associating it with Marxism. So many began

to mobilise group members to attack the "class enemy" (Kafi 1992:1), such as rural elites and police stations, so as to disrupt in the power structure[29]. This role of NGOs produced a controversial image. The rural elites thought that NGOs were Marxists who mobilised poor peasants against the rich, but Marxists interpreted NGOs as the agents of imperialism as the latter were using the "red flag" (i.e. NGOs) to de-radicalise the Marxist "red movement" (Azad 1997:56).

In general, many donors became nervous that NGOs could be mobilising poor men and women with foreign aid in order to attack the pro-establishment political structure. They met with NGOs to evolve strategies to defuse the tension.[30]. During the meetings, two issues emerged. Firstly, much discussion focussed on how to serve poor people without radicalising them and also, ways to avoid antagonizing the powerful. BRAC subsequently played a pioneering role in evolving a mechanism that aimed at delivering services to the poor people and peasants by bypassing those in power (NET 1979, BRAC 1989). Secondly, many NGOs sought formal co-operation with leftist and Marxist groups in shaping the development discourse. They organized a joint conference in 1980 with those on the left (Kamaluddin 2000:24-25). The NGO participating were dissuaded from going further, sensing that the better-organized Marxist forces sought to manipulate them to serve their radical reformation aims (Kafi 1992:2). The Marxists argued that the 'target group' approach would reinforce the antagonistic boundary between the middle class and poor peasantry (Kamaluddin 2000: 24). Overall, NGOs were successful in

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[29] Interview with ex-BRAC staff
[30] Interview with NGO staff and leaders

initiating a process of "anti-statism" which was the ideological transit ticket from class politics to community development, from Marxism to the NGOs (Petras 1997).

In the late seventies, NGOs gradually began to change their focus and concentrate more on income generating projects. Nearly seven hundred NGOs implemented income generating projects, but these lacked economic effectiveness, and featured poor management and marketing of projects (Sanyal 1991:1372-73). Many NGOs blurred the distinction between income generation and conscientisation. However, they realized the importance of establishing savings and credit schemes so as to enhance the economic changes of poor people. Many also advocated the need for credit to reduce radicalisation of the poor people. Thus NGO increasingly focused their activities on the mobilization of savings under the canopy of the conscientisation approach, and provided credit to facilitate exploitation of rural resources. The mobilisation of credit and savings involved both men and women. Many Marxists interpreted this as a capitalist ploy for starting the process of capital accumulation in the rural economy by developing pro-capitalist organisations among the poor people[31.] Furthermore, during the early eighties, loans were given to poor people on the assumption that they would invest the money to accumulate further capital which in turn would help them to escape the yoke of money lenders[32.]

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[31] An interview with a Marxist leader.
[32] NGOs argued that the problem of the poor people was the borrowing of money from the money lenders at an exorbitant rate.

By the beginning of 1980, NGOs had started to capitalize on their experiences with the poor. Despite the NGO politicking, the large inflow of foreign funding allowed NGOs to work continuously with the poor; and to seek co-operation and support from Government organisations, the permanent bodies of the state. For example, the Oral Therapy Extension Programme (OTEP)[33] experience in 1980, BRAC showed how important it was to obtain government backing in the implementation of a national programme and how supportive the government bureaucracy could be. When BRAC received clearance from the government to carry out the OTEP, it tried to involve local government to give local government staff a sense ownership in the programme, and to increase the credibility of BRAC staff (Chowdhury and Cash 1996: 81).

As they started to expand their activities into new areas, the government began to consolidate various local bodies and extend its administrative reach, so the two came closer to watch the activities of the other. The government was unsure about what NGOs were doing and became suspicious. The boasting of NGO staff about their success exacerbated this growing suspicion especially when accompanied by a critique of the government's failure. This mutual suspicion led to antagonism.

The populist military regime of General Ershad in 1982 promoted NGOs. His populist politics needed the support of the resource rich NGOs. In collaboration with the NGO leader, Dr. Zafrullah Chowdhury, he adopted a national drug policy which forced all

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[33] OTEP was programme which offred a oral therapy solution to diarrhea cases, especially to children.

multinational pharmaceutical companies to produce life-saving drugs locally (Chowdhury 1996). The credit approach, by 1983, became a well-accepted phenomenon, primarily because of the recognition of Grameen Bank by the military government (Siddiqui 1985:155). The Grameen Bank, although is not an NGO, showed the way to manage collateral free loans by using peer group pressure to ensure repayments (Fuglesang, *et al*. 1993). The Grameen Bank set an example with women deciding to take out loans and deciding how to spend their earnings. The success of Grameen Bank had a seminal influence on those NGOs implementing income-generating programmes other than micro-credit. They now began to engage in micro-credit projects and evolved projects such as 'credit and appropriate technology', 'credit and reproductive health', 'credit and rural development', etc. Importantly, the government also learnt from the Grameen Bank approach. Earlier, the government had attempted to use the cooperative model developed at the Bangladesh Academy of Rural Development (BARD) at Comilla as the basis for a nationwide credit programme for small and landless farmers. The programme fell into difficulties but "is now being revived with group-based lending technology borrowed from Grameen Bank" (Hossain *et al.* 2000:67).

By 1986, a clear consensus had formed in the NGO sector that its sustainability, in the face of constant rural radicalism, depended on combining savings and credit in order to bring about the integration of group members into the market economy. At the same time, donors were willing to pump more money to the NGOs. Two important factors played a significant role by the mid-eighties in the shifting the focus of donors to NGOs.

Firstly, they were dissatisfied with the government's inefficiency in using aid. By the end

of 1986, a large amount of money was held up in the government bureaucracy. At the

same time it pressured donors to disburse money under its Aid Programme[34], and they

found in NGOs an alternative outlet (Tvedt 1995:11). Secondly, NGOs received a further

boost during the floods of 1987 and 1988, when foreign countries hesitated to provide

direct help to Ershad's military government with its rampant corruption and

mismanagement of aid.

Some NGOs rejected the credit model of Grameen Bank and BRAC (Kabeer 2002).

They were led by the PROSHIKA, which offered a model of social mobilization which

reduced the emphasis of the role and need of credit in development. The mobilization of

the poor was thought to be important in breaking the power structures (Kramsjo and

Wood 1992) that keep millions of people the prisoners of poverty. The poor people must

be empowered to do so as expressed at the international meetings organized by

PROSHIKA at Manikganj. The Manikganj meeting decided that "the rural poor must

…be empowered not only to fight back, but to regain the ownership and control of the

resources that were originally theirs" (Carmen 1990:59). The problem of the poor is not

that they are unaware of their exploitation, but their inability to act on it.   Thus,

conscientization reminds people of their vulnerability as individuals and families, and

encourages the idea that strength lies in unity with other similar families (Kramsjo and

Wood 1992:7-9).

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[34] Discussion with a donor staff

In 1986, NGOs and the government jointly participated in the Facilitation Assistance Programme on Education (FAPE). In 1987, a further collaborative programme, the Income Generation for Vulnerable Group Development (IGVGD), was launched. It was the outcome of interactions between district level personnel of the Department of Livestock services (DSL) and NGOs. The IGVGD is an example of a successful attempt at transforming a relief programme into a development one. The target of IGVGD was poor women previously invisible in the development process (Matin and Hulme 2003). Although mutual suspicion remained, the NGOs were relatively successful in developing co-operation with government, for example, participating the Expanded Programme on Immunization (EPI).

General Ershad needed NGOs in wake of the land reform policy in 1984 to legitimate his military government. The government issued the circular *Land Reforms Action Programme (LRAP)* in 1987 that converted the Bangladesh Land Reforms Ordinance, 1984 into the centrepiece for land distribution (Devine 2002:405). Many NGOs were directly involved in land reform. The new military regime, to increase its popularity, decided to involve the poor through the Land Reform Campaign. General Ershad revived the government's policy which recognised "the right to use all *Khas* and Char lands or ponds of Bangladesh must be given to some landless cooperatives" (Dumont and Paquet 1983:20). Social mobilization NGOs jumped onto the bandwagon seeing an opportunity to engage the landless people in land reform. The thrust also came from the debate about *Bhumihin* (landless) and *Bittaheen* (assetless) classes as indicated earlier. NGOs knew

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from experience that the question of poverty was intricately related to land reform. While they were not in a position to bring about any structural reformation of land tenure, they devised a strategy to take advantage of the government's policy on land reform, mainly to occupy and redistribute the *khas* (government) land among the poor landless class[35]. The prevailing pattern of village politics was polarised along class lines (Mannan 1990a). Thereby, the "struggles for access to *khas* land and representation in positions pivotal to access to resources have been the main conflict issue" (Streefland *et.al.* 1993: 163). When the government announced that the land would be distributed to the landless, the Communist Party of Bangladesh and its satellite organisation *Khet Mujur Samity* started to mobilise the landless poor to occupy the *khas* lands[36]. Their activities deeply disturbed the military government. General Ershad in retaliation supported the NGO establishment in order to divide the communists (Karim 2001:98) and tempted a section of the *Khet Mujur Samity* to accept donor funds (Holloway 1998; Stiles 2002:838).

The overall policy of the government favoured NGOs by taking up land issues as part of its development agenda. In 1987, the government formed the *gucha grams* (clustered villages) for landless people. Each *gucha gram* comprised 30 families and NGOs would oversee their affairs (GOB 1987:28). Several NGOs took the opportunity of cooperating

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[35]The NGO aspirations for land reforms are rooted in the principle laid down at the Economic and Social Council of United Nations, at its Thirteenth Session on September 7, 1951. The United Nation adopted Resolution 370 (XIII) which recommended "that governments institute appropriate land reforms in the interest of landless farmers and those with small and medium-sized holdings" (United Nations. 1954).
[36] Interview with NGO employees.

with the government on land distribution tasks. They also assisted the government in its

other programme of *adarsha gram* (Ideal Village) that aimed to help the distressed poor

by constructing houses for them. The European Commission also supported the *adarsha*

gram programme (Mannan 2001a, Saha 1997:11), and the World Food Programme

supported the government effort and activities to build up the rural infrastructure by, for

example, re-excavating ponds for fish cultivation by the rural poor. However, the 52

Members of Parliament (MP) from the opposition parties criticised the government for

engaging NGOs in land distribution (AR 1987:7).

The activities of General Ershad made him extremely popular with NGOs. On 24 and 25

June 1987, the Association of Development Agencies in Bangladesh (ADAB) in

collaboration with USAID and in the presence of 1,200 representatives from 600 NGOs

gave General Ershad a public reception. In return, General Ershad announced the

formation of a cell under a cabinet ministry to clarify and coordinate NGO functions and

roles (Kalimullah 1991:145), which eventually led to the establishment of the NGO

Bureau in 1990. Meanwhile, during the 1988 flood, the government allowed NGOs to

carry out operations beyond government control and monitoring.

Another significant move of the military government was to support, in 1988, the NGOs'

move to decentralise the country's health system. The NGOs proposed to appoint doctors

and nurses in *upa-zilla* (local government) hospitals under their patronage.   The plan was

to break the monopoly of the powerful Bangladesh Medical Association (BMA) and

ensure that rural people received medical services and health care. The move was vehemently opposed by the BMA and created a heated debate. The plan of decentralising the health system was eventually abandoned.

The politicking of General Ershad did not help the growing suspicion between the government and NGOs. The decade was marked by 'co-operative antagonism,' each trying to define the methods of intervention for poverty alleviation. They came increasingly into contact as the government extended its administrative reach to the remotest village with its experiment in local government and *Union Parishads* (Aminuzzaman 1998). The NGOs, beneficiaries of the military government, made a U-turn during the popular uprising of 1990 that rejected General Ershad in favour of democracy (ADAB 1991, Shailo 1990: 20-24).

3.4   Phase Three: Globalisation and the NGO Industry

The downfall of Soviet Union in 1990 changed global politics with the end of the Cold War (1947-90), or what is fashionably called the "end of history" (Fukuyama 1995), symbolised by the fall of Berlin Wall. The new era features globalisation prominently, process by which decisions and events in one part of the world can have significant consequences for communities in other distant parts (McGrew 1992:262). It features the movement of 'international capital' within the 'free market' and important to this thesis' argument, aid fatigue. There were changes in the priorities of Western donors in favour

of market, state and civil society interventions. The global paradigm shift was also influenced by the growth with equity development formula which replaced the perceived tension and opposition between the state and NGOs with the idea of common interest between the two arenas (White 1999:308).

Donors increasingly placed conditions on NGOs. The financial support that had stimulated the growth of the NGO sector in Bangladesh became more conditional. They contributed significantly to the transformation of the NGO movement into the NGO industry. Now donors put an emphasis on 'capacity building' addressing issues of poverty, democratisation, strengthening of civil society, human rights, sustainable human development, etc. The aim was now to build a multi-stakeholder forum in which NGOs engaged donors and Western NGOs in debate and innovation. It was hoped that such a dialogue would shape conceptual approaches, policies and practices for more appropriate future interventions. It was expected, also, that capacity-building activities would generate an enabling environment, increasing access to intellectual, institutional and material resources. Capacity building took place in a context where donors had to be careful not to undermine the experience of NGOs with their networks among the poor, seeking to link to the market. The NGOs had to phase out previous social mobilisation projects in response to market demands.

The donors encouraged NGOs to reduce their dependency on foreign funds. This prompted a major rethink among leading NGOs at a workshop organized in Rajour by

Gonno Unnoyan Prochesta (GUP). Many NGOs had thought, previously, a way to reduce dependency was to 'scale up' projects in order to earn from the market. Others found it difficult to believe that donors would stop funding (GUP-ACFOD 1989). By 1994, NGOs were placing more emphasis on the sustainability and financial viability of their activities. In this respect, three debates emerged among NGOs. The first was about NGOs promoting their 'image' as pro-people organisations to encourage people to buy their products and services. The second focused on people and communities becoming 'owners' of the development process, giving them responsibility to sustain NGOs. The third was where NGOs argued that the cultivation of good relationships with donors and promoting their globally driven agenda would attract them more support. In reality, more funds flowed to those NGOs committed to the 'full flowering' of the market economy, production for export and aimed at domestic upper-income earners (Sanyal 1991:1373).

The transition of NGOs involved discarding old projects developed during the cold war era, to take on new projects attuned to globalisation. But with the introduction of these new ideas and projects, the potential "customers" or grassroots beneficiaries became suspicious of the motives of some NGOs. Over the years, they silently witnessed NGOs introducing new projects and phasing out old ones. People decided that NGOs were non-permanent entities, shifting their allegiance to new opportunities without completing the previous task. New projects would mean new identities and opportunities (Mannan 2000a).

The Government became more suspicious as more funds were diverted to the NGO sector, heightening competition between them over control of donors' resources. The Government was dependent on donors to finance its 'development budget.' The total aid to Bangladesh government was $1640 million in 1988 and $1443 million in 1996, whereas NGO aid increased from $150 million in 1990 to nearly $450 million in 1995 (Stiles 2002:836-837). The ever-growing influence of NGOs on the donor community also led to increasing criticism of government inefficiency. The Government criticised NGOs back for 'lavish' spending of donors' money and for carrying "poverty with *Pajeros*"[37]. The widespread belief is that NGO staff are getting more benefits in comparison to government staff. Although this might be true for the NGO leadership, which enjoys large salaries and other financial benefits, NGO staff do not generally receive larger salaries than their government counterparts (Siddiqui *et al.* 1987). It was probably this growing belief that prompted the government to initiate in 1992 an investigation, at the request of the Prime Minister, into the role of NGOs. The resulting report criticised NGOs on two grounds: (i) 52 or more NGOs were seeking to convert the poor to Christianity, and (ii) many NGOs had financial anomalies in their accounts, as they did not report to government the amount of donations they received. This report prompted the government to cancel the registration of a few leading NGOs. But it was forced to nullify its decision under heavy pressure from some leading ambassadors of donor countries (Ishatiaq and Mannan 1993).

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[37] *Pajeros* are expensive Japanese jeeps that symbolise the neo-rich in Bangladesh

3.4.1 NGO Industry and New Direction

NGOs began to transform under the influence globalisation into a "development industry." NGOs took on industry-like characteristics leaving behind norms of voluntary association (Hulme and Edwards 1997:3). NGOs globalisation involves a combination of at least four factors: (i) the market economy with its focus on capital and profits; (ii) the mass production of industrialized goods with associated continuous technological advances; (iii) parliamentary democracy combined with a multiparty system, and (iv) the ideology of human rights, which today supplements Christianity (Godelier 1996:66).

3.4.1.1 Market Economy: Transformation of Money into Capital

Under financial pressure from the World Bank, IMF and donors, the government has begun to emphasize privatisation focusing on capital. Many NGOs took the opportunity of privatisation to enter into business. This is a marked departure from their earlier commitment to 'value-driven' voluntary social movements occupying the high moral ground (e.g. the conscientisation approach) which allowed the NGOs to represent particular non-market values and to express an interest in the political process, at least in theory, to 'market driven' agencies seeking to provide services at a lower price than the commercial sector.

Some NGOs worked to increase the economic power of poor women through engagement with the market particularly through micro-credit projects. Out of 1300 donor supported Bangladeshi NGOs, more than 800 in 1999 dealt with micro-credit projects (Huq 2000:21). By 2000, NGOs disbursed micro-credit amounting to over $ 2500 million to the poor. This has increased cash flow in villages with a qualitative change in the relationship between men and women. Credit transactions and increased money circulation changes the life style and consumption pattern in households (Rahman 1999; Mannan 1998b). Some women became mini-money lenders. Most women however who received NGO credit transferred the money to their male kin for investment. This affected the informal credit system controlled by moneylenders, who were forced to charge much lower interest rates (Begum 1994). These NGOs expanded with what Robert Chambers (1983) describes as roadside bias, with the expansion of rural roads giving NGOs the opportunity to reach the remotest villages.

The dominant micro-credit ethos of NGOs has to be understood against their approach to social mobilization[38], organizing the poor to act against the social injustice, moneylenders and exploitative power structure. One-way to reduce the power of moneylenders is to provide credit. Once NGOs engage in credit transaction, they found it as a lucrative business that provides financial sustainability.

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[38]Under the influence of micro-credit programmes, as NGOs sought to reengineer themselves, this created cultural tension within organisations. For example, Ghimiri (2001:143-146) observed the proactive role of the third largest NGO *Gonoshahajjo Sangstha* (GSS) in providing legal assistance to peasants and poor women, but this NGO disintegrated and was abolished in 1998, as they tried to reengineer organisational culture from a social mobilization to a micro-finance institution.

In order to ensure their organisational sustainability all major NGOs accommodated, to varying degrees, the Grameen Bank's practice of micro-credit into their programmes, resulting in the emergence of three distinct approaches. The first is the "credit-only" approach of the Association for Social Advancement (ASA), which abandoned its radical empowerment policy to development. The second is the "credit-plus" approach of BRAC which it uses empowerment ideology to protect its micro-credit model. The third, the "credit-plus-plus" approach of PROSHIKA uses a micro-credit model to promote empowerment.

3.4.1.2 NGOs: Market Driven Agency for Mass Production

NGOs follow a common formula to transform money into capital. They provide *loan capital* to their group members for investment at a stipulated rate of *interest*. It is supposed to help members enhance the *productivity* of their land and labour. NGOs take a share of the *profit* from work of group members, which they accumulate. The *interest income* allows NGOs to develop *fixed capital* consisting of buildings, business equipments, etc. In this way money is concentrated not in the hands of group members, emancipating them, but in NGO coffers.

Many NGOs work in two ways. They modify traditional products into handicrafts for which there is a market. The income affords people access to mass produced industrialized goods. A few NGOs, such as BRAC, became agents for multinational

companies such as Monsanto[39], or IT businesses[40]. Three largest NGOs - Grameen Bank, BRAC and PROSHIKA - dominate the information technology business in Bangladesh. The Grameen Bank has directly linked global and local society by supplying mobile phones to its group members (Aminuzzaman *et al*. 2003).

The impact of NGO work is to make the poor more financially accountable in integrating them to market. It is increasing the capacity of the poor to shift their labour from traditional occupations to opportunities in the non-agricultural sector such as rural construction, transport business, trade and services. The transformation of the labour market took place in various ways. Piece rate labour contracts and fixed rent tenancies increasingly replaced the traditional occupational hierarchy where the poor preferred employment as casual daily labour (Rahman 2001).

NGOs see poverty as a business, redefining their group members as market actors. They not only provide loans, but also create opportunities for credit receiving women to enter into business transactions with them. They sell agricultural seeds, medicines, poultry products, micro-dairy equipments, etc. to their group members. They also take responsibility to market the produce as a further extension of NGO business (Makita 2009). They seek to act as a catalyst for prospective entrepreneurs.

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[39]In late June of 1998, Monsanto, the US agri-business company announced that it was forming a partnership with Bangladesh's Grameen Bank. After a national protest, Grameen Bank denounced Monsanto, but the company made a deal with BRAC and CARE (UBINIG 1998)

[40] An other aim of some Bangladeshi NGOs is to evade tax after the Carnegie, Sage, Rockefeller Foundations, etc. that deduct charitable donations from their income tax. Bangladesh Tax Officials fined BRAC Taka 99 lakh ($ 202,040) for evading value added tax (Jonakhontho 2001:12).

The capacity displayed by NGOs to promote the market economy has a disruptive affect on the wider society. As the social problems began to emerge, some NGOs took the opportunity to start projects on democracy with their groups. This had a deep impact on traditional social institutions notably the *samaj* (see Chapter 7). The rural poor and elites were unable to comprehend the process of change and thought that the NGOs were the root cause of it. Thus, they started to oppose NGO interventions and activities (see Chapter 9).

There were several rural uprisings. The first one took place in 1993-94 against BRAC and a few other NGOs (see Chapter 9; Mannan *et al.* 1994). Peasants continue to challenge the wisdom of modernisation and development as they spontaneously rise up time and again, culminating in events like the fertiliser revolt of 1996 (Samshir 1996), the Brahmanbaria Islamic uprising in 1998 (Karim 2004), religious tensions in 1999 (Rafi and Chowdhury 2000), the Shonir Akhrah revolt, the Kansat revolt and the Phulbari, Dinajpur uprising against a multinational company in 2006 (Muhammad 2007), the Nachole fertiliser revolt in 2007, etc. The Government felt helpless because, by then, it had, under the pressure from the World Bank and donors, made fertiliser distribution over to the private sector and market, which had mismanaged distribution. These crises created a dilemma for NGOs. They did not support the peasants for fear it might disrupt the

donor's policy of privatisation. As an outcome, the NGOs lost their credibility in claiming to be the moral representatives of the poor in Bangladesh.

These rural uprisings could be interpreted as rural opposition to outside NGO intervention. Many people portray NGOs as agents of neo-imperialism, like latter day Christian missionaries. People believe that when Christian missionaries started their activities, they established both *schools* and *hospitals*, instead of converting people. These won people's trust, who began to accept and tolerate them. Once socially accepted, it is claimed that the Missionaries gradually began to proselytise people with increasing Colonial power, the missions acting as an advance post for colonial expansion[41]. In the post-colonial times NGOs use funds from donors to establish further schools as well as health and family planning clinics. Once NGOs had built up a rapport with the population through schools and health programmes, they gradually engaged the population in savings and credit projects in support of the neo-liberal market policy of donors. Thus, NGOs came to replace Christian missionaries as an advance post for Western capitalism to exploit developing Bangladesh.

The religious opposition became a milestone in NGO history. This situation also deeply divides NGOs (Devine 2006:86). BRAC and allied NGOs felt the need to compromise

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[41] This interpretation is not true. In Bangladesh, first the colonial power established its authority and then Christian missionaries came. However, people believe the above interpretation which is spread by their religious leaders.

with the forces of religion, but the overall NGO body ADAB[42] and PROSHIKA the second largest NGO saw an opportunity to mobilize against fundamentalism (Seabroke 2001), interpreting it as a threat to secularism and democracy. The religious backlash was widely interpreted as a sign that NGOs were effective at secularising rural society. They cited the clash of civilizations view (Huntington 1993) to justify their activities. They convinced the donors to direct more money to the NGO industry.

NGOs used religious opposition to take new projects in two directions. Firstly, they introduced projects on democracy to neutralise the influence of religious forces. The democracy issue began to creep into the NGO community from 1990. Following the popular upsurge that brought about the downfall of the military regime, NGOs quickly abandoned their alliance to it, to become pro-people (ADAB 1991). They jumped onto the new 'bandwagon of democracy' with support from donors aiming to become agents for promoting parliamentary democracy in Bangladesh. Democracy projects have flourished in three ways. The first is the emergence of Fair Election Monitoring Activities (FEMA), to monitor elections and promote transparency in the national election process, reporting back to donors. The second is the establishment of the Democracy Partnership Programme[43], which supports NGOs to prepare the poor for the elections. The third is the broader voter education programme of ADAB (Ashman 1997), involving various NGOs in projects from selecting party candidates to national elections.

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[42] ADAB was split in 2004 and a new NGO Federation was formed under the patronage of BRAC.
[43]The Democracy Partnership programme had an external impulse as the USAID under both the first Bush administration (1989-93) and the Clinton administration (since 1993) had been pushing democratic development as a centrepiece of foreign aid strategy (Blair 1997: 23).

Secondly, NGOs anti-fundamentalism stance translated into projects on Human Rights and social mobilisation. PROSHIKA and some NGOs were successful in a showdown which brought out thousands of their beneficiaries on January 1, 1995, at Manik Mia Avenue, Dhaka. Encouraged by their capacity to mobilise the poor, PROSHIKA prepared for a larger demonstration in 1998 at one of the bastions of fundamentalism, entering into conflict in Brahmanbaria with so-called local religious groups (Biswas 2001, Karim 2004). BRAC opposed such activism and wrote a letter to all donors disowning the confrontational politics of PROSHIKA[44]. BRAC had learnt in the 1994-95 period that both NGOs and religious forces had to coexist, NGOs for example working with family planning and reproductive health (Mannan 2001b).

3.4.1.4 NGOs and Human Rights

Associated with the democracy programme, NGOs aspired to work with human rights and civil society, incorporating these issues into their programmes (Zafarullah and Rahman 2002). A few NGOs such as Ain Salish Kendra, Madaripur Legal Aid, Mannob Unnayan Kendra, etc. worked solely with human rights issues. But they disagreed about the meaning of human rights. Some provided legal education to make their beneficiaries more aware of individual, marital and moral rights; some pursued litigation on their behalf, and at least one NGO, creatively, linked the human right issue to sanitation.

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[44] BRAC on January 31, 1999 wrote to all donors against the PROSHIKA's antifundamentalist movement and disapproved such move.

The NGOs considered human rights and democracy to be linked to the notion of civil society. Although NGOs claimed to be part of civil society, it proved elusive (Lewis 2004). Until 1994, the concept of civil society was hardly heard and understood within NGOs (Smillie 1997). An important distinction is drawn between NGOs that receive international capital (Mathews 1997) and other civil society organisations that depend on local resources (Ahmad and Jahan 2002). The lack of definition of a civil society has led to rifts within NGO community and with local civil organisations. For example, NGOs involved in social mobilization programmes consider religion as fundamentalist opposition, whereas NGOs with strong credit and family planning components consider religion as an aspect of civil society with which they work.

A budding trend in some NGOs is the protection of indigenous knowledge, including the preservation of local varieties of seeds against the massive onslaught of HYV and genetically modified seeds. PROSHIKA developed extensive organic farming programmes which shun modern agricultural inputs such as fertiliser, pesticides, etc. UBINIG (*Unnayan Bikalper Nitinirdharoni Gobeshona*) made impressive achievements in the conservation of indigenous varieties of seeds, preserving more than 700 local rice varieties. It started *Nayakrishi Andolon* (New Agricultural Movement) to encourage peasants to reject High Yielding Variety (HYV) and Genetically Modified Seeds and cultivate traditional varieties of seeds. Such movements exposed the weakness of many NGOs to learn from the poor and explore the potential of their indigenous knowledge. Involvement with civil society requires the development of critical understanding of

indigenous knowledge (Sillitoe *et al*. 2005). The awareness, attitude and behaviour of many development practitioners have changed less than the language they have learnt to use. The majority of development professionals in international agencies, national governments and field agencies continue to "undervalue indigenous knowledge and the capacities of local, especially rural, people" (Chambers and Richards 1995: xiii).

3.5   Goverment and NGO Politicking

The role of NGOs is best viewed from their relationship to the government's position in changing global and local contexts. For example, if Marxist and nationalist inspired peasant movements instigated the approach of the state to land reform in the fifties and sixties, the government now allows NGOs to work on the issue of land reform, seeking to create a market that might eventually curtail the present rural violence. The powerful presence of NGOs in development is also to be viewed from the perspective of the historical failure of governments to alleviate poverty. This has not so much to do with formulating approaches and laws, but their failure to implement these (Mannan 2001a: 89).

A problem is the government's weakness in supporting appropriate agencies and structures to carry out development activities. The failure of government has created scope and space of the NGOs to work with the poor. They do so particularly in three areas of activities. Firstly, NGOs are involved in mediating conflicts, helping the poor to

understand the law and right to legal aid. Secondly, NGOs work where there is an absence of well-defined property rights and access of the poor to resources. Thirdly, NGOs are increasingly taking up policy work, employing advocates to redress fraudulent practices and anomalies.

NGOs increasingly combine the roles of both market and social actors. This has resulted in some contradictions, the pro-poor NGOs dividing into two streams. The market based NGOs, with leadership from BRAC, started to implement anti-environment and pro-fundamentalist policies, whereas NGOs that support social movement under the leadership of PROSHIKA adopted pro-environment and anti-fundamentalist policies. Pro-market NGOs increasingly deal with micro-finance and expansion of the market. This has allowed them to compromise with religious forces, but has done damage to the environment, agriculture and ecology. The NGOs that promote social movements oppose the ecological costs and promotion of fundamentalism.

Over the years, NGOs emerged with a distinctive characteristic of a non-party political formation, previously unknown in Bangladesh, capable of influencing supporting and mobilising the poor (Karim 1999; Devine 2006:81). The non-party political formation of NGOs has several political overtones. Despite NGOs claim of lifting the poor out of poverty, it deeply divides the leadership of NGO community itself. The leadership is polarised between BRAC and PROSHIKA over the control of small and medium NGOs as the latter organisation today faces problems in accessing both donor finance and

government funds. Both donors and the government have problems not only in financing and monitoring ever growing numbers of small and medium NGOs, but they also rely on large NGOs and support organisations (SOs)[45] to channel the funds for development.

The conflict between PROSHIKA and BRAC further intensified on the eve of formation of the Bangladesh NGO Foundation (BNF) in December 2004 by the government. The BNF started with US$ 750,000 in seed funds to support small NGOs (Agarwal *et.al*. 2007:15). The BNF plan is to rely on SOs to disburse funds to small NGOs. ADAB, an association of NGOs over which PROSHIKA has complete control, is perfectly placed to channel BNF fund. However, the ruling political government (2001-2007) of the Bangladesh Nationalist Party (BNP) disliked PROSHIKA because of the organisation alleged "political linkages" with its arch rival the Awami League (AL). The BNP government accused PROSHIKA of mobilising millions of group members from numbers of small NGOs to vote for AL in the 1996 election. In anticipation of the influence of PROSHIKA over BNF funds through its influence on small NGOs, the government not only systematically harassed PROSHIKA by blocking its fund from donors (TDS 2003c:1) and suing its leadership for treason (TDS 2004:1), it also encouraged BRAC to form a rival association, named the Federation of NGOs (FNG) in 2003 (TDS 2003a:1). This move brought about an effective division after 30 years of ADAB leadership. Immediately after the formation of BNF, the BNP finance minister held discussions with the BRAC leadership (TDS 2003b:12).

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[45]SOs are intermediary organisations between donors and NGOs. SOs play an important role in channeling funds from donors to NGOs which implements projects in different thematic areas of development.

Photo 3.2: Students of Dhaka University form a human chain on campus demanding establishment of women's rights.

Source: Zahedul I. Khan

One reason why the government failed to formulate time-honoured rules and regulations to control and monitor NGO activities (Abbey 2008) is related to the opposition of NGO. A deep implication of such opposition is that the government had hardly any statistics on the number of NGOs. The government claims that over 2000 NGOs have registered with the NGO Affairs Bureau, but the aspiration of NGOs to register as Micro-Finance Institutions (MFI) under the Micro-credit Regulatory Authority in 2006 suggests the existence of over 4,000 organisations. As indicated earlier, in 1992 the government was forced to withdraw its order to cancel the registration of a few NGOs for financial irregularities. In 2007, NGOs resisted the government's attempt to modify the 1978 regulation (Agarwal *et.al.* 2007:15). NGOs were successful in opposing the implementation of the MCR for 26 years, but in 2006 the government was forced to

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impose it (Jumma and Nasir 2007) because of widespread financial corruption and swindling of the poor's money by many NGOs. Anticipating the reality of obligatory registration under the MCR, over 30 NGOs preferred the easy option: disappearing with over Taka 500 million (TDS 2008a). The NGO leadership, however, remained silent regarding the misappropriation of the poor's money by dishonest NGOs.

The morals of NGOs leadership were further questioned on the eve of the tidal wave Sidr which ravaged the whole coastal belt of Southern Bengal. When people throughout the country volunteered to rehabilitate the tidal victims and lives of millions who were struggling to survive, NGOs, like predators, put pressure on the suffering poor to repay loans taken in the pre-Sidr period. This disturbed the national consciousness. Amid nation-wide protests, the head of the care-taker government[46] advised NGOs to suspend their loan operations, waive interest and behave humanely (TDS 2007a:1).

The influence of NGO non-party political formation is clearly felt by the care-taker government (2007-2008). NGOs were successful in installing a leader to supervise two ministries: that of Primary and Mass Education, and Women and Child Affairs. This advisor played an instrumental role in ensuring the interests of large NGOs, but in the process of "NGO-ising" development (TDS 2008b:16)[47] created countrywide opposition on two fronts. First, the adviser tried to introduce "Women Development Policy," which

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[46]The care-taker government is an interim non-political government that is formed to ensure a neutral political environment to carry out the election of political parties.
[47]FH Abed, the Chairman of BRAC, used the expression "NGO-nising" development (TDS 2008a:16)

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was vehemently opposed by religious forces; the general population endorsed the views of religious leaders in this case.

The government eventually abandoned the Women Development Policy which only strengthened the forces of religion and fundamentalism. Secondly, the government appointed BRAC to monitor the quality of primary schools across Bangladesh. Primary school teachers opposed this plan to ensure that the suspected conspiracy of NGOs would fail (TDS 2008c:5). This opposition was in line with earlier opposition to NGO activities. The success of the largest NGOs like BRAC and PROSHIKA, are widely recognized, but these NGOs face civil society challenges (TDS 2007b:1; TDS 2006a:1). The aspiration of PROSHIKA's Chief Executive Officer to contest in 2006 election was opposed by the people (TDS 2006b:6). The High Court cancelled the permit of BRAC Bank, but this ruling was later nullified by the Supreme Court (Sidel 2004).

3.6. Discussion and Reflection

NGOs and donors continuously introduce new Western concepts, ideas and theories, while replacing earlier ones and creating the basis of development discourse in Bangladesh. Development issues flow into country at an amazing pace; these sets of issues change completely within five to six years. For example, Gender discourse, Women in Development (WID) was replaced by Women and Development (WAD), then by Gender and Development (GAD). Perhaps, as many practitioners say, the next issue

would be Men and Development (MAD). The implication is that development practitioners are not always able to keep up with expectations of change nor are they able to understand the sophisticated assumptions that underlie development concepts and theory.

NGOs also continuously change in response to new issues while discarding old ones. But in the process they mature in dealing with development ideas, ideologies and agendas. The development agenda during the Cold War period (1945-1990) had completely changed by the age of globalization (1991 to present). During the Cold War period, NGOs worked to develop consensus among the poor to develop "anti-statism" and secularism as a countervailing force to offset the growth of Marxism. In the age of globalization, the same NGOs are working to develop market-based neo-liberal economic philosophy. As a result ideas such as micro-credit, grassroots democracy, human rights, etc. come to dominate development scenarios. Some of these NGOs now target Islam and religion; others adapt or compromise with the forces of Islam. During this phase, we also experienced the rise of Islamic NGOs. Overall, NGOs transform the NGO movement into a development industry.

The principle modus operandi of NGOs is to translate and transform Western development ideas, issues and ideology into projects for implementation among the poor for poverty alleviation. The next chapter (ch.4) explains the notion and integrity of projects as an important element of development discourse. It explains that projects

aimed at modernization have themselves undergone a change from a blue-print approach to a process approach. In reality, top-down approaches are renamed but not reformed into bottom-up approaches.

CHAPTER FOUR

NGO, PROGRAMME AND PROJECTS

4.1.   Introduction

Development projects shape NGO culture. An NGO's major concern is its projects. Donors provide NGOs with funding to implement projects which primarily fall into four broad categories: social mobilization, education, health and micro-credit. Social mobilization projects can range from discrete projects which may involve participation and action by local people, to non-discrete projects, dealing with advocacy, good governance, etc. In the case of education, NGOs deal with two types of discrete projects: education for adults and non-formal primary education for children. Health-related projects primarily focus on family planning and reproductive health. Micro-credit projects may start small but tend to transform into larger microfinance programmes. Unfortunately, development practitioners often fail to understand the nature of project-centred organisations which results in the blurring of distinctions between projects and assets, and the systems, schemes or institutions that they create (Cusworth and Frank 1993:4-5). Projects are artificial in that the development process follows dynamics separate from society at large (Mikkelsen 1995:48).

The sustainability of NGOs is shaped by a number of interdependent factors relating to the strategies employed in response to the changing development paradigm within the framework of the market economy. The best way for an NGO to adjust to paradigm shifts, is to organize itself into project modes, which allow flexibility for both donors and NGOs, who can then reorganize themselves in response to available funding and economic opportunities which arise. All NGOs implement donor driven agendas such that NGOs are an extension of the donor organisations. Donors see NGOs as a means to implement projects to justify their development paradigms, "the bread and butter, rice and fish, the atmosphere and horizon of NGOs" (Timm *et al*. 1993:27).

A mechanism to cope with changing context and time is needed so as to, if necessary, modify the project nomenclature of existing or old projects to form new ones to adjust to new realities. In the process, NGOs must manage the projects in such a way that projects are neither transformed into movements, nor continue with the same themes or character as before. More importantly, the sustainability of NGOs depends on economic projects aimed at utilizing the opportunities of the market. At the same time they must implement social projects in order to show that they are voluntary organisations promoting human well-being and welfare and not market interests.

4.2. Project Context

This chapter draws inferences from the history of project evolution of a large NGO, in this case BRAC, and comparing it with five other small NGOs. Appendix One represents the project history of BRAC's Rural Development Programme (RDP). Appendix Two represents the project history of the five small NGOs[48].

NGO emerged from their position as insignificant agencies for development in the 1970's and 80's and have come to dominate the development scenario at the beginning of the 21st century. The basis for the rise of NGOs lies in their capacity to implement numerous projects covering diverse thematic areas for poverty alleviation. This topic also lends itself to a discussion on the development character and nature of NGOs. Over time, NGOs have often become equated with their projects, programmes and organisations, which are, in turn, dependent on the NGOs' ability to change and grow. In order to shed light on the dynamics of NGOs, it is important to analyze the linkages between their constituent projects, programmes and organisations. Without such an analysis, it would be difficult to fully understand how an NGO operates and functions. The ability of NGOs to change over time has frequently led to the conclusion that NGOs have an amorphous character.

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[48]These NGOs are Bangladesh Institute of Apiculture, Kanchan Samity for Women, Church of Bangladesh Social Development Programmes, Dharma Bishyak Gobeshana O'Samaj Kallyan Sangastha and Young Women Christian Association

4.3 The Project History of the Rural Development Programme of BRAC (see Appendix One)

At present BRAC broadly operates in four areas of development, namely rural development, education, health and urban development. The history of BRAC's Rural Development Programme (RDP) shows a positive progression and evolution, which has availed itself of the opportunities that have arisen with the paradigm shift in development. The RDP came into being in 1986, when two BRAC programmes, namely the Outreach Programme and Rural Credit and Training Programme (RTCP), merged into one. The Outreach Programme was a social mobilization programme that mobilized poor men and women with the aim of political and class awareness-raising, whereas the RCTP had worked as a credit-supplying programme for the mobilization of economic resources available to the poor. The need to create the RDP came about when the Outreach Programme transformed into a radicalized movement. Outreach Programme group members had, at available opportunities, attacked police stations as well as landed and rural elites. This made BRAC's donors nervous. Donors met BRAC and other NGOs in order to find a way to defuse the rural radicalism instilled in the groups by the Outreach Programme and also to incorporate social awareness components into the credit programme[49]. As an outcome, BRAC worked to reduce the level of radicalism of its beneficiaries by merging the Outreach Programme into the RCTP to create the RDP. The RDP retained the social awareness components, but rejected the class and political

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[49]Personal Communication with Shadat Hossain, who resigned from BRAC and joined PROSHIKA.

awareness components of the Outreach Programme. This merger created unease within BRAC, as Outreach Programme staff believed themselves to be a progressive programme that prepared the poor to fight against the exploitative economic and social structures of rural society. The Outreach Programme had a seminal influence in the creation of social mobilization NGOs like Nijera Kori[50], Urban, etc.

Since 1986, BRAC has remained cautious about turning projects into movements, but retaining the process by phasing out projects in favour of phasing-in other, less contentious, projects. Whilst continuing to expand credit focused economic projects, BRAC has not discarded its social mobilization projects. Rather, social mobilization projects have undergone a transformation, from the "class and political" awareness projects of the seventies, to "legal and gender" awareness projects by 2000. Currently, BRAC's human rights and gender projects are subtly designed to promote economic and sectoral projects. BRAC requires its social mobilization projects to counteract the antagonism and violence that may be generated by its economic projects. In the present era of globalization, BRAC's experience suggests that it has taken up social mobilization projects for two concrete reasons. The first reason was that the scaling up of its economic and business projects might create opposition from local social and religious forces. It had already established, by 1994, that the attacks by fundamentalist forces against BRAC programmes and projects could be directly attributed to consequences created by its economic projects (Mannan *et.al* 1994). The second reason was that the scaling up of

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[50] Large numbers of field organisers, who were unhappy with merger of outreach programme with RCTP, left BRAC to join Nijera Kori (Kabeer 2002:1).

activities by peer NGOs could, also, affect BRAC's economic projects. BRAC was attacked at Brahmanbaria in 1998 because of the politics of another NGO, PROSHIKA which had mobilized its female groups against the religious forces. This led to the damage of BRAC property.

Thus, BRAC felt that there was a need to mobilize its 21 million beneficiaries as a mechanism to protect all its projects and programmes. In 1998, BRAC began a process for the formation of Federations among its beneficiaries organized through its primary Village Organisations (Mannan *et al.* 1995a). A Federation is an apex organisation comprised of alliances of a number of village organisations in a particular region. BRAC has borrowed the Federation concept from its earlier experiment with the Outreach programme. The social mobilization projects were designed to minimize conflict, so VO formation became an important structure for BRAC to sustain its credit and sectoral programmes. Social mobilization projects do not seek to change society through violent means, but to accommodate forces of change through organisational learning in order to promote economic and business projects. BRAC has learnt from incidents in 1986, 1994 and 1998 that any confrontations with fundamentalists have economic consequences and for the interest of its projects and programmes, it is important to achieve rapprochement with respect to religious forces (Rafi and Chowdhury 2002).

The RDP is a combination of multiple projects. BRAC has mastered the art, skill and experience of modifying projects, within the space of three to five years, in such a way

that the modification of a project ensures its further growth. This ability of BRAC to create and evolve new projects or modify its old ones makes it an appealing organisation to donors. BRAC is a pioneer organisation, demonstrating how to transform and develop as an organisation which can carry out business alongside poverty alleviation programmes. This ability to change with the times and the changing context of development has ensured BRAC's reputation as an innovative organisation.

BRAC's success derives from the fact that its savings and credit projects are increasingly supporting its beneficiaries who are able to take up numerous sectoral projects in different areas of economics. As more and more group members take up sectoral projects, BRAC's business and trade complement the process. Moreover, BRAC's business is transferring traditional women's activities from the private sphere to the public sphere by commercializing women's activities. For example, the hen rearing skills of women are utilized in poultry rearing; household cooking practices are transformed on a large scale into cooking at restaurants, etc.

4.4 The Project History of Five Small NGOs (see Appendix Two)

A European donor extended support to five small NGOs with the aim to make these small NGOs sustainable. The donor expected that while the NGOs would receive financial support in pursuit of their aims to help poor and disadvantaged communities, they would grow into viable organisations. The policy of the donor was to extend support for a maximum of ten

years to particular projects and organisations. In all cases, after extending the support, the donor stopped funding, not because these NGOs did not use the support effectively and efficiently, but because these small NGOs failed to carry over their projects into new phases, in line in the donor country's strategy. It was also found that the projects implemented by these NGOs had neither met their stated objectives nor had they been guided by the target groups or beneficiaries. A problem for these NGOs was the frequent use of words like "target groups", "sustainable development", etc. in their project proposals without themselves being aware of what all these terms actually implied. These NGOs have had a number of positive achievements at the operational and field levels, but at the organisational level, their senior executives were unable to articulate and conceptualize the impacts of their projects. This problem was specifically related to a lack of proper understanding of project planning and management, and as a result, they were not particularly efficient at reporting and evaluating their own performances. They were unable to submit any evaluation reports to donors. As the donors were eager to know whether their financial support was properly used or misappropriated, consultants were appointed to evaluate projects. The major problems these NGOs experienced, was that not only did they fail to evolve from initial project support, but they had also failed to produce evaluation reports as per their commitments. Moreover, they had not done sufficient groundwork to convince the donors that they were attaining financial viability. Despite repeated warnings from the donor's office, these NGOs naively thought that the donors would continue to fund their projects, so the withdrawal of funds took them by surprise (Mannan 1993b).

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4.5.   NGOs: Projects, Programmes or Organisation

The case studies presented above show that BRAC has emerged as a model for NGOs for coping with changes and that the five small NGOs' failure to adapt to change led to the closure of their projects. The five smaller NGOs, unlike BRAC, could not bring dynamism to their organisations and, therefore, might have appeared uninterested to the donors. A closer look into the project history of NGOs in Bangladesh reveals two clear pictures.   The first picture shows NGOs as organisations. This becomes clearer as the NGOs' capacity to grow with projects increases and the outcome of discussions on NGOs, due to the huge amount of literature and mass media produced (Jamil and Mannan 1996) become available. This picture of NGOs has led to international, national or local NGOs being typified as large, medium or small organisations. The second picture shows NGOs as successful instigators of projects. This picture follows from a large number of monitoring and evaluation reports, annual reports, and impact studies of NGO projects, as well as the submission of NGO project proposals to donors.

Almost all of the discussions on NGOs are made as if NGOs exist as organisational entities.   This impression of NGOs as organisational entities is a misnomer on two grounds. First, NGOs comprise of a number of separate projects, but the coordination of these projects brings into being umbrella organisations. These umbrella organisations are now depicted as NGOs. Projects constitute the bottom line of NGOs, which, in turn,

shape the character of NGOs. Secondly, there is a need to deconstruct NGOs in order to show the relationship between projects, programmes and organisations.

The capacity for NGOs to manage various projects produces multiple organisational images. The larger an NGO, the larger is its capacity and ability to manage and implement multiple projects in diverse thematic areas. However, there remains a problem in defining project-oriented NGOs, which depend on how donors construe them. Donors may view the projects of NGOs in different ways. As one donor states: "some NGOs have only one project with several service components – which conceptually and practically they can not isolate from the whole organisation. Some NGOs have several projects with different donors with one service component or integrated and compact components – which is understood and operated as a project by them" (Hossain 2001:27). Projects may differ to the extent to which they are oriented to the target group and how intensively the latter cooperates with the NGOs. In relation to target groups, three categories of project are identified: (i) those projects that are not oriented to a specific target group - mostly institution-building activities such as support for research institutions, building training divisions, promoting network organisations, etc. (ii) projects which are indirectly benefit the target group to provide them with goods and services such as provisions for agricultural inputs, curriculum development services, operations of hospitals or health centres, etc. and (iii) projects cooperating directly with the target groups. The objective of a project is to bring about a change in behaviour patterns of the target groups (Lang 1989: 19-20).

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The definitional problem of NGOs from a project perspective could be better articulated through a debate on projectization. There are, at least, three perspectives on the question of defining projects: positivist, social constructionist and peoples perspectives on projects. Positivists view a project as the investment of 'capital' in a 'time-bound' intervention to create productive assets (Cusworth and Franks 1993:3). The social constructive perspective views a project not as a bounded entity formed around consensual goals and ideas (even though it may represent itself as such), but a 'political' system in which different perspectives contend for influence and authority. Such a project involves multiple actors and stakeholders; not only project staff and participating villagers, but also donors, consultants, bureaucrats, senior agency managers, and local government representatives, among others. Within each of these there are distinct interests, concerns, and priorities (Mosse 2001:159-160). The third definition is provided by the 'peoples' perspective. People use the term project in three different ways: as community improvement by government; as an instrument of welfare to help people in need and support kinship; and as personal enrichment for people who participate in tendered contracts to obtain projects (Hilhorst 2003:86-87).

The positivist viewpoint is the subject of criticism. A project encompasses the energy and inventiveness of people supported by physical and financial resources, so that 'capital' can refer both to human and material resources. Such a definition of a project often does not capture the reality of developing countries for two reasons. First, projects in developing countries invariably deal with the transcultural values which originated in the

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West. The problem of transcultural values is that, as we have seen, the development agenda not only varies with time and may experience a paradigm shift, but, also, depends much on the value-based projects determined by the donor's country's strategies. A change of paradigm invariably opens up the scope to work within new thematic areas. Secondly, the idea of 'time-bound' development projects to create productive assets has led to the recognition of phases within the project process from which the concept of a project cycle originates. Project cycles illustrate the difference between the 'blue print approach' (also known as the input-output model or top-down approach) and the 'process approach'. There exists a tension between the blueprint and process approaches (Wield 2000: 56). The term 'blue print' comes from engineering images of detailed drawings showing exact product specifications. The term suggests "that projects need to be systematically and carefully planned in advance, and implemented according to the defined plan" (Cusworth and Franks 1993:8; Gido and Clements 2003). The 'blue print approach' starts with a project cycle that incorporates the identification, formulation, implementation, commissioning, operation and evaluation of projects (Cusworth and Franks 1993:5-7, EU 2004). With the project cycle framework one can complement various tasks from conceptual mapping and implementation to learning and evaluation (Moris and Copestake 1993:15). In practice, the blue print approach is applied with the help of the Logical Framework Approach (LFA). LFA comprises management tools and methods used intensively by donors and NGOs to control and monitor actions of others as a part of management discourse (EU 2004). The management discourse works in two ways. First, the project moves diachronically through time and across space, and

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secondly, it simultaneously controls the action of distant others through time and across space (Kerr 2008:91)

Diagram 4.1: Project Cycle Management
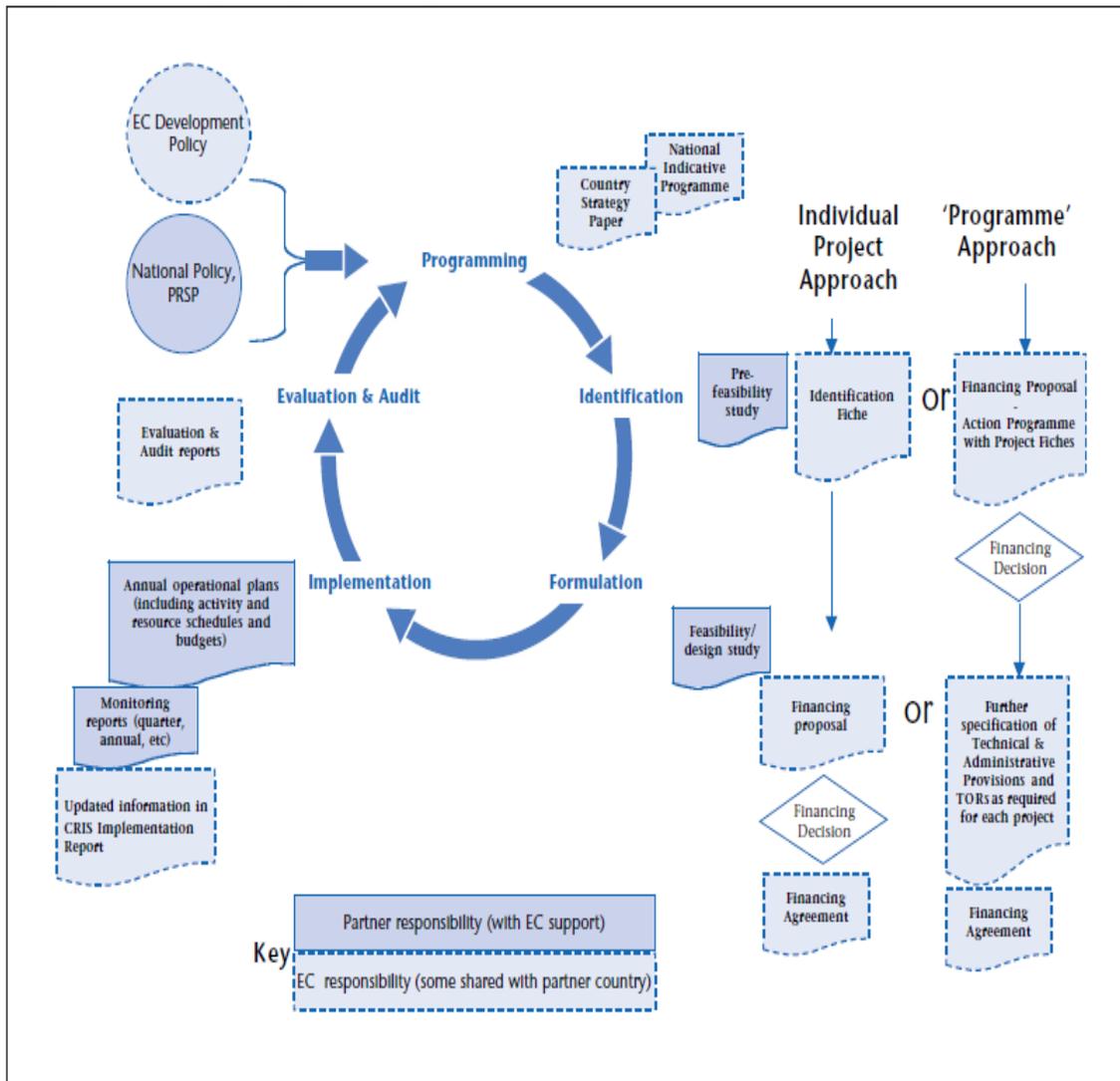
Source: EU 2004:19

On the contrary, the 'process approach' allows a project to be designed with built-in flexibility, so that local institutions and groups can learn to develop the capacity to design

and manage projects in an ever-changing social and economic environment (Eyben 1991: 1). The 'process approach', which is also known as the 'bottom-up approach', starts from a base and grows from a real need of the people. The process approach "allows for flexibility in project design: although wider objectives must be defined from the outset, project inputs and outputs.....and lessons are learnt from past experience" (ODA 1995:104). Table 4.1 lists the differences in assumptions of the blueprint and process approach of projects:

Table 4.1: Assumptions behind projects

Blue Print	Process Approach
1. Projects start with transforming ideas and assumptions into action; experts play important roles.	1. Projects start from the concrete experience and active experimentation of ideas and assumptions; people play an important role.
2. The future can be planned; managers control the projects	2. The future cannot be planned in a predetermined way; the project reaches its goal to the satisfaction of all stakeholders
3. Emphasis placed on economic rationality; actions are assessed against planned objectives and which inputs they require	3. Emphasis placed partly on economic rationality, but also on cultural, social and political rationality.
4. A tendency to separate persons from things and reasons from emotions	4. The difference between subject and object is usually deemed irrelevant.
5. The analytical breakdown of relationships	5. A holistic approach taken to map complex relationships between different contexts
6. Teamwork approach to examine all assumptions and interests	6. Participatory approach of different stakeholders

The ongoing debate on projectization reveals wide ranging discussions on the types and nature of projects. The debates on projects can be divided into two periods: from 1970 to 1990; and from 1990 onwards.

4.5.1   1970-1990

Most of the debate originates from poor results and the negative findings of projects in developing countries. Such results intensified the projectization debate and raised many questions. What form of blue print should be used? What process approaches should be considered, and under what circumstances? How should projects be implemented? The ongoing debates about project models tend to revolve around the question of measuring the impact of development projects. Hulme (1988) reviewed the debate on projects and found three basic responses. The first response is 'loyalty,' that is, leaving things as they are. In a narrow sense, experts are committed by their professional competence which is assumed to be based on correct procedures and universal principles. All constraints, be they political or otherwise, are external to their frames of reference and, thus, failures are attributable to individuals not fully understanding how the procedures should work. The second response is the 'voice' which modifies the orthodox model. This develops from the dissatisfaction with the orthodox approach to projects and its outcome, but it does not reject the orthodox models. Such a response stresses the need to develop projects from a variety of perspectives and a range of proposals, from modest tinkering to demands for radical overhauls. The third response is 'exit', which rejects the orthodox model and

introduces alternative models. Some of these models have populist orientations, but in the end they strengthen the case to adopt a process approach, in order to be able to cope with the high degree of uncertainty and constraints not recognised during project identifications and appraisals (Hulme 1988: 277-287). These three responses are measured against three categories of project initiatives: (i) orthodox model; (ii) hybrid model; and (iii) political model. The orthodox model confirms blue print approach. The political model provides a conflicting image of projects as political arenas, in which powerful groups conflict and bargain in their attempts to set and manipulate the agenda for public action. The hybrid model is grounded between the orthodox and political models to offer opportunities for the development of project methodologies that are both desirable and feasible (Hulme 1988:287). The debates between the orthodox model, hybrid model and political model are summarized in Table 4.2.

The orthodox project planning model includes following studies: Gittinger (1982) adopts the position of a technocrat, so as to avoid personal responsibility for the outcomes of project that do not match with the assumptions of the models [A-1]. Conyers (1981:103) places emphasis on the orthodox model, but, in addition, argues for social analysis with a greater focus on participatory and social planning [B-4]. The focus of Cernea (1985) is on sociological variables whereby people should be considered first in rural development. According to him, sociologists have one hundred "don'ts" for every five "do's" [B-4]. Smith (1987) offers the teleological systems perspective, to overcome the limitation of orthodox models by including project beneficiaries in the process of identification

problems [B-4]. The work of Rondinelli (1994) indicates that the orthodox models are

acceptable for certain kind of projects like construction and infrastructure building, but a

Table 4.2: Various Responses to Project Planning Models*

Response	ORIGINS OF THE RESPONSE		
	Orthodox Model	Hybrid Model	Political Model
A Leaving things as they are (Loyalty)	1 Orthodox model (Gittinger 1982)	2 Pragmatism (Johnson 1985) Sensitized Orthodox Approach (Pratt and Boyden 1985)	3 Use Political Model (Schaffer 1984) SOSIP-Sophisticated Obfuscation of Self Interest and Prejudice (Stern 1976)
B Modifying the orthodox model (Voice)	4 Social Planning (Conyers 1981) Consideration of 'sociological variables' (Cernea 1985) Teleological Systems Approach (Smith 1987)	5 Whistle Blowing (Clad 1986) Commitment Analysis (Heaver and Israel 1986) Separation of Technical and Political Roles (Hinchiffe and Allan 1983) Simple is Optimal (Chambers 1987)	6 Search for 'Room for Manoeuvre' (Clay and Schaffer 1984) Real World Tactics (Ferguson 1990)
C Rejecting the orthodox model and introducing an alternative (Exit)	7 Adaptive Management and 'Process Approach' (Rondinelli 1994)	8 Learning Process Approach (Korten 1980) Local Organisations (Esman & Uphoff 1984) Participatory Rural Appraisal (Chambers 1983) Liberalization & Market Mechanisms (Davies 1987)	9 Class Analysis (Barnett 1977) Conscientisation and Community Empowerment (Freire 1972)

*Names in brackets indicate an author who has proposed or illustrated a particular response

Source: Hulme (1988: 278-279)

'process approach' is required in others so that projects may have adaptive management to be used as an instrument for facilitating innovations [C-7].

The hybrid project planning model covers the following studies: Johnson's (1985) emphasis was on the orthodox model, but acknowledges the fact that other processes are operating which need to be dealt with pragmatically. He recognises, also, that the existing project identification methods are not perfect, but admits that no better approaches are known [A-2]. Clad (1986) 'blew the whistle' as an insider to projects. His critique involved the public denunciation of the weaknesses of a specific project by someone involved in its design [B-5]. Heaver and Israel (1986) recognised that commitment analysis is required to create consensus on a project. They proposed that this could come about through a stakeholder analysis where all the key actors are identified at the project identification stage and the assessment of the official, informal and personal goals of these actors are taken into account [B-5]. Hinchliffe and Allan (1983) argue for a separation of the technical and political roles within a project framework [B-5]. Chambers (1987) called for a new professionalism in which all personnel involved in rural development should be sensitised through training and other means to the biases that their professions and social positions are likely to induce [C-8]. Korten (1980) has proposed a learning process model against orthodox donor funded projects for a better and sustained result. The behaviour of national and international agencies is seen as being guided by organisational goals to the detriment of proclaimed objectives [C-8]. Esman and Uphoff (1984) focused on local organisations as intermediaries and voluntary

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associations of individuals with a common interest which are neither part of formal state structures, nor a part of primary political groupings [C-8].

The political project planning model encompasses the following studies: Schaffer (1984) showed that a project, within the orthodox model, is able to achieve some of its objectives whilst avoiding responsibility for outcomes [A-3]. Stern (1976) offered the 'Sophisticated Obfuscation of Self Interest and Prejudice' which placed emphasis on neutral technical analyses, which are incomprehensible to non-specialists to the advantage of technical specialists and their companies [A-3]. Clay and Schaffer (1984) held the view that the political model permits few opportunities for 'room for manoeuvre" and allow leads to modify project's practice [B-6]. Ferguson's (1990) real world tactics [B-6], Barnett's (1977) class analysis [C-9] and Freire's (1972) conscientisation and community empowerment, see projects as a subcategory of societal actions, which can only be understood through an analysis of the distribution of social and economic power [C-9].

Although, many of the studies could be placed within Hulme's framework, one distinct weakness with such a framework is its inability to provide space for cultural models for development (Grillo and Rew, 1985; Cernea, 1991; Pottier, 1993; Verhelst, 1992; Manger 1985:56). Therefore, the need for a rethinking of development practices and the reconstruction of development theories should be emphasized by, for example, focusing on the management aspects of the projects which have gender implications (Moser 1993).

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In this way, the emphasis is not only placed on economic indicators, but also on the development managers who steer the development projects.

4.5.2   1990-beyond 2000

The projectization debate has taken a new turn since 1990 with the manifestation of globalization, which significantly influenced a policy shift in the priorities and preferences of Western donors toward their southern development partners. Development interventions are now seen not as the simple outcome of a value-free and linear planning process, but rather as the changing and negotiated manifestations of diverse and sometimes competing interests. NGO intervention previously viewed as a discrete project, with a clearly identifiable beginning and end, is replaced with one of intervention as a set of social practices, arising out of the interlocking of different stakeholders' strategies and intentions (Crewe and Harrison 1999:19). In the process of intervention, the concept of capacity building in different thematic project areas finds fertile ground under the following imperatives:

• Transitions: Donors place emphasis on policies for reducing NGO dependency on them for project funding. In this view NGOs should plan a transition process for reducing dependency on donors by reconfiguring the power relationship such that NGOs can generate funds from the various stakeholders in the state, market and civil society at large.

• Phase Out: Western donor countries have come under pressure from the public and taxpayers who begin to question the historic efficacy of overseas development assistance. This phenomenon allows donors to reformulate their aid policies and priorities. Donors prefer to 'phase out' funding for government development projects in the South, but have renewed policies to promote NGO projects which aim to work within market and privatization frameworks.

• Scale Up: Western countries have put pressure on southern governments to scale down centralized bureaucracy in favour of the devolution of power, so as to make local bodies more effective. At the same time they have encouraged southern NGOs to scale up their projects to ensure compatibility with the government and the market. The scaling up of southern NGOs and the scaling down of government intervention have provided incentives for striking a balance between the two. As a result, governments become increasingly interested at working at the project level.

• Sustainable Development: Donor country policy is geared towards privatizing development so as to promote a liberal market economy in the South. The process thus nurtures the notion of sustainable development which places emphasis on southern NGOs and Government Organisations (GOs) in the search for alternative financing sources from within the country, as well as beyond national boundaries.

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The new imperatives of globalization have brought about shifts in donor policy that allow NGOs to venture into uncharted territory. NGOs, for the first time, have begun to rethink the future of their organisations. Donors help NGOs in their rethinking process by supporting the development of strategic plans for NGOs.

4.6. Organisation, Programme and Project Linkage

Overall, the notions and concepts of development have begun to change and enter into new phases under two compulsions: (i) global experience suggests that development projects and programmes are failing to alleviate poverty and (ii) the question of sustainability of organisations is raised, because NGOs are the ones who are involved in the poverty alleviation endeavour. These compulsions engage NGOs to formulate strategic plans for locating their positions within the emerging power structure and the market. The urge to scale up programmes and projects also inspires NGOs to engage in the exercise of strategic planning. The need for strategic planning is also the result of both NGOs and donors feeling the need for developing effective management systems, the collaborative development of project management and for 'localization' (as well as internationalization) of project management shaped by universal values. The majority of NGOs, except for a few large ones, lacked the expertise and skill to develop strategic plans. Thus, donors contacted and commissioned BRAC, in 1996, to facilitate the strategic planning process for more than 150 NGOs.

4.7   Organisational Strategic Plan

As NGOs began to develop strategic plans and produce documents, they began to see themselves as organisations, rather than projects, for the first time in the history of NGOs in Bangladesh.   Strategic planning helps NGOs to grow and adopt their policies to ever-changing environments. The important outcome here is that they developed into dynamic structures able to adapt to change.   One of the aims of strategic planning is to develop effective strategic management systems for development by taking into account the following considerations:

- Existing staff strength, skill, experience, etc. which are available within the NGOs
- The political environment in which the NGO operates
- The need to adopt a variety of forms and styles that are directly related to the major functions in the policy making process
- The fashioning of a variety of interventions and interaction techniques into strategies required to influence not only the choice of alternatives but also the implementation of selected policies

NGOs have also worked to develop policies such as "articles of faith" which work as pointers for philosophical and operational preferences. They focus on issues such as:

- The type of activities donors are likely to support

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- Who determines the recipients of support

- How such support is channelled

- What is/will be the nature of the partnership, e.g., between NGOs and Donors; NGOs and governments, or NGOs and the communities involved

Large-scale NGOs have played important roles in organizing strategic plans for smaller NGOs. The strategic planning framework incorporated different aspects of the planning process, supported by an organisational and management sub-text. A causal planning framework is outlined in Box 4.1.

Strategic planning enabled NGOs to not only rethink their development practices and projects within the organisational context, but also encouraged them to reconstruct development theory, so as to focus on the management aspect of development projects. New emphasis was placed on not only economic indicators, but, also, on the quality of development managers and the overall management strategy for accelerating the development projects. However, the strategic planning of NGOs exposed weaknesses in the organisational viability of NGOs, rather than focusing on the future shape of programmes and projects. During this process, NGOs are compelled to identify linkages and boundaries between organisations, programmes and projects.

Box 4.1: Planning Stages and Aspects

Planning Stages		Planning Aspect
Strategic Planning	Operational Planning	
Strategic Planning (e.g. missions, visions, policy, documents reflecting strategic thinking about what an organisation intends to be in the future and how it will get there, etc.)	Operational Planning (e.g. planning Manuals and guidelines for activities, tasks, etc. for implementation within the framework of the strategic plan)	Planning Design (e.g., idea, objectives, purpose, size, results, activities, assumptions, etc.)
		Project Effectiveness (e.g. planned results and actual benefits, unforeseen results, etc.)
		Project Efficiency (conversion of inputs into outputs, means and cost, intervention methods, etc.)
		Project Relevance (stakeholders determine high priority issues; not the project)
		Project Effect and Impact (e.g. improvement of child health, increase in contraceptive use, mortality decline, etc.)
		Monitoring and Evaluation (for measuring and assessing progress)
		Sustainability and Community Ownership (financial viability and continuation of the project)
Organisation and Management Subtext (e.g. appropriate project structure and practice)		

4.8 Project and Programme

One way to explain the relationship between organisation and its projects is to view NGOs as evolving from projects. All NGOs, large or small, start their development journey with projects supported by donors. Once NGOs receive funds from donors, they experience continuous pressure to start new projects or to extend their ongoing projects. A project occurs, by definition, within a set time frame and a largely unfamiliar area. A project is usually phased out within three years. Since the objectives of projects are temporary, the organisation that carries them out must also be temporary. Rather than being an ongoing activity, the project has a very specific outcome. The continuing ability of NGOs to phase-in and phase-out projects allows NGO projects to grow over time, so as to give them a larger framework as programmes.

A programme is difficult to define, as it comprised of several projects and continuously phases-in and phases-out projects to strengthen particular thematic areas of activities of development. A project in a particular thematic area grows as it branches out its activities to form a higher level of programmes. A programme provides an umbrella framework for a number of projects. Projects are built into a programme, so that when they complete their cycle, the programme can start new projects as a continuation of the old projects. The causal diagram 4.2 represents this process.

In brief, NGOs have made attempts to conceptualize projects as part of several major programmes, which in turn encourages the implementation of an even larger programme. Sound project planning should, therefore, link project objectives with programme objectives, which in turn should be linked to the policy goals which the NGOs support (Goodman and Love 1980:23).

Diagram 4.2. Organisation, Programme and Project Linkage

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                        ┌─────────────────┐
                        │  Organisation   │
                        └────────┬────────┘
                                 │
          ┌──────────────────────┼──────────────────────┐
   ┌──────────────┐      ┌──────────────┐       ┌──────────────┐
   │ Programme 1  │      │ Programme 2  │       │  Programme3  │
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      ┌──────────────┐  ┌──────────────┐   ┌──────────────┐
      │  Project 1   │  │  Project 2   │   │  Project 3   │
      └──────────────┘  └──────────────┘   └──────────────┘
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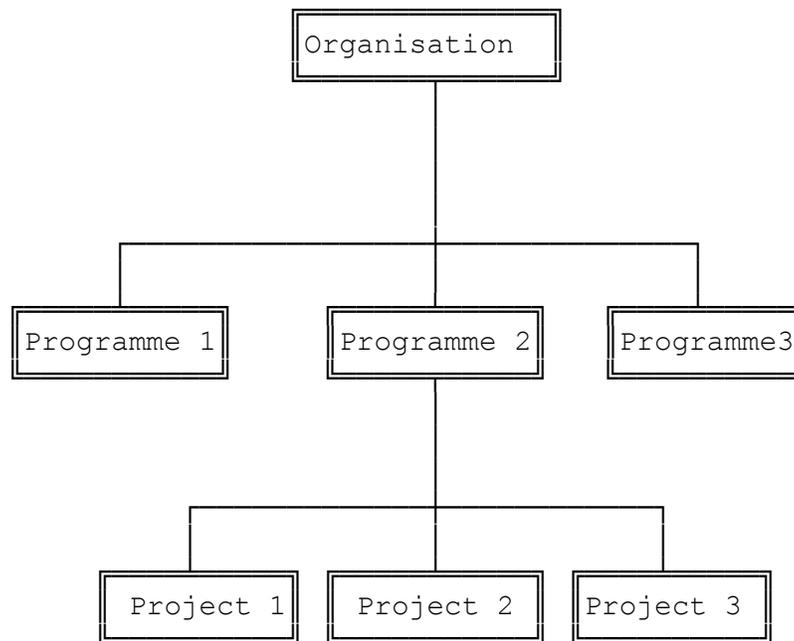
As NGOs become experienced in strategic management and planning, they attempt to demonstrate the linkage between organisational strategic plans, programme plans, projects and activity plans. Usually, NGO strategic, programme, project and activity plans have time periods. A donor, normally, funds a project for three years, and thus, a project is designed for three years. The project also elaborates activity plans for one year

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which details activities, the allocation of tasks, people, available timescale and budget. The programme's strategic plan covers a period of five/six years. Since a programme is comprised of multiple projects, it is framed in such a way that it provides spaces for new projects which come into the picture to replace old projects. All the projects within a programme are developed from the programme objectives. Similarly, the programme's strategic plan is built upon the organisational strategic plan. Strategic plans incorporate 'key issues' supported by the NGO's 'policies' and strategy'. Typically, organisational

Diagram 4.2: Linkages between the Organisation's Strategic Plan, Programme and Project

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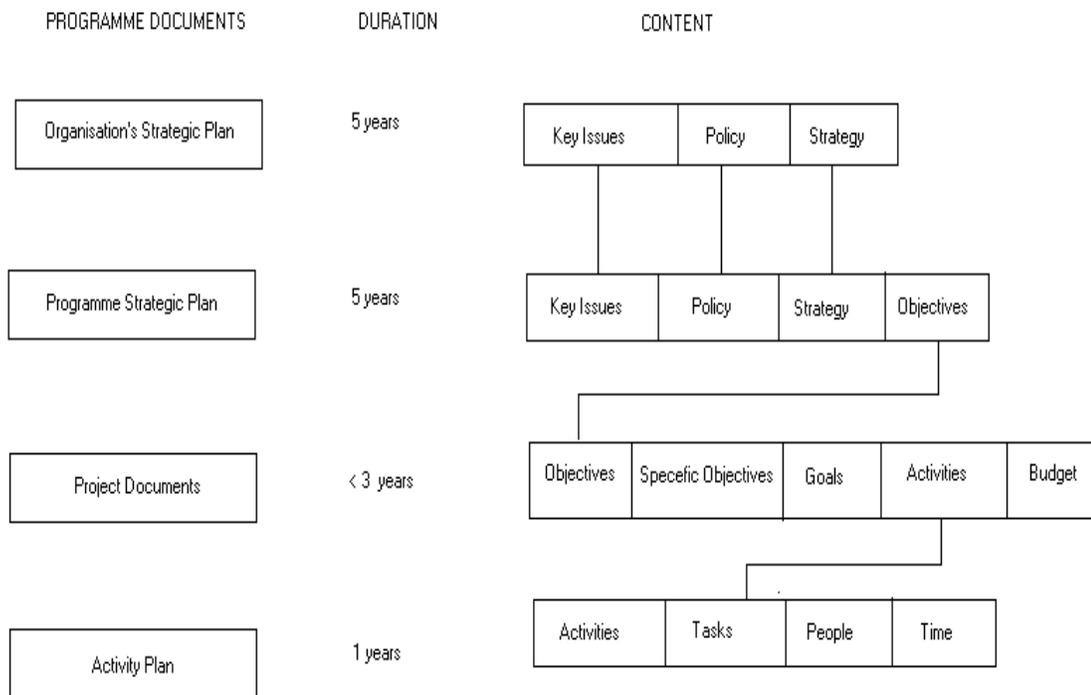
strategic plan 'covers a period of five/six years. This is because of the fact that, as described in Chapter three, key development issues change every five to six years which, in turn, affect donor policy. Diagram 4.2 shows the critical linkages between the organisation's strategic plan, programme strategic plan and project plan of an NGO.

4.9 Donors and Projects

NGOs search continuously, for prospective or alternate donors to finance ongoing or new projects. Many NGOs, like BRAC, also promote the idea that donors are dependant on NGOs to implement the donors' projects, envisioned in their country's strategic plans. It is imperative for donors to show that they are committed to the development of their aid recipient countries. Therefore, they need to take great care in locating suitable prospective NGO partners for development projects. Donor organisations repeatedly urge improved planning and project preparation, with more emphasis on monitoring, analysis and evaluation during the lifetime of the projects. There is ample evidence to show that a modest investment in improved planning usually pays off in terms of better projects and direct savings (NORAD 1993:3). The implementation of projects also brings benefit to the donors. On the question of such benefits, a Scandinavian donor staff remarked: "within the donor's community, there is a concern that projects do not always bring benefit to the poor. .... Although, we know that big NGOs are not particularly helpful to the poor, we prefer to provide support to big NGOs as it saves us from management hassle. It also helps us in two ways - aid to NGOs certainly creates jobs for expatriates; it also confirms our broad commitment (1-1.5% of GDP) to deliver and extend help to aid recipient countries."

Having received initial funding, NGOs continue to search for project financiers and strive to convince their donors to finance their sponsored projects for several more years. This search for funding sources is compounded by the dynamic of the aid system. The system "is dependent on proposals from outside the system itself about the project ideas, new types of equipment, commodities and technical assistance needed" (Jansen 1993:52). Ironically, many NGOs also see donors as projects. NGOs can phase-out one donor in order to bring in another new donor to support their ongoing projects. Many NGOs are in a position to reject donors. BRAC provides such an example, as it does not accept more than 20 percentage of its total budget from each donor (Abed 1988:43). This gives BRAC the necessary leverage to overcome pressure from donors and no donors are in the position to dictate priorities and motives to BRAC.

4.9.1 Projects, Process or Movement

NGOs receive donors' support for implementing projects and programmes. The continuous funding of programmes develops aspirations and tempts many southern NGOs to transform their projects into movements. NGOs' desire to transform projects into movements stems from the donors' wish to see projects as part of a process. Although both donors and NGOs work within a project mode, they think in terms of processes. An NGO worker commented that, "donor agencies think in terms of processes, but act in terms of projects" (Timm *et.al.*1993:38). The idea of 'process' is contested. It is possible that donors view 'process' as part of the continuity of projects, that is, one project will lead to new innovative projects in the future, but

many NGOs interpret this 'process' as movement. Donors do not always welcome the NGOs' movement approach, as donors are only capable of dealing with projects and not with movements. Donors discourage movements as they may lead to radicalism. In South Asia, two NGOs suffered in recent years as they tried to emerge as movements. The first case is the *Sorvodaya* movement in Sri Lanka. When the *Sorvodaya* movement began to flourish, its donor withdrew funds, forcing it to shrink into a smaller organisation (Perera 1997). In an informal talk, FH Abed of BRAC provided an insight into donors' political motives:

Interviewer: The assumption is that the Western donors never like to see southern NGOs become large. It appears that if NGOs grow into large organisations, donors clamp down on them. *Sorvodaya* was an example of this, as it was forced to downsize its organisation because of a change in the donor's policy. BRAC may face the same consequences.

FH Abed: *Sorvodaya* was a movement, but BRAC's programmes are comprised of numerous projects. Donors give money to projects; not to movements. If an NGO goes beyond the project modes, it is bound to experience a backlash. NGOs may not realise, fully, that they apply to donors for funding their projects and not for their movement.

As discussed, BRAC has learned from experience with the Outreach Programme that a project could easily radicalise its beneficiaries. Thus, to reduce the radicalism, the Outreach Programme was merged with Rural Credit and Training Programme to

create the Rural Development Programme (RDP). This experience was neither shared with other NGOs nor have NGOs understood the process perspective in projects.

A second case is that of the third largest NGO in Bangladesh, *Gonoshahajjo Sangstha* (GSS) which suffered a backlash from donors as it tried to transform its programmes into a movement. A European Commission expatriate commented, "Dr Mahmud of GSS misconstrues donors. He is trying to promote movement and no donors are willing to fund a movement. He is under an illusion. GSS is in a sinking boat and no one likes to save a sinking boat." As European Commission refused to release its committed funds to the GSS, the GSS collapsed and ceased to be a development organisation[51].

The funding of NGOs by donors on a project basis also shows that the donors' policy is not to allow NGOs to grow big for two reasons: firstly, big NGOs mean that no single donor can support the NGO's huge budget and donors are forced to form donor consortiums and, secondly, big NGOs are able to work beyond the control of a single donor. In management terms, NGOs which are able to grow with large amounts of donor finance might be considered efficient compared to NGOs that are not able to ensure a continuous flow of funds to finance their projects. Within a project

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[51] GSS was a social mobilization NGO established in 1983 and abolished in 1997. Before the fall of GSS, an internal evaluation revealed the cause of organisational erosion within the NGO and warned that if they were not corrected, the organisation might collapse. The Social Mobilization and Development Programme (SMDP) was a core programme of GSS and the SMDP emerged as a social movement. GSS added credit and saving programmes to SMDP without developing an effective system of management for their financial transactions. It expected that SMDP staff would implement credit programmes. This policy created tension between trained staff with social mobilization skills and staff promoting economisation. As an outcome of the process, SMDP faced a stalemate and internal revolt (Hashemi and Ali 1996). As well as the organisational stalemate, the rhetoric of the social movement by GSS was disapproved by its key donors as the latter withdrew their commitment to finance the fourth phase of GSS. Thus, the existence of GSS came into question as it faced, on the one hand, non-cooperation from donors resulting in its inability to pay salaries and meet the incurring cost of programmes. On the other hand, they faced internal revolt and discontent caused by the transformation of SMDP from a social mobilization to credit programme. Such internal feuds were also fuelled by a few large corporate NGOs who saw GSS as direct competitor and threat.

framework, the donor-NGO nexus works in a complex way; the dynamics are shaped by development bureaucracy. As constituent organs of a global developmental bureaucracy, NGOs import the broader framework of development from the highly industrial nations of the West to nations that require small, but time-honoured projects to deal with their critical issues (Nkwi 1996:236). The more NGOs are successful in developing time-honoured projects, the more they are likely to get funds.

The approval of funding for projects depends on the role of local programme officers, expatriates and lobbyists. Local programme officers in the donor offices play an important part in the selection and decision making of projects. They are the permanent bureaucrats. Many NGO-executives spend more time cultivating relationships with these local programme officers than with expatriate staff. Local staff work under the expatriate staff, who are the powerful decision makers in the donor office. These expatriates typically come to work in Bangladesh for only about three years. As a result, they have a limited understanding of NGO politics and depend on local programme officers for insights into the working of their respective NGO partners. An experienced NGO executive offered this interesting observation on expatriates: "they take the first year to get to know the NGO world; in the second year, they try to command the world, but in third year they lose interest as they search for new positions in some other Third World country. Thereby, the project oriented working culture is advantageous to expatriates."

Another important actor, the lobbyist, plays a crucial role in funding management. The role of development lobbyists, both local and foreigners, are of crucial importance. Usually, the lobbyist will maintain good relations with the various donors and will attempt to sell development projects to them. In a case study on the

Bangladesh aid industry, one showed that the powerful presence of vested interest groups rather than the interest of the people determines the nature of projects (Jansen 1993:50-66).

4.10. Why Projects Evolve, Succeed and Fail

According to Davies, "eight out of every ten development projects fail. Is it so difficult to plan and manage a project successfully or were the groups who undertook the projects ill prepared? The answer is partly both" (Davies 2000: ix). The organisational success of NGOs to expand their projects does not necessarily mean that most projects are successful. However, even a failed development project can bring about an important structural change (Ferguson 1990:275). Kottak examined sixty-eight post evaluations of World Bank projects. He found that thirty-six projects were deemed socio-culturally compatible with the project population having an economic rate of return more than twice as high as the thirty-two projects found deficient in socio-cultural compatibility (Kottak 1985:350). The history of projects is often one of failure, even in the case of the more successful NGOs. One reason for project failure is directly related to the fact that the practitioners and managers do not have direct access to the kinds of information which are relevant at the community level. The inability to obtain such information may result in badly located projects and programmes and generate unnecessary opposition to the project on the part of local people (Moris and Copestake 1993:32-33). Sometimes, project managers fail to adjust the projects' rigid structure to the aspirations of local people and beneficiaries. The usual trend among NGOs, therefore, is to modify and rename the projects before an evaluation of their effectiveness. It has been shown in Appendix-1, for example,

that BRAC has frequently changed its project nomenclature over the years. This masks the fact that in most cases, the same old projects now exist under different names. Over time, various approaches and projects for development have been formulated, but old approaches are abandoned, or phased out, in favour of new projects which have provided a guarantee of success.

For other reasons for why some projects fail, one must first examine how projects have evolved. NGOs are in a continuous search for donors in order to discover which donors fund which type of project. Having explored donors interests, NGOs submit project proposals, often in line with the project pro-forma developed by donor offices. NGOs make elaborate attempts to ensure that the proposals which they have submitted to donors reflect the needs of the target population. Whatever the needs of the targeted population, NGOs generally try to be identified with the needs of the poor, based on contemporary development theories. In many ways the needs of Western donors become the needs of the target groups. The project thus becomes the local articulation of global processes. One of the problems of project failure lies in the inability of NGOs to match the development paradigm to local realities. Donor intentions are not always understood by NGOs. Inappropriate understanding leads to turning development agendas into rhetoric while cultural practices continue. Referring to a gender project, Timm finds that "it is mainly the foreign donors who are pressing for removing gender discrimination from projects, while local NGOs, often unwittingly, continue to reinforce the customary patriarchal male-dominated social and economic roles" (Timm *et al*. 1993:23-24). The agenda for development is evolved in the West, but it is the task of the southern NGOs to respond and translate these agendas into action. The paradigms within which NGOs work to transform

agendas into projects are identified not from information gained from earlier projects, but from seminars, closed meetings, donor's country policies, etc. Since projects are not developed from the experience of the poor, but driven by the need of the donors, most of these projects appear to be inappropriate and irrelevant for poverty alleviation.

Development projects are framed having identified or anticipated some problems involving poverty. However, worldwide experience shows that when development projects are set to solve one set of problems, they create many other problems invloving ethnicity, landlessness, environmental degradation, etc. The problems lie not in the way the projects are formulated, but in their inability to deal with the complexity of the situation. Although development projects are intended to help the poor, their application in inappropriate contexts may isolate women and the poor from their reality (Mannan 1996).

The failure of projects has been attributed to the following factors: incompetent development practitioners with untrained managers who mismanage projects; corrupt governments who put in place restrictive regulations; misled project objectives; the top-down manner in which projects are implemented; ethnocentric expatriates and experts who dominate the development process while ignoring the local knowledge base and culture and the local people in the process. Most importantly, projects fail because project assumptions are based on past or present problems. For example, many NGOs work to establish child rights in the household decision-making process. What they fail to understand is that in the face of poverty, when parents' rights are grossly undermined, the children's rights are automatically violated.

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Overall, there is a recognition that many projects have failed to meet their objectives because they have not taken the `human factor' into account. It is recognized, also, that if insufficient attention is paid to the development of appropriate organisational forms, on which sustainability might be built, projects are likely to fail (Marsden 1994:36). Many consider the major cause of poor project performance to be the institutional and administrative weaknesses within the developing countries (Nicholsen 1994:68). However, Rondinelli (1994) rejected such a view and argued that the real problem lies in the `blueprint' approach to designing projects. Earlier Korten (1980) emphasized the need for flexibility in achieving a fit between the objectives of a development programme, the needs of the recipients, and the administrative structure and processes to articulate the two (Nicholson 1994:68).

4.11 Discussion and Reflection

The success or failure of projects depends, to a large extent, on how NGOs conceptualise the transcultural values involved, so as to cater to local needs. It is customary to describe the context of projects as being within an "issue-oriented idiom" (Timm *et al*. 1993:26). It is thought by NGO managers that the flow of funds into NGOs depends on how well NGOs transform idioms into projects. The philosophical base of a project is rooted in the West and not on indigenous experience and knowledge. NGOs do not always have a clear conceptual understanding of new and emerging agendas, but they frame projects by responding to transcultural values in the hope of getting funds for projects.

The notion of a project's successes or failures depends on how one sees and defines projects. There are three perspectives on how to assess the success or failure of projects: (i) Despite beneficiaries being either positively or negatively influenced by proposed projects, many take the view that a project is successful when the organisation in question benefits from it and becomes financially sustainable. For example, the credit and saving schemes (Mannan 2009a) and sericulture projects (Abed and Chowdhury 1997) have benefited BRAC enormously, and thus, these projects were deemed successful. (ii) Projects may bring about a 'win-win' situation, when they have proved to be of benefit to both the NGO and its beneficiaries, as exemplified by the Non-Formal Education Programme of BRAC or the Health Programme (Chowdhury and Cash 1996; Perry 2000) and (iii) When NGO are affected by the impact of a project and a situation is created that it is not able to control, e.g. the religious backlash on BRAC (see Chapter 9, Mannan 2009b) which was considered by BRAC staff to be an indicator of changing traditional conservative structures towards modernity and secularism.

The ability to implement, phase-out and phase-in projects gradually builds up the organisational culture of NGOs. The next chapter (chapter 5) explores the organisational culture of BRAC within the ever-changing context of development. Conflict occurs within BRAC, as an organisational entity, as it reproduces Western, Bengali and Islamic cultural traits, but conflicts are managed by a culture of fear or indulgence.

CHAPTER FIVE

BRAC AND ORGANISATIONAL CULTURE

5.1. Introduction

This chapter explores the organisational culture of BRAC within the ever-changing context of development. It analyses the organisational culture of the Head Office and the core programme of the BRAC Economic Development Programme (EDP)[52] in the period between 1991 and 2000. The challenge is to make clear the internal processes which exist behind the external image of BRAC. BRAC is cited as a development model to many organisations in a country where weak management is a problem (Mannan *et al*. 1995b). The senior managers of BRAC have developed a unique culture relevant to working in development. The growth of BRAC's organisational culture and management practice is contrasts with broader management inefficiency of Bengali organisations. Bengalis realise that their organisations are inefficient and generally mismanaged[53].

The programmes and projects implemented by BRAC staff are carefully controlled by rules and regulations detailed in guidelines, manuals, logframes, handouts, etc. The capacity of BRAC to manage a large staff has resulted two images. Foreign donors and scholars see BRAC as an NGO successful at poverty alleviation. Local people,

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[52]This programme has changed its acronym several times as it has grown. It was known as the Rural Development Programme (RDP), then the BRAC Development Programme (BDP) and now the EDP.

[53] A few leading NGOs like *Gono Shajja Songstha, Saptagram Nari Swanirvar Parishad,* etc. have collapsed due to poor management and leadership. In the commercial sector, inefficient management lead to shrinkage of the Biman Bangladesh Airlines when other foreign airlines make profits from the same market segment (TDS 2007c:1) or the Bangladeshi jute industries have closed down when Jute industries are flourishing in India and Nepal with raw jutes supplied from Bangladesh (TDS 2007d:1).

including many current and former staff, see it as a negative, harsh and pitiless organisation.

5.2. Bengali Culture and Organisation

The culture of an organisation comprises the accumulated experiences and practices that develop over time to shape and determine behaviour. Organisational culture, in a narrow sense, refers to a set of norms about the way work should be organized, authority exercised, people rewarded and controlled (Handy 1993:181). The organisation theory of Max Weber places emphasis on formal authority, rules and roles that inform the character of organisations. But social action goes beyond formal rules. There are the informal social system and the relations between an organisation and its environment (Britan and Cohen 1980:14). Hofstede (1991) discusses organisational culture according to four parameters: power distance, uncertainty avoidance, individualism and masculinity. Jamil (1998a:53-54) applied Hofstede's model to NGO-bureaucracy in Bangladesh and found that organisations maintain a high degree of power distance with a masculine hierarchical relationship and an absence of collectivism. Persons feel more comfortable working under superiors than with equals. While Hofstede's model is useful in analyzing aspects of organisational culture, it overlooks broader cultural values and how the rank and file influences organisational dynamics. Anthropological approaches suggest that organisational culture is constantly enacted and recreated as part of an organisation's ongoing everyday existence (Wright 1994). Lewis offers two perspectives. First, organisations are best seen as sociocultural systems that are embedded in wider social and political environments. Second, the organisational culture concept suggests that

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significant events within organisations are often ambiguous and uncertain and that the same events may mean different things to different people (Lewis 2003:216). In this sense, organisations are filled with internal contradictions and conflicts and cannot be regarded as either unitary or predictable structures.

In Asian contexts, the importance of culture in shaping organisational behaviour has been widely recognized. In Japanese bureaucracy, the concept of *amae*, a desire to depend on others and presume upon their benevolence, is reproduced within the organisational hierarchy determining authority relationships and reciprocity (Jun and Muto 1995:128). In Chinese administration, Confucianism is a powerful cultural force determining values of filial loyalty, reinforced by the tradition of *guanxi* (personalism) that enmesh people in a complex net of obligations to family and friends, resulting in value conflicts for officials charged with making decisions based on merit (Aufrecht and Bun 1995: 181). In the context of Bangladeshi public administration, modern educated bureaucrats reproduce the traditional *samaj*[54] culture to emphasize stability, promoting the belief that any deviation from the system may bring about its collapse (Jamil 1998b:403).

5.3. Organisation and Reproduction of Culture

The diverse cultural backgrounds of BRAC's rank and file create a dynamic tension in the organisational behaviour. In the context of development, urban elites organise programmes to alleviate poverty, particularly in rural areas, but rely on educated middle class staff, from rural backgrounds, to manage them. In this sense NGOs

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[54]For detail discussion on *Samaj* see chapter 7.

operate within heterogeneous cultural contexts. Western, Islamic and rural culture interrelate in the organisational hierarchy of BRAC, whose staff fall, broadly, into two categories: those in the Head Office and those in Field Offices.

The Head Office in Dhaka and the Field Offices nurture two sets of values. Many Head Office staff follow western and modern Bengali middle class life styles whereas the vast majority of staff in Field Offices follow modern Islamic and secular Bengali culture. The majority of poor men and women who are BRAC's clients are believers in popular Islam. The synthesis of western, Islamic and traditional values and cultural behaviour in a modern organisation such as BRAC results in a new hybrid culture pattern that features "BRAC-values[55]" compatible with its purpose and ideology. Diagram 5.1 represents the synthesis of these cultural streams in its organisational hierarchy.

5.3.1   Indigenisation of Western Culture

BRAC incorporates western culture values as way to attract further foreign financial support. This process may be termed as 'the indigenisation of western culture'. It occurs in BRAC as it negotiates with prospective donors for funds to carry out future development projects. Funds flow more freely to those NGOs that have the

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[55]A director floated and promoted 18 attributes that constitute BRAC values on the eve of celebrating the 25th anniversary of BRAC at the *Sonar Goan* hotel. These attributes are: concern for the people; human dignity; people's capacity; gender equity; fairness; honesty and integrity; discipline; creativity and innovation; participation; accountability; cost consciousness; team work; openness; sharing information; transparency; professionalism; high quality products and services; and concern for environment. BRAC assertively promotes these 18 attributes, published in *the* annual BRAC diary, they read like the 18 promises that BRAC has made to its beneficiaries.

Diagram 5.1: Western, Bengali and Islamic Cultural Adherents in BRAC

Upper and middle class influenced by modernisation and capitalism	Upper and middle class influenced by Bengali culture
Islam and Islamic culture of Middle East	Rural and popular Islam influenced by hierarchical values of peasant society
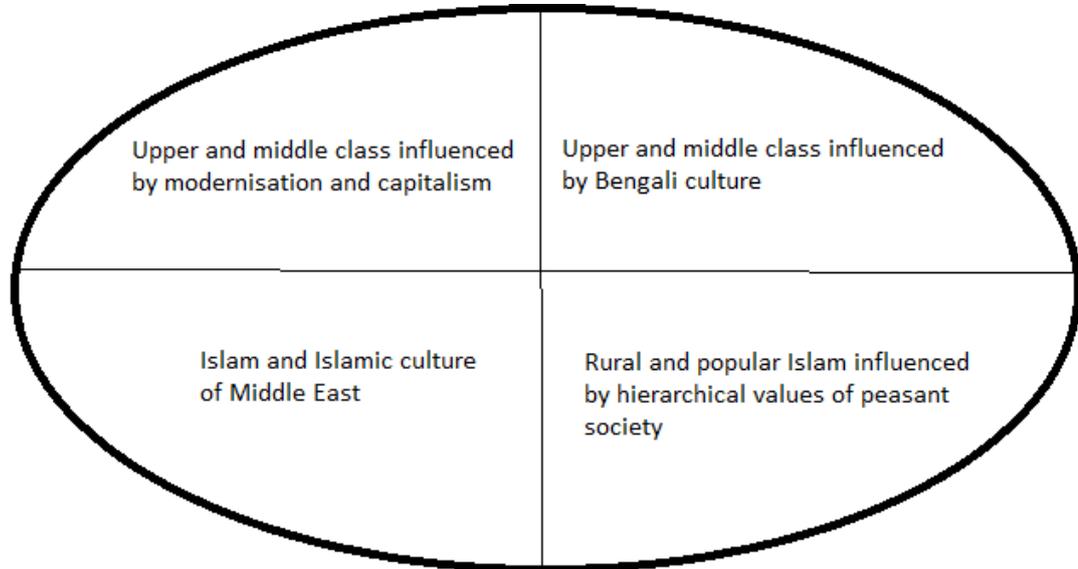
organisational capability to respond to western ideas, theories and issues, and have a proven ability to implement projects in villages among poor people. The greater the capacity to respond to Western ideas and ideology, the greater the prospect of a NGO growing with foreign aid. BRAC shows this clearly. It nurtures Western ideas in three ways. Firstly, it translates Western theories, ideas and ideologies into programmes and projects to be implemented at the grassroots level, often ignoring indigenous knowledge[56]. Secondly, it uses foreign consultants to develop programme frameworks within which a number of projects may be implemented, the foreign consultants handing over projects to local staff to manage and implement. Thirdly, it creates scope and space for foreign scholars and interns who become ambassadors of BRAC in their countries of origin.

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[56] BRAC rarely tries to explore traditional skills and knowledge to fit into development; rather it implements projects, introduces genetically engineered seeds, etc.

Foreign consultants seek to translate policies into practice. BRAC's policy is to ask external specialists to comment on various aspects of its work which is designed to improve its image both within and outside Bangladesh, particularly in the West. BRAC employs two kinds of consultants. The first works in the Research and Evaluation Division (RED), and the second in various programmes. The Training Division plays an important role in assigning positions to consultants and interns. However, the policy of reliance on external consultants effectively dissuades BRAC staff from debating development from the perspective of their experiences. The way external persons influence the development process for BRAC do not reflect the experiential learning of BRAC staff, but conform to various Western models and theories. Thus, BRAC's various literature, modules and manuals reflect the positivist view of modernization theories. The weakness of such literatures is that "abstract theoretical rhetoric is wedged between extended stretches of description. Disconnected from the world being woven around them are transformed into assertion" (Kapferer 1988:88). BRAC's staff give priority to normative behaviour that accords with its organisational culture, and carry out their activities ignoring manuals and modules[57]. It cannot be said that any particular school has more influence on BRAC, but rather the positivist literature used to construct BRAC's programmes (Bhuiya and Chowdhury 2007; DKA 1990; Chowdhury and Alam 1997; Chowdhury and Cash 1996; Korten 1980; Lovel 1992; Rafi and Chowdhury 2001, Smillie 2009).

One example of the difference in attitude between expatriate and BRAC staff emerged in BRAC's Gender Quality Action Learning (GQAL) programme. Expatriates,

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[57] On many occasions, it is found that the branch office staff hardly follow the instructions in manuals; rather they use personal experience to meet the project objectives.

funded by the Ford Foundation, discovered gender problems within BRAC and developed the GQAL programme after an intensive needs-assessment study (Roa and Kelleher 1998). However, when GQAL teams comprising of BRAC trainers and expatriates started to implement the programme through participatory methods, they found that management problems, rather than gender, were affecting staff relations (Fehmin *et al*. 1997). GQAL also undermined BRAC's culturally appropriate Gender Awareness and Analysis Course (GAAC). One implication of the gender policy is that as the recruitment of female staff at Head Office increases, it results in a fall in female staff at the Branch Offices[58].

Throughout its organisational history BRAC has hardly made any effort to document the discussions and analyse progress on projects at the branch office level. As a result BRAC was unable to build up an organisational memory of the development process as experienced by its staff. Rather, it continues to invite foreign consultants who introduce new concepts and theories in response to the donors' changing development agenda. They provide guidelines and BRAC's management ensures that its staff carryout projects in accordance with them. The outcome is that foreign consultants determine development's course, ignoring the experience of staff. The problem is that when BRAC's staff try to explain development outcomes to outsiders they hide their experiences and so appear to support the new proposals. This undermines indigenous cultural knowledge in favour of outsider scientific knowledge, which contributes to the growth of ignorance rather than the growth of knowledge (Hobart 1993).

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[58]Many view that the purpose of female concentration at Head Office is to show donors that BRAC is 'women friendly.' Gender experts are upper class women disconnected from lower class women's experience. A female staff remarked: "Women are harsher against women." Gender awareness neither changes organisational policy nor creates understanding of the cultural problems creating a gender balanced environment in BRAC. BRAC remains a highly patriarchal organisation (Roa and Kelleher 1995).

An outcome of this process is that BRAC responds to and rationalizes Western policies and models within its organisation. These models do not often coincide with culture-sensitive approaches which attract the support of local people[59]. Thus the development experience of BRAC reveals three problems: 1) consultants depend on their own cursory observations and not taking into account the experience of field staff; 2) a tension results between these outsiders with Western ideas and BRAC staff experiences; and 3) priority placed on Western ethnocentrism rather than the indigenous development reality. The ignoring of BRAC staff experience and importance accorded foreigner's opinion by elitist BRAC management has led to staff discontent. The mismatch between the expatriates plans and development outcomes is largely put down to inefficiency on the part of BRAC staff. The result is frequent termination of staff contracts, which led to a rebellion by BRAC rank and file (Rana and Ahmed 2000). An informant described the rebellion in the following words:

> "the rebellion lasted for about a month and a half; the field staff reacted particularly violently. The staff at Jheniadah and Narshindi branches organised the rebellion. Staff members formed a trade union for a short period. The protestors made the following three demands to management: i) staff cannot be terminated orally nor be transferred at short notice; ii) programme assistants should be offered permanent tenure; and iii) staff should be granted the right to join a trade union. The grounds for rebellion go much deeper. It all began when BRAC transferred Tk. 4 crore (Tk. 40 million) from its development programmes in order to finance the commercial BRAC Bank. This resulted in a cash flow crisis in finance for

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[59] Religious backlash against BRAC in 1994-95 and 1998 were outcomes against the cultural insensitive development approach (for details see Mannan 2009b, Mannan, *et.al.* 1994 , Rafi and Mostaque 2000, and also see chapter 9).

micro-credit operations. As staff failed to disburse credit to the poor, their trust in BRAC also began to be eroded. This also affected loan repayment by the poor borrowers. Many just refused to repay loans as BRAC failed to disburse new loans. At the same time, management pressurised field staff to recover loans from the borrowers. The management tried to convince the staff that the cash flow problem was a temporary phenomenon that was related to the litigation against BRAC by anti-development people[60]".

Current development thinking in BRAC focuses on finance, economics and business. It believes that by supplying services and development input, it can create an environment where poverty can be eliminated. At the core are the roles played by credit, food, education, health, etc., for empowering women (Chowdhury and Alam, 1997:171-194). The economic focus of development often overlooks the cultural roots of religious elite and rural people of Bangladesh, which often conflict with modern economics and models of development (Mannan *et.al* 1994; Rafi and Chowdhury 2002). The influence of the West encourages BRAC staff to ignore the fact that both development projects and the people's way of life are dynamic and tend to adapt to changing external and internal conditions. A project is culturally acceptable if it adapts to a people's values and they can see the advantages of supporting it, and are prepared to modify some of their practices so as to attain new benefits (Ingersoll 1990).

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[60] For litigation against BRAC see Sidel (2004)

5.3.2. Reproduction of Bengali Culture and Practices in BRAC

The synthesis of Western, Islamic and rural culture may be seen as the adjustment of Bengali culture to fit a modern organisation. BRAC uses several aspects of Bengali culture to neutralize organisational tension. In addition to formal organisational rules and regulations, informal cultural practice is of paramount importance in maintaining cohesion within the organisation. BRAC draws particularly on two aspects of Bengali culture, namely, fear and loyalty as management tools manifesting an ideology of domination by BRAC's decision-makers over its staff.

5.3.2.1 Promotion of Fear

Many Bengalis fear new rules and regulations. It is common knowledge that Bengalis violate laws and rules if loosely applied, but if strictly enforced, then they abide by them. They follow rules of organisations for fear of losing their jobs. The cultural notion of fear is caught by the concept of "personalisation of authority" (Maloney 1988: 46) of senior/elder over junior/younger staff. This implies that junior staff should show a*dab* (respect and deference) to senior or be branded as *be-a-dab* (indolent and disrespectful). They should address them as *bhai* (brother) or *apa* (sister), a mark of respect to elders. The analogy in English is the use of "sir" to address the seniors. Corrective measures may feature the exercise of sanctions that create fear involving *sroddha* (honour) and *osrodha* (dishonour), etc. The one who enjoys the highest *sroddha* is able to personalise authority. In this sense, Chairperson enjoys highest demi-god *sroddha* status (Smillie 1997:31). BRAC deliberately nurtures *bhai* culture. Therefore, *bhai* exercises *shashon* (rule) over juniors and may

employ measures to command respects. The cultivation of *bhai* culture distinguishes Bangladeshi organisational culture. It is an ideology of hierarchical authority. The use of kinship terminology gives a personalised charismatic character to NGO leadership (White 1995:133). *Bhai* culture mitigates antagonism. Fear is a powerful weapon to control opposition and improve the efficiency and loyalty of the middle class educated staff. It ensures loyalty with high unemployment in Bangladesh.

5.3.2b. Loyalty

Another aspect of Bangladeshi organisational culture is the demand for loyalty, a feature of authority. Loyalty shapes the exercise of authority within BRAC in various ways. Senior staff pressure juniors to express loyalty. The positive side of loyalty is *Bhai* and the negative is fear within the hierarchy of BRAC.

BRAC develops three forms of loyalty: individual loyalty, organisational loyalty and professional loyalty. Individual loyalty relates to traditional hierarchical values and is a synonym for primordial loyalty evident in traditional society. It stems from cultural "givens" based on kin connection, religious affiliation, language and social conventions (Geertz 1973:259).   Organisational loyalty relates to Islamic values of *ummah* and the traditional collective principle of *samaj*. Professional loyalty relates to capitalistic aspirations of professionalism and associated skills.   These three loyalties and associated values overlap as in Diagram 5.2.

Diagram 5.2: Association of Individual, Organisational and Professional Loyalties
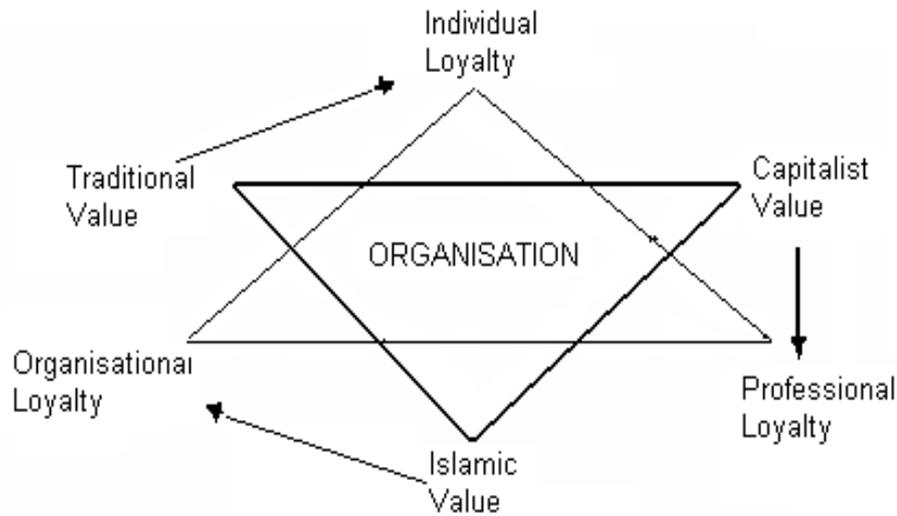
(i)   Individual Loyalty:

BRAC is a centralized organisation with the Chairperson at the apex and the core management team comprising Executive Director, Deputy Executive Directors, Directors, Programme Head and the Coordinators of different programmes, all loyal to the Chairperson.

Access to the Chairperson establishes the pattern of leadership. The top people in BRAC reproduce the ideology of clanship with traditional loyalty. Initially, the BRAC managing "clan" was formed by a group of people from the Sylhet district, also the Chairperson's home district. The Chairperson recognised people from his district as "clan," placing a few Sylhetis in strategic positions in BRAC. Those from Sylhet include the Executive Director, the Advisor, Deputy Executive Director, Director of Research and Evaluation, Director of Monitoring and Evaluation, the

Director of BRAC Printers, the Director of commercial enterprise Arong, the Head of the Human Resources Division, the Head of Education Support Programme (ESP),

Photo 4.1: Chairperson of BRAC

Source: BRAC

the Head of the Urban Program, Managing Director of BRAC Bank and the Vice Chancellor of BRAC university. In addition to Sylheti, there exists a group of people who do not come from the district yet enjoy the direct *ashirabad* (blessings) of the Chairperson. They included the Deputy Executive Director of Operations, Deputy Executive Director of BRAC Economic Programme (BDP), Director of Training Division, and the Director of Non-Formal Primary Education (NFPE). These people maintain their positions through their proven professional skills combined with a high level of individual loyalty. They are all loyal to the Chairperson and highly reluctant to accept any criticism of him.

The personality factor of leadership shapes the character and behaviour of the organisation. Many are of the opinion that BRAC reflects self-image of the

Chairperson.   The Chairperson descends from a feudal *zamindar* "lord" (Elias 1994, Smille 2009), which he might use to reinforce his expectation of personal loyalty from his staff.   He stresses the need for professionalism by referring to his experiences working for the British Oil Company earlier in his career.   This underlines further his professionalism as he studied Chartered Accountancy, while allow him personally to supervise two divisions of BRAC, namely, the Accounts Department and the Human Resources Department.   This allows him to supervise and control both the finances and staff performance at BRAC.

It seems that the Chairperson measures staff loyalty by assessing their economic value to BRAC.   This is well understood by staff, as illustrated by the following conversation that took place at a branch office:

First person: The Chairperson has developed an attitude and art of measuring staff against monetary value. If he sees no value in staff, he terminates them.

Second person: This view is not right. He actually terminates those who are inefficient and corrupt. Why should BRAC keep the inefficient staff?

Third person: Everyone is working hard in BRAC. It is difficult to measure who is efficient and who is not. The cultivation of personal relationship with *boro bhais* (fictive elder bothers) becomes the yardstick of efficiency.

First Person: But, why should BRAC terminate staff so often? BRAC is an NGO.   Like PROSHIKA and other NGOs, BRAC should

protect the interests of its staff. BRAC staff are committed and overworked. They know if they lose their jobs, it will be difficult to get another one. Frequent termination of jobs is inhuman.

The fact that all of the harsh decisions of BRAC, such as firing staff, are carried out by the Chairperson's loyal senior staff, ironically, allows him to project a kind and polite image. The Chairperson hardly ever terminates anyone whom he has employed personally; Expressing loyalty does not guarantee job security.

There is a hierarchy of loyalty: directors are loyal to the Chairperson and other staff loyal to directors and programme heads, in a chain of command. Those outside individual loyalty structure are looked upon with suspicion, as potentially disloyal. People are only promoted when they prove their loyalty to the Chairperson although this can be problematic. For example, the Chairperson suffered a dilemma, when two directors recommended transferring a staff member from a senior position at the Research and Evaluation Division (RED) to the Training Division (TD), the former enquired to one of directors: "how long will he stay at BRAC?"

(ii)   Organisational Loyalty:

Some staff believe in BRAC culture and promote its cause. They are completely loyal to the organisation rather than to individuals. Their organisational loyalty is shaped by 'BRAC values,' although there is controversy and confusion in defining BRAC values. These are fluid and are defined to the advantage of the management.

These staff have worked in BRAC for over 10 years with exposure to the 'field.'[61] They punish those who seem to be untrustworthy.

The organisational loyalists are usually staff of moderate ability with average academic background. They are loyal to the organisation's norms and rules and, silently, obey the orders without raising any questions. They do everything possible not to lose their jobs. They often refuse to accept that there is anything negative about BRAC and criticism is taboo to them. They are functionally powerful, as they are familiar with the complex ways BRAC operates. They form factions with like-minded staff within BRAC. These staff develop intricate personal relationships with each other. They feel threatened in the highly insecure employment environment particularly when they see staff promoted. They are often hostile towards new comers. They maintain double standards. They appear friendly and supportive while criticizing people behind their backs, creating unpleasantness that encourages newcomers to resign. It is commonly said that:

> "you join BRAC only to leave it. You are qualified and belong to a 'Hi-Fi' society. Please do not work for BRAC for long; leave it as soon as you gain necessary experience. Search for better opportunities within international organisations" or, "working in BRAC is like an addiction. Try to overcome it."

The discouragement of new staff has two sides. Firstly, the organisational loyalists create subtle pressure, procedural harassments and non-cooperation under the guise of

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[61]The notion of 'field' is explained in Chapter 5 (section 6) and Mannan (2006).

friendly gestures and encouragement. Secondly, as newcomers search for alternative jobs, it secures and consolidates the loyalists in the organisation. The organisational loyalists, upon seeing a potential newcomer climb up the organisational ladder, react with fear for their jobs. When a new recruit resigns it shows the loyalty of organisational loyalists. On the other hand, they seek to cultivate strategic relations with out-going staff, in case they lose their jobs with BRAC. The organisational culture features the possibility of retention or termination. BRAC encourages the loyalty of some persons, while creating uncertainty and insecurity among many others.

(iii)   Professional Loyalty

Many people join BRAC with a commitment to increase their professional skills. Their professional attitudes may conflict with the individualist and organisational loyalists.   The professionals are the first to resign, or be terminated from BRAC, as they are often reluctant to express their individual loyalty.   The professionals argue that skills and knowledge are essential to BRAC.   They are committed to their work, and may be considered as high flyers by others.

A widely held belief is that BRAC faces a crisis in retaining quality staff, namely professionals who, when opportunities arise, may take up better positions with different organisations. The problems BRAC has retaining good staff promotes the view that it is "helping other organisations which lack expertise," and BRAC argues that it sends people abroad to study to contribute to the development of individual professions. These people who go abroad with the financial support of donors, are

endorsed by BRAC, with which they have to maintain a bond. Others consider them privileged persons as foreign travel increases status. But it may also make one vulnerable, such that even powerful Directors avoid travelling overseas too often.   As a Director commented,

> "do not visit foreign countries too frequently, as you might be seen, upon returning to your service, as no longer being needed by BRAC. BRAC's policy is to send staff to foreign countries for education, and upon return, these staff are forced to resign under a different pretext."

Many staff find they are unable to continue their employment long term with BRAC after studying abroad. While upon return they have to serve BRAC for a bonded period, once this is over, they are usually released from their jobs.

The professional loyalists are often analysts, but BRAC does not like creative thinkers. What BRAC does in the name of innovation is to replicate without questions projects within the market model. Loyalty is the reason why BRAC relies on foreign experts rather then encouraging its own. It knows it can always hire "experts", but not get "loyalists." This policy correlates with funding policies. Foreign experts link BRAC to donors and create conditions for funding. For example, a Canadian expert has organised and written the proposal for the Fourth Phase of RDP. The decision-takers are senior managers, who want professionals to recognise authority. Any analysis is seen to question BRAC values. Any floating of new

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management ideas is looked upon with suspicion. Suspicion is deep rooted within

Bengali culture:

> "this undercurrent discourages experimentation, creates scepticism about
> any new course of action, and plays into the culture's traditional value
> system, which is based on shunning those who seek wealth or disrupt
> societal values rooted in the rule of elders, as in the villages, and, even more,
> it kindles a corrosive suspicion of other people's motives, a suspicion that
> runs deep within those who lead the country" (Novak 1993:101).

The culture of organisation interprets professionalism as working beyond normal

office hours, putting demands on individuals to ignore family life. A monograph

about BRAC's branch offices shows how staff are overworked (Zaman 2001), usually

starting at 6 a.m. and ending after dark or an evening meeting in a village (Lovell

1992:120). A director has described this working culture as a BRAC value, "salaried

staff of BRAC work more, whereas in public offices the salaried class works less."

BRAC perhaps places more emphasis on the working culture, to minimize the

negative aspect of hierarchical behaviour and values (Lovell 1992:125). The value of

staff goes up if they combine multiple roles and skills without asking any questions of

seniors. Senior staff usually claim all the credit for successful work of juniors.

Alternatively, juniors are blamed for any job not done properly. An informant told

me, "I am blamed for the things which I cannot perform because of my lack of

authority. Moreover, my achievements are not recognized. Whatever good work is

done by me, the respective directors receive appreciation." Directors are not

accountable for any problem they create blaming subordinates. Tension occurs when

seniors demands that juniors write reports and do analysis for them without acknowledgement.

Many staff think senior managers undermine professionalism within BRAC. When they talk about BRAC management decisions, they are in effect describing the chairperson endorsing them. The chairperson is the chief strategist and ultimate arbiter of issues (Terry and Mueller 1997:1). The politics of management is split over attitudes to professionalism. An outraged informant said: "*boro bhai* is a person of money-mongering without any social commitment. Had he been a committed person, he would not play with the lives of so many people." Overall, directors try to promote the idea that no one loses his job in BRAC unless involved in financial corruption, scandal with women or arguments with superiors.

Professionalism is less assessed by achievement within BRAC, where ascriptive criteria dominate. In determining professionalism, it emphasises individual loyalty and long working experience within BRAC. The demand of *boro-bhai* for loyalty means that knowledge and skills of younger staff may not be acknowledged, discouraging the development of professionalism. Elders often view juniors as not having "sufficient experience", suggesting that they know everything and possess all necessary skills. It is not rationality, but intuition that determines professionalism within the BRAC. Within the organisation, much discussion takes place about the notion of experience, which becomes a tool by which seniors control juniors. The seniors tend not learn and update professional skills with new knowledge. In many new innovative projects that require new management skills and knowledge directors lack experience.

In a conversation with a senior, I asked

Q: How do you define 'experience?'

A: BRAC is changing as new projects replace old ones. New projects mean new

      experience. NGO experience means only experience of BRAC. Seniors know

      only what they have experienced with BRAC.

Q: What they have experience in?

A: '*Gala-gali*' (abusive and harsh language) and harsh treatment from their *boro*

      bhai. When they become senior, they continue the same practice

The culture of loyalty is expressed by the expression *'Zi bhai – ami parbo'* (Yes

brother, I can do it). When an order is given, one is expected to say, "*zi*" (yes),

because "no" could be tantamount to insubordination.   'No' is not expected, even

though it is acknowledged that the person may not be capable of carrying out the task.

The "*zi bhai*" may be interpreted, as *"ami kichu jani na; abar sob-i-parte hobe"* (I do

not know anything; yet I am expected to perform everything)." "*zi*" does not mean

one is competent, but indicates voluntary subordination.

The problem in such hierarchical organisations is that, except for a few at the top, the

rest function without authority. Juniors are over burdened with tasks. Before the

completion of one, they have to fit another. They may have attended to several

projects which results in performance failure. This gives further scope to blame them

for mistakes. It may lead to the termination of jobs.   The priority of each project tries

to supersede others and one has to respond to such pressures on almost a day-to-day

basis. The problem becomes acute when a person has to deal with tasks within

different programmes. When two people from two different programmes meet, they cannot take any decisions that are effective. As a result, staff try to cultivate personal relationships across different programmes to get things done, while they compete with colleagues from their own division or programme.

There is a politics of loyalty in operation at BRAC. The type of loyalty one enjoys determines one's position in the organisational hierarchy. For example, a junior related to a director may enjoy enormous power and status over a senior staff member who doesn't have the right connections. Rules and regulations may apply loosely to juniors belongs to the clan, but strictly to those who fail to cultivate a loyalty relationship with top management. In such a scenario, a junior with the right connections and relationships put pressure on a senior and manipulate any situation to his/her advantage; the senior staff member may be more vulnerable that the junior member in this scenario. This creates problems as some juniors become more powerful at the expense of others. Senior staff members usually maintain cordial relationships with juniors who have kinship and social ties within the clan. This creates factional relationships between juniors with kinship ties to the management and middle ranking staff without such ties. The former are likely to be rewarded at the expense of the latter.

Although all senior managers are individually loyal to the Chairperson, they politic as equals. In the recent past for example, three directors have competed with each other in their aspiration to become Chief Executive Officer of BRAC in anticipation of founder Executive Director promoting himself to his present position of Chairperson. To make themselves more visible in the organisational structure, these directors tried

to bring more of BRAC's divisions and programmes under their own control by making sure employees loyal to them were in charge of the programmes in question. In the process, qualified people immediately below them who were perceived as threats were sidelined. The directors enjoyed different advantages. The struggle between two of them became so acute that the Chairperson had to intervene in order to balance power internally. One of them had the loyalty of the RDP, the core programme, but had minimal acceptance within the donor community. The other enjoyed the donors'confidence and support, but was hardly recognized by programme workers. In order to defuse the tension, as well as to fix the direction of BRAC in new millennium, the Chairperson invited two North American consultants to work on the governance of BRAC. In their report on the transformation of BRAC's governance, the consultants created three new Deputy Executive Directors posts to assist the Executive Director (Terry and Mueller 1997). These three positions allowed the Chairperson to accommodate the competing Directors' aspirations, but he also appointed a very competent Civil Servant, someone from the Chairperson's home district, as an Executive Director.

5.4. The Economics of Staff Retention

The political culture of Head Office differs from that in the Field/Branch Offices. To ensure the expansion of ongoing programmes, BRAC continually recruits university graduates. The vast pool of college and university graduates who cannot find other work makes it possible for BRAC easily to recruit staff members at the required educational levels (Lovell 1992:20). A job at BRAC may come at the end of a long

period of unemployment. Naturally, these young graduates commit themselves to the cause of BRAC.

The young graduates get a further boost when they receive training on different aspects of development. BRAC invests seven percent of its budget for training and staff development via its Training Division. Training includes approaches to development, motivational training, how to acquaint oneself with rural people, awareness building, primary health care, operations training, various specialised skills training, etc. Training not only enhances individual skills and builds careers, but also promotes confidence. Staff receive training on a continual basis. After the completion of initial training, staff are placed in branch offices. Initially new staff tend to like the branch office environment. They get loans to purchase motorcycles from BRAC to carryout day-to-day activities, accommodation, etc. During their gradual induction into the competitive work environment, they gain invaluable work experience and skills.

However, their satisfaction declines as days pass and many fail to accommodate themselves with the working environment. BRAC acknowledges this fact: "training includes a year of probation at a field office. The new recruits quickly experience the rigors of this life. About half of all new recruits leave during this period to take up easier jobs elsewhere" (Abed and Chowdhury 1997:55). This indicates that "about half of all new recruits could not cope with harsh working" (Abed and Chowdhury 1997:55). Over the years, BRAC has generated an environment of insecurity among staff. As an informant observed on the psyche of the staff: "staff talk about resigning

when they return home at the end of the day; every morning they go to the office fearing termination."

BRAC's culture also features frequent staff transfer. Usually, five-six Programme Organisers work under an Area Manager. In a one-year period, researchers found[62]: five Programme Organisers were transferred and eight Programme Organisers resigned; of the eight Programme Organisers, four lasted for only one month, three resigned after three months and one after one year. This is a common scenario across all the branches. It is the opposite situation to that observed by a foreign researcher, "the staff turnover rate in BRAC is highest in the front line positions, but overall, the attrition rate in 1996 was less than four percent, probably half what it is in the private sector" (Smillie 1997:31). There are reasons for resignation involving type of work, working environment, conflict between Programme Organizers and lower level, reluctance to accept discipline, salary dissatisfaction, being overworked, new staff intimidated by frustrated established staff, no right to express opinion and disagreements with Area Managers.   In 1997, a one month informal observation on the rate of resignation of staff at the Programme Organizers level and higher found that, on average, every day four staff members resign, or are terminated from BRAC. It is notorious for hiring and firing staff from its organisation.

Nurturing a culture of insecurity is a deliberate tactic of BRAC, which appoints employees to projects who are terminated once they are over. Also, anyone at anytime may lose their jobs. The policy of continuous recruitment and high rate of resignation exerts pressure to maintain maximum output, efficiency and loyalty.

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[62] Observation at Matlab Office (26 February, 1994 - 26 October, 1995).

BRAC does not hold itself accountable for staff welfare, while reaping benefits of their knowledge and labour. The outcome is that, while BRAC employs thousands of staff, only a few hundred staff have worked for more than for 10 years.

Table 5.1: Number of staff working for 10 years with BRAC

Years	Number	Total Employee
1993	177	10,849
1994	244	11,897
1995	353	16,083

Source: RDP III 1993:100.

The policy is to retain a sufficient number of core staff related to the economics of retention. The policy aims to get maximum service and maintain organisation loyalty. It is thought that two levels of staff, are most vulnerable viz., staff at level 10-12 and new recruits at 6-7 levels, in a hierarchy of 16 levels.   BRAC uses the energy and labour of the new staff, and the expertise of those at level 10-12. Promotion to level 13 means not only more salary, but also that more loyalty is expected.

The leadership uses staff skills to set-up a project only to release the "skilled and experienced" person at a later date. These people become high profile staff through their efforts, but as such their achievement is looked upon as threat by those who are loyal to leadership. These staff became influential and expect promotion for their contributions to BRAC. When a staff member sets up a project, s/he is recognised as an 'expert.' Removal of that person reduces local expertise.   One informant made the following comment:

> "these people gave their efforts, use their experience, skills and
>
> knowledge to develop new projects and programmes. This means

that they gain expertise on projects and earn a reputation as a specialist. The leadership releases these people so as to prevent them from claiming 'specialist' status and undermining the oligarchy's achievements. Once a project is set up, the specialist is released and a general worker on low pay is put in place to run the projects. Perhaps the leadership learn this behaviour from their experience of using expatriate consultants who visit BRAC for short periods, articulate project ideas, establish a project and then leave by handing over the responsibility to local managers to run until donors stop the funding."

This system works to dampen individual vision and creativity; staff members become subservient to the system (Bebbington *et.al.* 2005:612). Such a system creates dynamics which encourage one to develop expertise in offering innovative projects; but once one establishes a project the same dynamics ironically work against one's chances to remain in the system. When someone establishes a project, his/her expectations increase. The claim of expertise may be interpreted as a sign of disloyalty. It also means that promotion becomes legitimate and one must justify his/her expertise.

The person gains a reputation within the "house of BRAC." However, management starts to destroy a person's reputation by transferring, replacing, removing, or releasing him. It dismisses those who set up a project; demand promotion where over-due; and appear too critical of BRAC. This policy has two results: firstly, it 'defames' the person denying their achievements, and secondly, it serves as a warning

to others that BRAC does not recognize expertise and that if one becomes successful, one's employment is in jeopardy. This policy creates problems:

- it increases distrust amongst staff;

- it makes one more submissive;

- planning and operations becomes chaotic as expertise does not grow;

- job insecurity also reduces corruption; and

- loyalism dominates BRAC operations.

5.4.1 Economic Value of BRAC Staff

A widely held belief within the BRAC rank and file is that senior mangers equate staff with "economic value," i.e., how much value does a staff member add to BRAC's economic enterprise. What does BRAC lose or gain from retention and resignation? The programme organisers are of strategic importance in implementing projects at the field level. University graduates are usually recruited to the position of POs after intensive interviews and a screening process. Many are graduates of regional universities. A common belief in BRAC is that the graduates of Dhaka University have a tendency to protest at what they see as injustice. They join with enthusiasm and energy, but start to realize that their aspirations are being thwarted and come to doubt that they are in the right kind of organisation. They may have an elitist attitude and wish to be office bureaucrats, but in BRAC they experience working in the field with the poor. These staff have to spend more time on motorcycles than at desks. It is a cultural shock for many, the difference between elitist tradition of their education and the populist tradition of development work.

However, high unemployment forces them to work for BRAC. Many came from lower middle class families, a background that allows them to adjust to a harsh working culture.

The development work of BRAC requires close management and frequent field visits by staff. In most cases, staff use motorcycles to carryout their everyday activities. They purchase these motor cycles not from the open market, but from BRAC, financed by loans taken at a predetermined rate. These loans are repaid over a period of ten years. If they stop working at BRAC within the ten year period, BRAC repossess the motorbikes as a result of the loans remaining unpaid. Moreover, many motorcycles reach the end of their useful lives after ten years. A programme organiser shared the following example:

> "my salary is Tk. 7,000 per month. I had to take loan amounting to Tk. 100,000 to purchase a motorcycle from BRAC at an inflated price. The market price of cycle is Tk. 90,000. This loan was repaid from my daily travelling allowance (TA). We received Tk. 2.5 per kilometre as TA and one can claim a maximum Tk. 1,500, i.e. 600 km per month. On average programme organisers run up 1000 km every month on their motorbikes. Thus, we have to pay for the extra 400 km out of our own pockets to serve the BRAC's cause. Out of each Tk. 2.5, we pay Tk. 1.5 as loan instalments, using the remaining Tk. 1 to meet the fuel costs and repair expenses. At this rate, it takes about 10 years to repay the loan. A problem occurred when I resigned after 7 years of service. I had to surrender the motor cycle to BRAC as well as Tk.1/km that I used for fuel consumption and maintenance, amounting to Tk. 33,600

(1x400x12x7= 33,600). In seven years, I had paid Tk. 75,600 instalment and, thus, Tk. 24,400 remains outstanding. Since, I am in no position to repay this outstanding amount I had to give up the motor cycle. If you add Tk. 33,600 to the outstanding amount, I had paid more than what I borrowed. This is exploitation because I spent this money on daily activities for BRAC. Moreover, BRAC charges donors for the motorcycles and the daily allowance and then resells these motorcycles to new staff members.   Sadly, many programme organisers join BRAC with empty pockets and leave without any savings".

The internal business of BRAC with its own staff is a significant one. In 2006, BRAC accumulated assets of Taka 585,738,231 ($ 8,613,798) by selling motor cycles against loans made to programme organisers (BRAC 2006: 106).

The aim of most programme organisers is to qualify as a branch office Area Manager after four years of service. However, there are few area manager posts. The senior programme organisers who stay at BRAC for six or seven years are eventually let go and new ones are recruited. Relentless field visits lead to fatigue among senior programme organisers; new recruits tend to me more energetic. The process of hiring and firing can be viewed as selecting efficient workers in a country where professional efficiency is low. This process may alternately be viewed as the labour exploitation of young, educated and energetic new recruits. On top of all this, until 1995 programme organisers were discouraged from marrying and needed the permission of senior management to do so. As bachelors they have live in rooms in the branch offices, a form of security for the office.

5.5.   Sign of Change

The organisational culture of BRAC has evolved over a period of thirty years in response to the aid system and changes with development policies.   BRAC has changed its foci from development imperatives (1972-1990) to institutional imperatives (1990-2000) to market imperatives (2000-on wards)[63]. The capacity of BRAC to change with shifts of paradigm has also prepared its management to cope with crises, such as violent staff protests. It faced a major protest in 1986, when BRAC decided to merge its Outreach and Rural Credit Training Programme (RCTP) programme into Rural Development Programme (RDP).

Behind BRAC's image as a successful organisation is harsh culture that seeks to transform non-capitalist Bengali culture into a productive one along capitalist lines. This culture is described as "hierarchy of silence" (Stuart *et al*. 1996).   Now BRAC is undergoing a transformation from purely a development organisation to a business-like corporation. An aspect of this transformation is the fear culture, which affects staff morale negatively. There are problems with staff familiar with NGO culture and not that of business concerns. According to Rao and Kelleher, these "very systems and procedures are straining now with negative consequences for work and staff morale. BRAC's human resource function, for example, is atomized among line functions and is perceived by staff to be an arcane process in which they have no voice" (Rao and Kelleher 1997:135).

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[63] See BRAC Annual Reports from 1991 to 2006 and Mannan (2009a:229-230)

One emerging factor is shaping BRAC organisational culture: a crisis over future leadership. Will this result in BRAC changing its present centralised and personalised structure? The change in BRAC is a topic of everyday discussion among staff. The following are among the questions asked:

- What form will the organisation take by 2015?
- Will BRAC disintegrate and each division become a separate NGO?
- Is BRAC going to reduce its development activities and become a business and quasi-donor to many small NGO partners?

An informant remarked, "the Tiger (current CEO) is becoming old. Now he is trying to rely more on professionals rather than loyalists." BRAC has appointed several highly reputable professionals from other organisations to its top echelon of administration since 2000 as it needs the support of more professional and achievement oriented staff who can enable it to meet market demand. Their presence is contributing to the changing organisational culture of BRAC.

BRAC management recognises the internal strains. In 2004, it appointed an able retired bureaucrat as an Ombudsperson to promote organisational stability. BRAC's webpage state:

> "the Governing Board of BRAC has taken this significant innovative step in order to further strengthen BRAC's own internal oversight mechanism and enhance its overall governance performance. The Ombudsperson has been given a comprehensive mandate to investigate any incidence of maladministration and misuse of power within BRAC, which will include

grievances, such as, corruption, abuse of power or discretion, negligence, oppression, nepotism, rudeness, arbitrariness, unfairness and discrimination specially in the context of gender. Employees will be able to lodge complaints concerning any decision taken by BRAC, and after a time-bound investigation, the Ombudsperson will present his recommendations to the Governing Board of BRAC" (www.brac.net/ombudsperson. Accessed on 15.10.2005).

5.6. Discussion and Reflection

The successful growth and transformation of BRAC from a tiny organization in 1972 to a large international development organisation by 2010 lies in its increasing management capacity to translate universal values into projects for engaging the poor in development. Three strategies are indentified to develop an organizational culture. First, it continuously synergises the indigenisation of Western culture, Islamic hierarchical values and Bengali holism to create an environment for growth. Secondly, the top echelons of management are organized into a clan-like group tied by primordial loyalty to the organization and its founder and chief executive. This group runs the programmes and takes all management decisions. Thirdly, BRAC strictly maintains organizational discipline in the rank and file by reproducing a culture of fear and indulgence. This policy also in turn ensures the interactive dynamics of individual and professional loyalty to drive the organization into the future. In this environment, BRAC has evolved a management ideology which has elements of exploitation of its own staff; they however internalize this ideology into a hierarchy of silence.

BRAC has evolved an auto-system with several unique characteristics. It continuously sieves through a process of hiring and firing to indentify and retain capable staff; but these staff members tend to be released from their jobs at the height of their careers only to be replaced by younger staff. This system can function with new recruits or minimum expertise, until a major organizational change occurs. BRAC, unlike many government organizations also boasts a highly corruption-free work environment and staff members do their best to ensure the maximum programme and project output. This organisational culture indicates that "the negotiated and conflictive manner in which culture is constructed by behaviours within organisations as an ongoing process, not as a set of outcomes. Cultures shift and change, and a range of subcultures may exist, both reflecting and exercising power relations within organisations" (Lewis 2003:215-216).

An important aspect of the organisation culture of BRAC is determined by the relationship between researchers and program managers. This relationship is analysed in the next chapter (chapter 6) in order to show how a cooperative antagonism has developed, wherein both the researchers and managers have the common motive to strategically represent organisation to the donors while working for the well-being of the poor.

CHAPTER SIX

COOPERATIVE ANTAGONISM. RESEARCHERS VERSUS MANAGERS

6.1   Introduction

This chapter will focus on the organisational culture of development research, involving both researchers and development managers. As will be highlighted, the situation, in this respect, is not without problems. It is only in the 1990s that NGOs started to appreciate the value of socio-economic research in Bangladesh. Research, in general, has contributed to development strategies, especially with projects that are funded by donors.   Development research is a broad term which includes various kinds of research and training, plus monitoring and evaluation. Often both researchers and managers cooperate to gauge the impact of development, but such attempts at cooperation may generate contentious relationships between the two.

There are at least three stakeholders in development – the donors who finance projects, NGOs that implement these projects and the poor people, who are expected to be the beneficiaries. Development researchers often face a dilemma as they attempt to decide whose interest should be addressed in their research report.   In theory, research is expected to improve the quality of project management in such a way that it contributes to the improvement of the life of the poor (Eggers 2002). In reality, it acts in response to donor's expectation from the project. This dilemma has implications for the quality and direction of research itself.   To understand the

dilemma, this paper attempts to discover how researchers interact with NGO managers and how managers relate to researchers.

Development research follows three phases. The first phase is negotiation with interested parties – researchers, development managers, beneficiaries, etc.; the second is data collection; and the third phase, following agreement, is to produce a report. The latter may be difficult due to the researchers and the NGO managers having different views and aims which often result in disagreements. Little attention is paid to the interactive dynamics between those involved, which, ultimately, dictates the final form of the reports. The quality and the outcome of development research, I argue, is not so much determined by the quality of findings, analysis and skills of the researchers themselves, but also by the power relationships between the researchers and NGO managers.

6.2   Development Research and Its Context

Development today increasingly deals with transcultural values such as gender, governance, grassroots democracy, human rights, micro-credit, etc. It translates Western values in order to implement projects in the South. These transcultural preoccupations suggest that certain sets of values are not negotiable (Marsden 1994:35). Development aid sets the agenda that defines the 'development language' which also has come to dominate development research (Mikkelsen 1995:27).

The overall priority given to research by NGOs, except for a few large national and international ones, is low; most tend not to appreciate the value of research in

development. In most cases, they employ overseas consultants to evaluate projects. Even if the evaluations are good, the research recommendations are rarely implemented. For those few NGOs which have a research wing or unit, they tend to engage researchers in the following three areas:

- Monitoring of progress of projects and compiling annual reports.

- Development of base line surveys to measure the impact of the projects at some later stage.

- Carrying out evaluations at the final phase of the project cycle or when projects complete their life cycles. In a few cases, research is carried out during projects.

Development research requires international cooperation. Since donors finance most of the Bangladeshi NGOs' activities, research tends to be donor driven. Research is also heavily weighted towards impact studies, as donors want to know the impact of projects which are receiving, or have received financial support from them. Donor governments are accountable to their own tax payers. Moreover, impact studies allow donors to gauge not only their projects' activities but also the performance of NGOs, which will inform the selection of suitable partners for future development interventions. The donor-NGO relationship places demands on the NGOs, as they have to justify projects by providing continuous feedback to donors through suitable proposals, documentation, monitoring and evaluation reports.

Although development research is biased towards impact studies, a gradual shift is taking place from assessing project impact to focusing on the various aspects of

intervention and improvement in project quality. Over the years, poverty has not been reduced in the South, but has seen a change in its fundamental character. Research tools and methods in the West are constantly evolving in an effort to capture the changing face of poverty. By 1990, research and evaluation work which had previously emphasised project cycle management and logical frameworks (EU 2004) had shifted towards a new emphasis on stakeholder analysis and participatory approaches (Cracknell 2002:48). In Bangladesh, to the contrary, development research has changed from assessing the impact of projects to evaluating poverty alleviation (Chowdhury and Bhuiya 2004). Poverty analysis expands the scope of development research, making demands on development practitioners, managers and beneficiaries to become stakeholders in the research process (Ahmad 2002).

Conceptually and theoretically, development research offers an interdisciplinary perspective covering a wide range of issues; not only economic but also socio-cultural aspects (Sillitoe 2004). Development is subject to the constant introduction of new agendas which produce their own problems. Research seems forever trying to catch up with projects as researchers are not always able to change their methodologies quickly enough to meet new demands. New and innovative research methods have to be introduced. The challenge for development research is perhaps due to the fact that there is no infallible formula for choosing correct methods, techniques and tools. Older development research methods are no longer applicable to today's issues (Mikkelsen 1995:22). Research becomes ever more complicated with an increasing tendency to mix qualitative, quantitative (Bamberger 2000, Desai and Potter 2006), and participatory research methods (Chamber 1995) among others. Today research faces real challenges as there are increasing numbers of qualitative projects dealing

with issues such as good governance, community empowerment, human rights, the role of gender in development, indigenous knowledge, etc (Marsden 1994; Moser 1993; Sillitoe *et al*. 2005; Laws *et al*. 2003). Broadly speaking, development research in concurrent practices is a combination of various research approaches and typologies including basic research, applied research, summative evaluation, formative evaluations and action research (Patton 1990:160-161). Researchers, particularly those in the West, have found that their competencies and experience, developed in industrialized countries, can seldom be applied directly to developing countries (Ofstad 1984:12).

6.3. Status of Development Research in Bangladesh

NGOs work in more than two-thirds of the villages in Bangladesh. Over the last 37 years, NGOs in Bangladesh have reached a high level of organisational expertise in managing poverty alleviation. NGOs carry out diverse activities, but the quality of these activities has not yet been properly understood and analyzed. One reason for this could be that demands for project evaluation are not balanced against the in-house research capacity of NGOs. Building up the capacity to conduct research is a relatively new arena of activity for NGOs (Chen 1995:5). As NGOs implement an increasing number of new activities, the need to understand the growing complexities in managing development has also increased dramatically.

The International Cholera and Diarrhoeal Disease Research, Bangladesh (ICDDR,B) established the tradition for development research in the early 1970s, engaging mostly within the sphere of health research. BRAC is also unique, in that it is one of the few

organisations in the development community of Bangladesh which not only sustains large research wings, but also tries to use the findings of its research to enhance the quality of its programmes and projects. Since 1975, BRAC has commissioned research that has gradually focused its activities into both health and non-health issues. BRAC values the importance of research, seeing it as an integral part of the process of project formulation, implementation, monitoring and evaluation of various development interventions (PFRB 1994:1). BRAC has seen the capacity of its Research and Evaluation Division (RED) grow over the years, but it seems that RED has a definite set of priorities. The primary audience of its research output tends to be donors or outsiders who wish to know more about BRAC.

It will be shown in this chapter that NGO programmers and managers occasionally express serious doubts about the quality of research; they are also sometimes unsure as to how to apply research findings and recommendations in order to improve the quality of projects and programmes. BRAC is aware that donors and consultants refer to its internal documents and reports in order to evaluate its ongoing programmes. RED plays a strategic role in promoting BRAC's image, systematically pursuing two strategies. The first is to create the space and opportunity for foreign researchers to engage in research on various BRAC projects and impact evaluations, excluding 'operations research'. The resultant published books and articles serve as a mouthpiece for BRAC (Chen 1986, Korten 1980; Lovel 1992, Chowdhury and Cash 1996, Smille 2009 and 1997, Roa and David 1995, Rohde 2005, NET 1979). The second strategy is to establish a pool of indigenous researchers, primarily for documentation purposes. Until the beginning of the nineties, BRAC discouraged individual researchers from claiming authorship of the research and evaluation

reports. A teamwork approach was subsequently developed which allowed individual authorship of research reports.

BRAC maintains clear a boundary between the respective roles of indigenous and foreign researchers. It encourages foreign researchers to write books and articles favourable to BRAC's image based on project data and information collected by the indigenous researchers. Such an approach has created tension over this hegemonic presence of foreign scholars and consultants. Indigenous researchers oppose the foreign researchers' findings at every available opportunity (Mannan 2000b, Mannan 2006).

One of the accusations against NGOs is that their research results are often "managed" or adjusted to suit their own interests and those of donors. Although a large amount of research is carried out by NGOs, most of it fails to meet the minimum research standards that should be expected. Furthermore, the purpose of the research is often misrepresented.

The present status of research in the NGO community reveals the following scenario:

- Few NGOs have their own research wings or units. In these NGOs, wide gaps exist between research and programmes. There is usually hardly any attempt to develop a rapport between researchers and programmers through a sharing and exchanging of their respective experiences

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- Many NGOs encounter problems in developing their research capacity. They also face challenges in translating research recommendations into improved programme effectiveness.

- Many NGOs, particularly middle sized and small NGOs, do not see the necessity of research or are unaware of how research can contribute to expanding project choices for development issues.

In recent years, the changing nature of international aid has created a pressure on Bangladeshi NGOs to open up their own internal research wings. This pressure originated as a result of the gradual drying up of resources from Western development agencies. Donors seek to maximize the use of remaining aid funds. They seek more feedback so as to understand the development problems (Cracknell 2000:28). Bangladeshi NGOs feel the need to increase their research capacities in two ways: first, they are under a recent obligation to highlight the impact of their project activities; secondly, since 1990 they have started to scale up their ongoing projects and to implement new projects, which are justified through the production of an objective analysis of the projects. There is a growing trend among NGOs to recognize the need to produce adequate documentation for the identification, formulation, implementation, monitoring and evaluation of various development interventions. In addition, the scope of research has been expanded to: develop proposals; capture the concrete and normative experience of managers; develop projects and programmes; assess the quality of programmes, capture the impact of development programmes; improve organisational and management expertise; identify institutional weaknesses to improve performance and manage results; capture the nature of "projectization" of

development; articulate and find a "fit" between the objectives of a development programme; identify the needs of the recipients; find a way to increase the efficiency of the organisational structure of NGOs, and finally, identify the training needs of the managers and researchers (Mannan 2000a).

6.4   NGO Power-Structure

There are multiple actors and agencies are involved in the world of development. These actors and agencies introduce new concepts, ideas and projects to beneficiaries at the grassroots. Over the years, these beneficiaries have silently witnessed the continuous introduction of new projects and the phasing out of old projects by NGOs. Perplexed by the ever-changing roles of NGOs, one female beneficiary described NGO staff as those who have:

> *Baro Bari Tero Khamer;*
> *Jei Bari Jai, Shei Bari Tomar*
> (12 houses and 13 farms;
> wherever I go, is owned by you)

People have come to realize that NGOs are non-permanent entities with fluid identity. They observe that NGOs are always introducing new ideas and projects. NGO practitioners shift their focus when new opportunities arise without completing the first task.   New projects mean new identities set against the old ones and new opportunities.   The process through which NGOs grow and expand creates opportunities for anthropological research.   In fact, the NGO sector is the largest

employment sector for anthropologists in Bangladesh. The use of anthropology is gaining momentum as, "only a relative short time ago, anthropologists engaged in consultancy were in a minority. Now they are probably in the majority, and certainly carry a considerable amount of political (intellectual) clout, ……… . The relative power of those engaged in practical work is seeing major redirections in the anthropological projects" (Morris and Bastin 2004:10).

The need for employing anthropologists in NGOs and development agencies is linked to a global shift from a 'Development' paradigm to an 'Aid System' paradigm (Crooke 1997) shaped by elements of participation . Within the frame of the development paradigm, donors were quite flexible and did not ask NGOs to report on the results for the support extended. Under the aid system paradigm, however, donors require NGOs to provide results on performance and financial sustainability. The reason for involving anthropologists stems from the fact that the majority of beneficiaries live in rural areas. Further, development policies of the past and the present do not result in a higher rate of economic growth and fail to secure the adequate participation of the poor. As traditional economic wisdom has failed, economic development has sharpened the process and inequalities have worsened. As a result, planners have become more and more concerned with improving the income levels of the poorest segment of population.

The growth of social anthropology as a body of theory with a defined methodology occurred in the areas today characterized as underdeveloped. The origin and evolution of anthropology in non-European and non-Western contexts gives it a clear advantage over almost all other disciplines that have originated in the West. Although the

strength of anthropology in studying society, culture and people is clearly established, other disciplines such as economics, project planning and management are given privilege in a development context. The weakness of social anthropology is that it does not develop models and theories to explain development and underdevelopment (Archetti 1983: 29). The outcome then is that anthropologists raise criticisms of the development models and projects, which fail to achieve the goals of development and eliminate poverty. The current approach allows anthropologists to overcome the criticism that they "are generally perceived as being highly critical of activities undertaken in the name of "development," while at the same time offering little in the way of constructive analysis or positive advice on the subject themselves" (Evans 1986:24). However, anthropologists are slowly overcoming their inherent weakness by incorporating other disciplines that strengthen their discipline (Arizpe 1996) and by making modest efforts at developing models (Sillitoe *et.al.* 2005).

6.4.1 Anthropologists and Multi-disciplinary Team

There are hardly any development research organisations or NGOs in Bangladesh that have core anthropological and qualitative research teams. Anthropologists usually become members of multi-disciplinary teams. Being a member of multi-disciplinary team comes with several disadvantages for anthropologists, particularly local ones. These result in complex relationships with the non-anthropologist members of the team. For example, many non-anthropologists portray the job of anthropologists as collecting anecdotes, case studies, etc. to complement the main report.

On many occasions, the local anthropologists' positions are justified by requiring them to assist foreign consultants, who may or may not themselves be anthropologists. Anthropologists fall into two categories: the first category are genuine anthropologists; the second category consist of pseudo-anthropologists (those not qualified as anthropologists), who are majority in number and dominate the development scene. NGOs prefer to work with pseudo 'anthropologists,' because they have found that trained anthropologists often fall into an ethical dilemma. On the one hand, anthropologists hired by development organisations are required to "respond to the clients, and in the process, accept, if not join, in crafting the stories people in institutions tell them about what they are up to and why these things are important" (Janes 2004: 26-27). On the other hand, they collude "with the powerless to identify their needs against the interest of the bourgeois institution" (Scheper-Hughes 1995:420). Therefore, pseudo-anthropologists need NGOs as their niche and NGOs need pseudo-anthropologists to write success stories for them. Even good anthropologists often compromise the content of their reports to the ultimate satisfaction of the employing organisation (Janes 2004: 22-32).

Some examples of the role of consultants, or pseudo-anthropologists, in NGOs are given below:

Example one: Jam-Jelly Anthropologist

In development, we frequently find a category of people who have attended what are generally called 'sandwich courses' at foreign universities. These are three to six month short courses in anthropology. As a result, they become the sort of

'anthropologist' popularly known in Bangladesh as a 'Jam-Jelly Anthropologist.' The metaphor 'Jam-Jelly' is used because these consultants tend to add jam or jelly to bread in the manner in which they add an anthropological flavour to their reports. When I worked at the research division at BRAC, one day the senior management instructed me that I had to cooperate with a foreign anthropologist who would apply a new participatory tool. After the arrival of the foreign anthropologist, we had long and lively dialogue that helped us to discover each other. We soon discovered that I had seven years academic training in anthropology from a Western university; and the foreign anthropologist had only six-month short courses in anthropology with a major in public health and nutrition from a North American university. Yet the foreign consultant considered herself an anthropologist, and the senior management placed more importance on a foreign anthropologist rather than a local one. Good sense prevailed however, and the consultant realised that her involvement would insult the local overqualified anthropologist. She looked for a junior anthropologist who could supply her with anthropological data to complete her report. She eventually found such a junior anthropologist.

Example two: Spouse of a Famous Anthropologist

Another informative experience for me was a debate with the indigenous wife of a foreign anthropologist. Her background was in political science supplemented by extensive and diverse fieldwork experience with her anthropologist husband. Her husband was a teacher at a North American university at the time. Her association with her husband had transformed her into an 'anthropologist,' at least in the eyes of NGO management. My problem was that she criticised my written research as

violating the norms of anthropological methods and methodology. I had a difficult time so long as she was at the research division. Once, she and her team criticised my major work on religious opposition to BRAC and NGOs (Mannan *et al*. 1994). Senior management at BRAC thought that she was right and I was wrong. Out of frustration, I requested the senior management to send the report to any foreign anthropologist to referee. The management complied with my request, and sent it to a foreign anthropologist. The comments of this anthropologist to the RED Director came to me as a blessing as he mentioned in his comments: you also may wish to read it with an eye towards rephrasing some parts. No matter what, it will not be well received in some quarters – but perhaps some of the inflammatory language can be toned down. Take the high moral road as it were."[64]

Example three: Ignorant Women and Expert's Technology

Once, I was assisting an international expert on appropriate food technology (he was keenly interested in introducing rice-parboiling technology in Chittagong). I briefed him that people in Chittagong did not eat boiled rice and rice-parboiling technology might not be accepted there. He argued that 'if we could make parboiling technology popular in Sri Lanka, then why not in Chittagong?' He either did not believe me or could not change his fixed agenda. When we went to a remote village in Chittagong, he took pains to introduce the new rice parboiling technology to rural female beneficiaries of an NGO. The women listened to all the 'good' points about rice parboiling silently and patiently for almost the whole day. The expert interpreted this patience as a good sign. At the end of the day, when the expert asked them how soon

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[64] Letter "From the Desk of Jim Ross," n.d.

they wanted to implement rice parboiling technology, a woman replied, 'Sir, we are not interested in rice boiling, because we do not eat boiled rice. We are interested in an engine that could be used to thrash rice.' This apparently upset the expert who remarked that these women were ignorant and without any future.

Example four: Where are the poor?

A multi-disciplinary team, consisting of members of an international development agency, an international NGO and a large national NGO, worked together to develop a grassroots democracy programme for the poor. The team members wanted to assess the need for democracy among the rural poor, in order to develop a democracy package to be implemented by the NGOs. The team members were given a one-day training course on Participatory Rapid Appraisal (PRA) and subsequently dispersed across the country. This team conducted several PRAs, but some elite Bengali staff at the development agency had a problem finding the 'real hardcore' poor. One day, a staff member went deep inside a village and requested a poor peasant, "*amake akta gorib khuze dao…. amra PRA korbo*" (would you find a poor person for me; we would like to talk with them and do a PRA). The poor peasant was puzzled and the rest of the team members embarrassed.

Example five: The Great Tradition and Little Tradition in BRAC

The wife of a Scandinavian anthropologist, an international consultant and political scientist, was appointed to identify problematic gender relationships within BRAC and implement a high profile gender programme. The consultant indicated in her

report that the gender problem was deeply rooted in the Great and Little Tradition within the BRAC. The consultant believed that BRAC represented a Great Tradition and its various programmes comprised the Little Tradition. She wrote in her Training Manual,

> "the big tradition is one that external observers of BRAC are familiar with: the largest development NGO in Bangladesh with a commitment to bettering the situation of the landless poor and empowering women …………. . Of the little traditions, NFPE is so new that it has yet to develop its own distinguishing cultural characteristics. HPD, its soul sister, is the current incarnation of various BRAC health-related interventions, ……..…. . The RDP culture is dominant among BRAC's little tradition" (Stuart 1996:72).

BRAC management was pleased with report, but anthropologists thought her analysis to be an abuse of anthropology. One remarked, "had Redfield (1956) known that his understanding and concept of peasant society could be misinterpreted and misused by an international consultant in 1995, he would not even write about Great and Little Tradition!"

Example six: Epidemiologist's Construction of Fake Anthropology

A senior anthropologist was employed to implement 'emic-etic'[65] methodology to some epidemiologists and researchers from different disciplines. This person was considered an anthropologist by dint of a long period of working experience with an

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[65] Emic-etic' methodology refers to the insider versus outsider, subjective versus objective view of the world. It represents important guideposts for researchers dealing with cultures other than their own (Headland *et al*. 1990).

American anthropologist. He lacked any formal academic training in anthropology. He offered a three-day training course on qualitative research and the participants became more confused about etic-emic methodology as a result. After the training, my epidemiologist colleague jokingly said, 'all anthropologists and anthropological methods are fake!' I understood my colleague's grievances and took another fifteen minutes to explain that 'emic' represents the reality of persons who live inside a village while 'etic' is the reality as seen by the outsider. I explained to him how to apply the method in the field. He became convinced that this particular tool was very useful in explaining and exploring certain aspects of village life and culture. As a result the esteem of anthropology had increased to a certain extent, at least to this epidemiologist.

Example seven: *Doing Ethnography from a Helicopter*

Often many from other disciplines take on the cloak of anthropology. In such a case, an agriculturalist converted into an anthropologist. After the great cyclone of 1991 in which millions of people died, a donor agency employed a well-connected anthropologist to assess the colossal damage caused by the cyclone in order to conduct an ethnography of disaster management. Aided by logistical support from a donor as well as a helicopter, the anthropologist flew over the disaster affected areas for a few days. The anthropologist referred to this as ethnography by helicopter.

The examples cited above may not be regular occurrences, but such incidents speak volumes about the practices and positions of anthropologists in NGOs and the development arena.

Anthropologist and the Power-Structure of NGOs

The location of an anthropologist within a whole gamut of structures and relationships is important. The location of the researcher determines the outcome of his/her research itself. The location of the anthropologist is of crucial importance because NGO and development research takes place at multiple levels and tiers, some of which are beyond the scope of anthropology. These multiple layers are the results of the process through which the development agenda and issues are developed which, in turn, shape the NGO movement. As a result, the method of inquiry varies significantly according to whether the researcher extracts information at the organisational level or the impact level, and how one analyses the different interfaces between development issues, organisations and society.

The relationship of an anthropologist to other members of a team depends not on the knowledge and skills of the anthropologist, but on the position of the anthropologist within the power structure of NGOs and development. The power structure is important owing to the fact that anthropologists can enter the development world with tools and theories that may not be always appropriate for analyzing development issues. Therefore findings which anthropologists come up with may upset many people. Anthropologists' effort to find a 'fit' with other disciplines may be greatly appreciated, although, in many cases, this may mean sacrificing anthropology itself! Anthropologists must often reach compromises with others as their future careers depend on how they deal with three important actors: the executive agencies, international financing agencies and beneficiaries. Anthropologists play creative intermediary roles in trying to secure effective collaboration between these groups

(Evans 1986:24). In other words, the anthropologist has a tricky role to play as s/he could often be caught between the interests of two or more groups and may become a scapegoat for project failure.

Despite the rhetoric of involving anthropologists in development, the fact remains that anthropologists are only used sporadically. There are encouraging signs, however, as the number of anthropologists working at the World Bank has grown steadily from twenty-two in 1992 to sixty-four in 1996 (Nolan 2002:74). A study of the World Bank suggests that there are three reasons for the sporadic use of anthropologists. These include: (a) a lack of familiarity amongst Bank staff of anthropology and the attendant problems of how to recruit anthropologists as well as how to interpret and take on board their recommendations; (b) a lack of institutional basis for the use of anthropology; and (c) an absence of in-house capacity (Mathur 1996:26).

These problems of appointing anthropologists are not confined to the World Bank; they equally applicable to other development organisations and NGOs. The relationship between the anthropologists and development agencies can become ambiguous and generate conflict. Despite the rhetoric of people's participation in project cycle management, projects today are not based directly on the needs of the people. Development agencies usually identify needs in relation to new technological means (Archetti 1983: 41). When anthropologists are employed to assess the need of the people, they might come up with findings that recommend totally irrelevant projects. Thus, the interests of project stakeholders could be put at risk. At the same time, anthropologists might depict the 'tradition and culture' which might eventually hinder the introduction of new technology. The chronic problem in development

remains: to look at people without a history who need to grow with newly introduced projects and programmes. NGOs must ensure the participation of their beneficiaries. However, at the end of project life-cycles, it is often these beneficiaries who reject projects. There are a few critical anthropological studies that show how people reject projects when projects are inappropriate to their culture and traditions (Mannan 1996; Mannan 1995a; Mannan *et al*. 1994).

6.5. Problematic Relationship between Research and Development Management

To illustrate the relationship between research and development management, two events are presented which took place before the implementation of projects. The first event deals with Save the Children Australia (SCA), an international NGO, which supports its partners in implementing educational programmes for underprivileged children. The second event took place at BRAC between its Rural Development Programme staff and researchers from RED.

The first event took place on the eve of the introduction of a new education programme by SCA. The NGO sought the help of an education researcher to implement a new approach in order to prepare disadvantaged children for mainstream schools. The basic premise of the project was to offer experience-based education with a group teaching approach. It also made provisions to have children from both underprivileged and privileged children in the same classes. The intention was that underprivileged children should learn the culture of more privileged classes, considered essential for sustaining higher education. The new approach also made provisions for the private tuition of under-privileged children, as their uneducated

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Photo 5.1: Knowledge and Capactiy Development

Source: BRAC

parents were unable to tutor them at home. The aim of the new approach was to foster the careers of deprived children upon completion of their education. As discussions proceeded, a gulf appeared between the views of the education researcher and the NGO managers. This is reflected in box 6.1.

The second event is the result of a dialogue between researchers and managers at BRAC. Each year, researchers and managers at BRAC sat together to determine the future research agenda. Although they cooperated over projects as members of the

Box 6.1: The findings for the dialogue between education researcher and NGO managers

Education Researcher's Perspective	NGO Managers' Perspectives
Emphasis on the modification of existing project structures to overcome weaknesses and strengthen the system	Required new programmes as existing project structures proved to be ineffective
Emphasis was on school-based education.	Rejected school-based education in favour of school teaching practical skills.
Emphasis on isolating children from the work-place	Wished to transform the work-place into training schools, e.g. garages and workshops to be setup as schools.
Favoured an academic curriculum to ensure a quality education.	Emphasis on the need to develop the curriculum based on practical skills acquisition.
The education researcher believed that children lacked real reading, writing and motivational skills necessary for school. Teachers could motivate children by visiting their parents.	Managers held the view that inducing life skills would not only ensure income, but would also motivate both children and their parents to send them to school.
The method and approach were designed to prepare disadvantaged children for mainstream schools	Methods and approaches were designed to impart children with vocational education so that they could contribute to the family economy
Education was seen as an external input; emphasis on children's leisure time for relaxing and playing.	Education was seen as an internal input; emphasis on utilizing children's leisure time for lessons.

same organisation, such cooperation was not without antagonism. An example of cooperative antagonism is given in box 6.2, which highlights the dialogue on the eve of determining research issues.

Although the aim of both researchers and managers is to ensure that development projects yield maximum benefit to their clients, the above dialogue box shows the gulf between researchers and managers. Development research and development practice may differ in purpose, form, content and duration, but they have one thing in common: they both seek information on people's lives, their ways of organizing

Box 6.2: Dialogue between researchers and managers at BRAC

Researchers	Managers
1. Researchers viewed changes brought about by projects with suspicion. To them, change meant losing the "old" values in favour of the "new" values which are not always helpful.	1. Managers were complacent about change assuming projects always brought changes which would help the poor. Thus, managers were interested in expanding projects.
2. Researchers measured development from either an input-outcome perspective or try to capture the process and pathways.	2. Managers saw development in terms of increasing project coverage and providing services to more poor people by incorporating them into the various projects.
3. Researchers used various quantitative and qualitative indicators to gauge poverty and the impact of projects.	3. Managers realised that project impact was not measurable with the researchers' indicators. Managers view such indicators are the product of researchers preconceived ideas on project.
4. Researchers were complacent with definitions, tables and information.	4. Managers were complacent with annual target figures and achievements.
5. Researchers discovered "problems" in the projects	5. Managers viewed the problems as insignificant
6. Researchers had more questions than solutions.	6. Managers viewed the completion or phasing out of a project as steps towards the solution of a problem. Managers were good at coming up with answers to questions posed.

themselves and acting in society (Mikkelsen, 1995:26).[66] The dialogue between the researchers and managers takes place with the implicit understanding that researchers evaluate projects in order to enhance the quality of the projects. Research issues are also formulated by BRAC management and BRAC's donors (PRRB 1994:1).

There are three ways in which communication gaps may occur between researchers and development managers. Firstly, while NGO managers represent mainstream development and implement projects, researchers seek to understand the issues when assessing and evaluating project performance. When outside researchers offer

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[66]There might be some cases where people's knowledge is ignored in favour of scientific knowledge (Alam 2001; Sillitoe 2002b)

critiques of NGO projects, they anticipate negative reactions from managers. Secondly, managers nurture the idea that researchers are like auditors, whose main task is to find weaknesses within NGO projects. They view researchers as project overseers with no realistic idea of their operational dynamics. Researchers are forever criticizing or finding faults in projects. Managers are often not in a position to accept criticism: "we have lots of experience that has been developed over 20 years, but researchers with two or three years of experience cannot grasp the realities of our programmes".

Thirdly, managers start their careers in development with little understanding of research techniques and methods.[67] At the same time, they are under constant pressure to use research findings to improve the quality of programmes. Development managers may be unable to understand how research can improve programme quality. On the other hand, researchers, with training in particular academic disciplines, are unable to capture the multidisciplinarity of project dynamics.

Both managers and researchers have a problem in common, that of understanding the complexities of development. Neither group tends to have much knowledge of development before entering into the profession. They start their careers without being familiar with the diverse tools of development research and have problems conceptualizing the impact of a project from a development perspective.

Development research tends to cause certain problems. Research attempts to address and reflect development reality, but once a report is produced, many managers fail to

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[67]Until recently, no universities and colleges in Bangladesh offered any courses in development. Since 2002, a few private universities and one public university have started courses in development and management.

comprehend the content of the report. Research reports can easily provoke controversy, contributing to mutual misunderstanding between researchers and development managers. For example, managers say, "*reports are for donors; not for us*," or "*research reports do not help us to find solutions*." Managers prefer a minimal amount of information with which to expand their programmes. Any discovery of the problem is met with sharp remarks such as "*researchers do not understand the programmes*"; "*researchers only understand their own reports.*" Similarly, researchers argue, "*our purpose is not to provide solutions; but to open dimensions for increased understanding*." Often, managers misinterpret debate amongst the researchers as conflicts within their ranks.

6.5.1 The Problems of Researcher in Development Organisation

Researchers seek to apply research tools and methods, learnt from particular disciplines, to analyse development issues. These are often linear, biased towards a particular discipline and inadequate to understand complex development problems. Apart from selecting and applying appropriate research methodology, there are significant methodological problems in evaluating the impact of development projects, which revolve around two traditions. The first tradition is set by a debate between process analysis and the outcome model. This debate takes place primarily between economists and anthropologists. While economists evaluate a project by looking into input and outcomes, anthropologists evaluate projects from process perspectives. Economists test whether a modelled process is consistent with measured outcomes (chosen levels of farm inputs, rates of inflation, etc.), while anthropologists

analyse outcomes in terms of relationships between people with on emphasis on the structure and function of these relationships (Bardhan 1989).

The methodological concerns loom large in research, often seen as a waste of time by managers. The researchers themselves often struggle to choose appropriate methodologies before any research can begin. This often leads to arguments between economists and anthropologists, each group trying to negate the other's methodologies. Anthropologists tend to think that researchers with quantitative methodologies formulate questionnaires for the sole purpose of narrowing down the issues in order to discover what they set out to "discover": neither more/less. On the other hand, economists accuse anthropologists of being vague and being unable to generalize findings which can be usefully compared with findings from other projects. Indigenous anthropologists have to occasionally work with both foreign anthropologists and pseudo-anthropologists. Their findings could easily be complementary, since indigenous anthropologists tend to have intimate knowledge of subject while the foreign anthropologist employ the latest methodological tools to which indigenous anthropologists can rarely gain access.[68] However, this dynamic may also prove a source of tension. Foreign anthropologists usually prefer to work with young local anthropologists. The advantages of this relationship for the young indigenous anthropologist are clear: it is an opportunity to learn about the application of anthropology to the study of development from foreign anthropologists.

Anthropologists in development usually work with researchers from various disciplines. Indigenous anthropologists tend to become junior partners in research

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[68]One of the problems encountered by indigenous anthropologists is that Bangladesh has very poor library resources and does not have access to the latest publications which are very expensive to buy given the average local level of incomes.

teams. As a result, indigenous anthropologists in multi-disciplinary research teams typically have to deal with (i) a supervisor, who may not be an anthropologist; and (ii) team members, who are not anthropologists either. Moreover, the non-anthropologist senior members often dictate the terms of anthropological research. They may undermine anthropological viewpoints. However, in multi-disciplinary situations there is a tendency to scale down each individual discipline in order to seek a 'fit' and integrate research findings. This often forces anthropologists into simplistic analysis.

There is considerable scepticism about the contribution of anthropologists to NGO research in Bangladesh. Firstly, development professionals are often unsure what anthropologists do. Anthropologists are not necessarily familiar with the research methods of economists, sociologists, engineers or technologists, or quantitative methods more generally. Secondly, the transferability (or relevance) of anthropological knowledge of a particular society to other societies remains doubtful (Evans 1986:27). Tensions can arise in any multi-disciplinary team. What appears to the anthropologist as a large difference in social status, for example, may appear insignificant to an economist (Worsely 1971). The resultant situation becomes a conflict of perspectives as respective researchers analyze development through different research 'windows.'

In dictating the terms of anthropological research in order to establish the supremacy of their respective disciplines, non-anthropologist senior members of research teams serve to undermine anthropological theory. This often leads to situations in which anthropologists are accused of writing anthropological fictions about societies and development.

As mentioned earlier, in most cases, managers expect researchers to justify their actions and praise the programmes instead of critiquing the project and the NGO. Wide gaps persist between the research and the programmes of an NGO. Programmers understand the figures, statistics and numbers but not the qualitative data. To them, qualitative data represents not much more than anecdotes and case studies.

In the case of researchers conducting studies in multidisciplinary teams, the gulf between differences in attitude and understanding can lead to confusions on two levels. Firstly, within a single report, different chapters and aspects may be written by researchers intent on establishing their own discipline's supremacy. Secondly, researchers must reach a compromise of their own discipline's tendencies with those of their colleagues' disciplines. The outcome is that each of the disciplines becomes watered-down and loses its relevance.

6.5.2   The Problem of Managers in Understanding Research

The acceptability of research by NGO managers and practitioners is of crucial importance. The acceptability of a researcher, regardless of whether or not s/he is an anthropologist, depends to a large extent on how well NGO managers understand his/her research and accept the research recommendations. Perhaps, because of the lack of research experience, managers develop an "anti-research," "anti-knowledge" and "know-it-all-attitude." They are apprehensive of research which opens up new development questions and tend to ignore critical reports. Managers expect researchers to justify their actions and praise programmes, rather than offering

critiques and highlighting the negative impacts. The problem is that while many managers may be good at the implementation of projects, they are unable to analyse issues and innovate. Managers not only manage projects, but are also involved in the continuous process of attempting to solve day to day problems. The ability of managers to conduct such analysis may lead them to think that they possess research skills.

NGO staff are the managers of the development process. They are highly motivated to achieve their project targets. They make great efforts to achieve annual project targets, but such project targets may not necessarily fit with the ultimate objectives of the project beneficiaries. In the absence of any fora for discussion of such problems, managers tend not to have appropriate avenues through which to share their experiences. Their experiences are often not retained or recorded. Managers' experiences are often manifest in authoritative control over their subordinates. In most cases, their loyalties lie with their project and organisation. They are not 'discoverers;' rather, they abide by the rules, regulations, procedures and guidelines of the projects. Moreover, in development programmes managers not only manage projects, but are also involved in continuous processes of problem solving. In using their intuition to provide "answers" to problems, managers occasionally conduct analysis. Such analysis is rarely in the form of 'solutions' to problems.

Project staff members desire immediate solutions to their problems. Managers want any research be to completed within 15 to 30 day. In reality, even minor qualitative studies take at least five to six months to complete. Researchers are often unable to provide instant solutions, owing to the time required to identify and analyze problems,

as well as to produce reports and recommendations. It is often the case that in the managers' minds, researchers take too long to complete their studies. By the time researchers have identified and analysed the problems and made recommendations, managers have already gone ahead with the project, "resolved" the problem and have possibly created other new problems. By the time reports are submitted, projects may have changed their focus. Project staff may have changed their priorities and be faced with new problems. It is not easy to disseminate research findings in this environment.

The overall problem is that the development mangers are unable to use research findings to improve their programmes. Development managers complain that they seldom understand the research. Moreover, evaluation reports that aim at improving the quality of programmes and projects might not have any relevance to managers. They also claim that researchers evaluate projects without having any proper understanding of project dynamics. More importantly, managers are often puzzled by research findings. The language of researchers, which tends to be highly theoretical, abstract, subjective and figurative, is not easily communicated between the different levels of programme staff. Managers, rather, rely on modules and instruction manuals to run their programmes. Programmers feel comfortable with operations management and development management modules rather than debating issues such as institution building, capacity development or good governance with researchers. Whilst researchers are occupied with conceptualizing development, the programme moves ahead without any development theory being employed. The apparent gap between the two groups continues to grow.

6.6. The Field

Managers conceptualize their project activities in terms of 'the field[69].' The field is a project activity that has to be understood experientially within changing contexts, where projects are phased-in and phased-out. The continuous phasing-in and phasing-

Photo 5.2: Participatory planning with group members in the field

Source: BRAC

out of projects changes the context of development. The changing context creates spaces for new projects without questioning benefits of old projects to the poor. The development context changes with the life cycles of projects. This changing context, in relation to project growth, results in the expansion of development spaces linking transcultural values to poverty alleviation endeavours. Thus, in 'the field,' projects are evolved from transcultural values such as gender and human rights which seek to

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[69]This is entirely different to what an anthropologist means by the term 'the field.' The field means either different geographical locations, or the notion of "other" (Gupta 1997).

engage the poor in the achievement of development goals. Researchers often miss out on this point because they participate, in most cases, in the final phase of a project life cycle. Without an in-depth knowledge of 'the field,' researchers evaluating projects can create hostility. The hostility that managers show towards researchers relates to the notion of 'the field.' Managers believe that it is not possible to carry out effective research without intimate knowledge of 'the field.' The longer one engages in field research, the more one gains experience from participation, allowing one to deconstruct theoretical orientations and academic biases.

The idea of 'the field' creates a boundary between managers and researchers. On the one hand, although managers view development from the inside in their daily interactions, they are unable to represent development reality in their reports. On the other hand, researchers view development from the outside, but comment on development using their own disciplinary biases, which may not reflect manager's experiences. Managers assess research performances by their exposure to 'the field.' They have three categories of researchers in mind: The first group includes experienced researchers who have extensive experience and exposure to 'the field,' allowing them to understand the experiences of managers. The second category consists of researchers who locate themselves between the research world and 'the field.' These researchers understand less about 'the field,' but make a real effort to develop an understanding of the projects and inform their theoretical understanding with field experience.

The third category includes the majority of researchers, both indigenous and foreign. Their ideas tend to be shaped by preconceived notions and theories. Visiting the field

with such predetermined ideas may result in tensions. Many researchers with positivist ideas fail to capture the learning experiences of managers. Priority is sometimes placed on western development theories and assumptions which results in a confused analysis of the indigenous development reality.

In most cases, managers ignore researchers or often provide them with information which researchers expect to find based on their disciplinary biases. In the words of a manager: "we tolerate consultants and researchers because of donors. It is worse in the case of foreign consultants who are like migratory birds hardly understand development."

It is a common experience among programmers that consultants and researchers seeks only information and use it to write voluminous reports. Researchers look into the transcultural values, and not the pathways between "inputs' and "outputs." Thus the perceptions of researchers are largely construed the impact of the projects on the poor and how the poor have benefited from the projects.

Over the years, hostile attitudes regarding normative experiences of researchers, particularly foreign consultants, and the employment of expatriates by the elite NGO management, has led to much staff discontent. The mismatch between the positivist approach of expatriates and experiential learning of local staff is largely interpreted as management inefficiency by the senior management level. A manager remarked, "Why should we learn about our problems from Westerners? We have a lot of experience in changing women's social and economic status, but suddenly researchers discover that we are wrong because they have their latest theories about women and

poverty." Researchers are usually unable to read the hidden transcripts. They are considered "problem creators" and "problem solvers" based on their recommendations. Managers are considered "decision-takers" and "decision-makers" as a result of their project implementation.

The fact remains that many development managers understand research, and similarly, many researchers understand programme realities. Development managers possess a wealth of experience, but often fail to make the most of their experience. Researchers, in carrying out research and evaluation by observing project outputs and impact, tend to ignore the learning experience of managers which shapes the impact of the project.

6.7   Strategic Research and Development

Does research matter from the perspective of Bangladeshi NGOs? Do NGOs use research findings to improve the quality of their projects? The answer is more often negative than positive. When researchers attempt to analyze development processes, they may find research tools and methods gained from their academic background to be inappropriate. Development research requires experience based on interdisciplinary research methods in order to analyze the complexities of development. The implication is that researchers invariably end up producing strategic research papers instead of giving direct feedback on projects in an effort to appease the key stakeholders (viz. donors, NGO managers and the poor)

The problem between the researchers and managers cuts deeper than their varied exposure to development realities, methodological reorientation and the field. A core reason for this divergence could be how the research reports represent the poor and poverty in general to the donors. Donors tend to assume that NGO managers carry out their work for the good of the poor, but often researchers' evaluations of projects can subtly challenge the work of the managers. Indigenous researchers, as insiders, are more feared than foreign researchers as NGO managers believe that they are more likely to discover problems with development programme or local management than foreign researchers.

Strategic development research appears to be problematic for both researchers and NGO managers. Some managers make systematic efforts to undermine the researchers' capacity to understand projects and programmes as ongoing processes. Researchers have yet to develop the ability to defend themselves effectively. Development research requires experience of interdisciplinary research methods in order to analyze the complexities of development.

NGOs expect research to investigate the impact of their projects on poverty. In reality, research becomes a strategic tool employed in order to comply with the donors' paradigm; through their output researchers aim to mirror the donor's point of view. Unfavourable research output may result in a curtailment of funding. There is thus a pressure on researchers to 'filter' research results in such a way that the organisation or project retains donor support. For example, NGOs desire strategic evaluation reports to show the impact of their projects on poverty. Experience suggests that

donors use a positive project reports as a pretext to phase out financing or negative reports to stop funding.

Moreover, in focusing on mere impact studies, development research ignores an important aspect of development knowledge. NGOs have generated new knowledge which has become the logical outcome of development intervention. However, there has hardly been any attempt to make use of this knowledge; NGOs have neither the funds nor the capacity to do so. Another important point is that by conducting strategic research, researchers aim to mirror donors' thought processes. A research report can more accurately be thought of as a representation of local reality within the donors' paradigm. For example, NGO's have helped to create the belief that development is possible without government intervention. NGO interventions have developed a mentality amongst people in favour of private initiatives, a belief that they can achieve the necessary results themselves, instead of depending on the government. This aspect is never researched.

The problem of research into project evaluation revolves around the question of the effectiveness of the project. However, it is much more important to focus on how donors will perceive the project having read the report. Research then becomes a strategic tool to win the support of donors, and the issue of poverty elimination becomes sidelined. Strategic research tries to respond to transcultural values regarding poverty alleviation rather than highlighting the strengths and weaknesses of the project. A report may highlight a problem in such a positive way that it secures donor funding for a few more years. Research reports must primarily satisfy donor agency staff, NGO manager as well as government officials.

6.8: Discussion and Reflection

Development research has three dimensions: skills, purpose and negotiation. Development research is a new multidisciplinary research area which requires innovative skills, tools and methods to capture and gauge the various aspects of development. The present problem of researchers is that while they may have incorporated research skills from their respective disciplines, they fall short in terms of multidisciplinary methods. This may be a potential source of conflict because analysing development from a particular academic discipline may not only lead to the accusation of bias, but may also invite criticisms from other disciplines and development managers.

The premise of development research is its readiness to respond to new the development agenda while not losing the experience gained from the old agenda. This calls for an upgrade of existing skills and also the adoption of new skills in three areas. First, research requires an analysis of the new agenda, its issues and concepts in order to develop project structures. Secondly, research skills demand continuous feedback to the ongoing projects in order to improve their quality. Thirdly, research skills also require the capture, assessment and measurement of project impact and an understanding of the relationship of individual projects to wider society.

Development research often faces dilemmas in determining its purpose. Often the intention is to gauge the benefit of projects to the beneficiary, but expectations of research may appear different. Development managers may expect research to praise

the quality of their project, while donors often expect confirmation that they have funded a good project.

Development research is commissioned after a process of negotiation between donors, development practitioners and researchers. The nature of this negotiation often demands a strategic research plan yet the success of projects is usually highlighted to everyone's satisfaction. This is why we find that researchers often fail to provide a critique that would improve the quality of projects.

The next chapter (chapter 7), examines the relationship of BRAC to, and the impact of its projects on, wider society. It shows how BRAC interventions have brought structural changes in society in which women's role and position are critical.

CHAPTER SEVEN

SOCIETY AND VILLAGE ORGANISATION

7.1. Traditional Social Structure

This chapter examines the processes of social change and conflict in a village life influenced by the activities of NGOs. We understand that the development activities of BRAC bring changes and transforms social structures and relationships. However, there is scarcity of anthropological studies which reveal how BRAC's methods and approaches not only change social structures and relationships, but also contribute to the emergence of new forms of organisation. We have selected a village in Matlab Thana of Comilla district to illustrate this phenomenon. For this purpose, this chapter is divided into two parts. The first part discusses three important organisations: descent and lineage (*bangsha/gusthi*), the local socio-juridical institution (*samaj*) and BRAC's Village Organisations (VOs). The second part of the chapter examines the rise of a new form of matri-focal kinship as a consequence of the impact of VOs on the traditional organisations.

PART I:

7.1.1. Descent and Kinship

In villages, people live in several localities known as *paras* and each *para* comprises several *bari*. A *bari* is a cluster of households (*grihisto/khana/hissha*) linked through

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kinship. A *grihisto* is a household which owns land and ensures the supply of food to its members throughout the year. *Hissha* is a household which cannot ensure food to its members throughout the year. These households are bonded, loosely, by several descent groups. Often people use two alternate terms, *bangsha or gusthi,* to refer to their descent group. A descent group may spread over several *paras*. Among the poor, the term *gusthi* is more commonly used than *bangsha.* In rural life, *bangsha* and *gusthi* membership are defined according to the individuals' relationship to the actual or assumed ancestors' *gusthi* identity.

The social stratification of village descent plays a critical role in determining the respective ranks, statuses and identities of people. In general, people divide descent into high *bangsha Ashraf* and low *bangsha Atraf*. The high *bangsha* comprises of *Sayeed, Sheikh, Pathan, Khondoker, Khan, Kha,* etc., and the low *bangsha* comprises of *Golam*, *Mir*, *Pramanik, Chowdhury,* etc. *Sayeed* is recognised as the highest rank because of the group's genealogical connection to the holy Prophet Muhammad. *Sheikh* refers to the Arabian tribes and *Pathan* indicates the ethnic group of present-day Pakistan and Afganistan. These ethnic groups or tribes immigrated to ancient Bangladesh at a time when Islamisation (1200-1700) took place (Mannan 2002, 1990b). In theory, people trace their descent from a founding ancestor, but fail to link themselves genealogically to a specific ancestor. At present, one enjoys a higher rank if one can establish the external origins of ancestors. On the contrary, one's rank goes lower if origin lies in an indigenous group and occupational categories. The *bangsha* categories not only assign and place actors according to social status, but also represent accepted norms.

Bangsha refers to either the actual or the mythical first ancestor in the distant past, with or without drawing a definitive genealogical linkage, and it has a wider connotation and meaning than *gusthi*. *Gusthi* refers to a recent known ancestor i.e., of no more than three generations in the past. For analytical purposes, if we consider *bangsha* to be a lineage, then *gusthi* may be thought of as a lineage segment. Literally, and in practice, *gusthi* is laden with "patri-bias" connotations, i.e. "*bap-er gusthi*" (father's lineage); although people sometimes refer to *"ma-er gusthi"* (mother's lineage) as well. *Gusthi* is a term for a group of households or families, all of whom are related agnatically, with the exception of in-marrying wives and out-marrying daughters (Aziz 1979:14). Therefore, *gusthi* can be understood as a localised patrilineage segment with which one resides in a peasant homestead (Bertocci 1984:139). However, *gusthi* has significant implications on affinal kin and connections with less direct emphasis on patrilineage (Arefeen 1986: 65). It is therefore necessary to explain the *"ma-er gusthi."*

Ma-er gusthi does not produce any specific pattern. It depending on the woman's lineage connection, i.e., whether she marries endogamously within the same *bangsha* and *gusthi* or married exogamously. There are three forms of *ma-er gusthi*. In the first form, women are considered to have dual *gusthi* membership after marriage. Upon marriage, Muslim women acquire membership of their husband's *gusthi*, and they retain membership of their fathers' *gusthi* (Aziz 1979:25). This is primarily the result of their partial legal entitlement to their parents' and husbands' properties under Islamic inheritance law[70]. In the second form, the affiliation with *ma-er gusthi* may be attributable to *bangsha* endogamy, when women marry their own patrilineal kin.

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[70]Islamic inheritance law recognises that females will receive half of their male kin's and 1/8th of their husband's property (Mannan 1990b: 101-106).

This demonstrates the importance of kin from the mother's side being linked through the ancestor's daughter within the *gusthi* structure. In the third form, a few families have a *ghor-jamai (ghor* is house and *jamai* is son-in-law) who moves after marriage into the father-in-law's house, but not his lineage. However, one should be careful not to confuse the *ghor-jamai* phenomenon with the uxorial residence (Arefeen 1986:67). *Ghor-jamai* refers to phenomenon more significant than just the uxorial residence and indicates a change in kin group. In such situations, the son-in-law does not acquire the *gusthi* membership of his wife, but their children acquire loose membership of their *ma-er gusthi*.

People try to identify their *gusthi* to a man of wealth, respect and renown. Both rich and poor kin are recognised by their *bangsha* and *gusthi* identities. All *gusthi* and *bangsha* relatives whether near or distant, are termed 'kin' [*atmiya-swajan*] (Aziz 1979). However, in cases of conflict, marriage or alliance making in village politics, some kin are excluded in favour of the inclusion of non-kin. There are constant alliance shifts. If two ancestors, especially two brothers from an earlier generation, became economically and politically powerful, then their descendants try to emphasise their superiority, by verbally belittling and slandering the founders of other *gusthi*s. In some cases conflict between some members of two descent lines that have a common origin may appear and the disputants may be reluctant to recognise relatedness to the same *gusthi*, but usually people do not deny others *bangsha* origin.

7.1.2 Samaj

Samaj groups, which are determined by kinship and descent, govern the socio-juridical functioning of villagers. Each village has one or more *samaj* which are as old as the villages themselves, and involve a number of spatially continuous households belonging to one or more patrilineages and kinship groups. The head of a *samaj*, a mature person in the community, is known as the *matbar*. In addition to the *matbar*, the older members of the community also exert their influence on the decision-making of the *samaj*. Across Bangladesh, *samaj* is the most visible form of social grouping, which interlinks virtually all segments of the peasantry (Adnan 1997:277). Although *samaj* is built on the lineage structure of *bangsha* and *gusthi*, it may include non-kin members of the village. In reality, *samaj* operates as social grouping. Often, the courtyards of mosques, or the *bari* of the richest person in the village, are the centres for organising *samaj* activities. This acts to give religious leaders power by integrating *samaj* activities with religious activities. The *samaj* also has a civil society role to play in disaster management (such as mitigating flood effects), constructing bridges, mosques, schools, etc.

A difficulty in conceptualising the *samaj* is that it is in a state of continuous flux due to new alliance formations. This is the result of *dola-doli* (factional politics). *Dol* means faction, *dola* stands for casting a stone with intention to harm others and *doli* refers to the politics between factions. *Dola-doli* makes *samaj* faction-ridden. It takes place over a range of issues and events such as precipitating factors, conflict, adversaries, politics, divorce, land dispute, illicit sex, religious tension, etc. People often form *shalish* to tone down *dola-doli. Shalish* is an integral component of *samaj*.

Shalish is an Arabic word meaning arbitrator. Not all tensions and conflicts result in *shalish* formation. Usually, *shalish* occurs when a sequence of incidents disturbs village mores and morals with the anticipation of conflict in the public life of local society. It can describe the process of mediation with some emphasis placed on the people who mediate or act as *shalishkar*. *Shalish* is an indigenous court for dispute resolution, as well as for maintaining law and order, local norms and traditions (Rahman and Islam 2002:108-150).

It is possible to map out the politics of *dola-doli*. A case study is presented below to show how an event can spark a series of interactions among actors culminating in *shalish* formation. .

Diagram 7.1: Politics of *dola-doli*
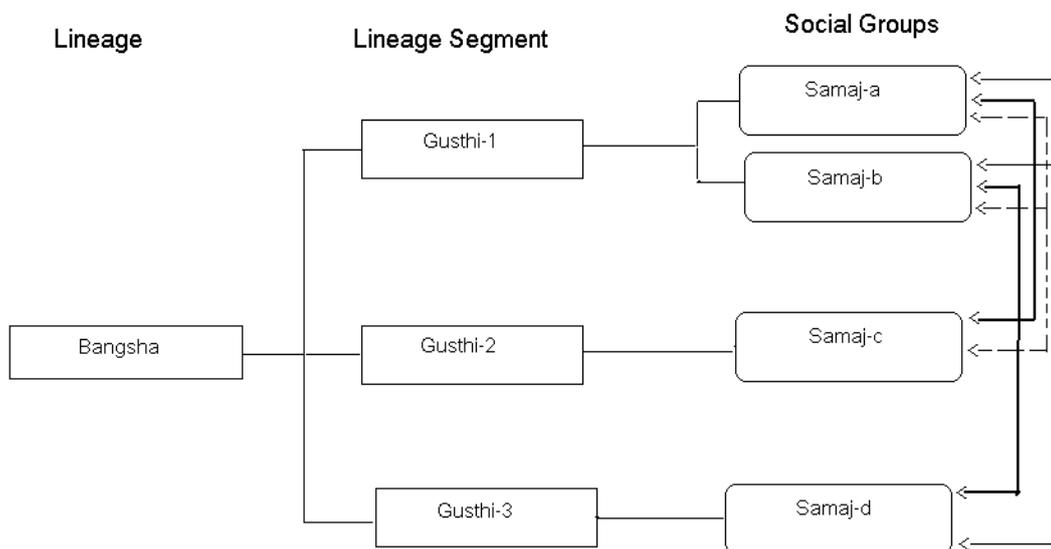
In diagram 7.1, a large high *bangsha* Sayeed has produced three *gusthis* over the years. *Gusthi-1* has two *samaj: samaj-a* and *samaj-b* headed by Shamim and Hadi respectively. Shamim is a *bhagina* (ZS) of Hadi. Shamim's father moved into this *Gusthi* after marrying Shamim's mother. Hadi is a religious and pious person, but

Shamim is a rural tout. A tout is a person who may be involved in many fraudulent transactions and generates friction, tension and conflict among people from which he gains. *Gusthi-2* has one *samaj, samaj-c* headed by Liton. He is a member in *union parishad* (local government) and popular with the poor villagers. His two wealthy *chacha* (FB), Azhu and Mozu are settled and live in the city. They cultivate rural connections because of their large inherited landed properties and Liton maintains and looks after these properties. Azad is the head of *gusthi-3* consisting of *samaj*-d from a neighbouring village. Azhu of *gusthi*-2 married Azad's sister Khoku. All these *gusthis* have non-kin members whose support is critical in carrying out different activities in the villages.

The relationship among these three *gusthi* can be analysed at two levels. First, all *samaj* have standard norms and nuances, and maintain community cohesion by applying collective sanctions. These may restrict individual actions, implicit in expressions of affirmation such as *shobai bole* (everybody says), *shobai kore* (everybody does so) or *manshi mondo koy* (people speak badly of), etc. (Kotalova 1993: 41-42). All families in the *samaj* must be invited as guests to weddings, circumcision ceremonies, funerals, community feasts, etc.. Secondly, these *samaj* may enter into conflict, quarrel and rift on any silly matters. In general *gusthi-1, gusthi-2* and *gusthi-3* maintain cordial relationships.

Given the above scenario, we witness a sequence of events which leads to the formation of *Shalish*. The process begins with Khoku. She came to the village on the eve of *Eid-ul-Fitr* (a religious festival) to distribute *zakat* (religious tax). Usually, Khoku hands over the *zakat* money to Liton's mother who later distributes it at her

discretion. The distribution of *zakat* enhanced the status of Liton's mother, particularly among the poor women. Now Shamim, at some point prior to Eid, convinced Khoku that Liton's mother misappropriated the *zakat* and favoured nepotism. This accusation incited Khoku and she took the decision to distribute *zakat* by herself. She came to the village and stayed at Liton's house. But this year, instead of engaging Liton's mother, she took the assistance of Shamim's wife in distributing *zakat*. This incident gave Shamim an opportunity to spread the rumour that Khoku no longer trusts Liton's mother but trusts Shamim's wife instead. This rumour lowered the status and reputation of Liton's mother. A few days later, an argument broke out between Shamim and Liton's mother. Liton's mother angrily addressed Shamim as "*bhaza*" (impotent). This remark insulted both impotent Shamim and his wife. The quarrel did not remain confined within two families, but spread to all four *samaj* members. Meanwhile, Liton's mother complained to Mozu to take punitive measures against Shamim, but the urbanite Mozu ignored it as a matter of silly village politics.

When Shamim heard that Mozu knew about the incident, he anticipated a potential backlash. Shamim rushed to Khoku and told her a different story. In Khoku's words, "Shamim told me that Liton's mother requested Mozu to take punitive action against Khoku because she distributed *zakat* without the consent of Liton's mother." Khoku again believed Shamim's story and became furious. Without discussing the matter with Mozu, Khoku angrily teased Mozu's wife Sonia questioning her as to who gave Mozu the authority to take action against her. Sonia simply expressed her ignorance, but informed her husband. Meanwhile, both Mozu and Azhu became aware of intense allegations involving aftermath politics around *zakat*. Lately, Mozu discussed the matter with Azhu and requested a *moulavi* (priest) of village mosque for advice.

The village mosque is a central place for politics. This mosque was built at the initiative of Hadi and the late father of Liton, but heavily financed by both Azhu and Mozu.

The *moulavi* took immediate action because he was in the payroll of Mozu. The *moulavi* confirmed the incident and Mozu asked him to organise a *shalish*. Hadi opposed Mozu's move because he was a village *murrabi* (elder kin) and felt that Mozu should have asked for his permission to initiate *shalish*. Hadi's interpretation was that Mozu tried to insult his elder *murrabi* by empowering a non-kin *moulavi*. Hadi realised that if *shalish* was initiated by the *moulavi,* his own social power and status would be undermined on two grounds. First, the power of the *moulavi* would increase as he maintained a close relationship with Liton. Secondly, although Shamim did wrong, Hadi as his *mama* (MB) ought to protect him.

Meanwhile, the *moulavi* mobilised the village women in favour of Liton's mother. The *moulavi* has access to all women. According to village tradition, all rich households prepare and offer the *moulavi* breakfast, lunch and dinner in cyclical order with a specific food-itinerary. This gives the *moulavi* an opportunity to develop rapport with wives. This is especially true during lunch, when most of the men were not at home, and wives can take counselling from the *moulavi*. They chat, discuss and share their *shukh-dukku* (happiness and sorrow). This rapport of the *moulavi* with the women folk made him trustworthy in the women's sphere as a moral leader.

In the meantime, Shamim met Azad of Gusthi-3 and informed him that Mozu initiated a *shalish* resulting from a conflict between Khoku and Liton's mother. Any judgment

in favour of Lition's mother might stigmatise Khoku's and Azad's family reputation. Azad now supported Hadi, who could protect the dignity of his sister and his own family reputation.

As tension mounted, the whole village was polarised and all *samaj* agreed to form *shalish* for Shamim's trial. They realised that if they became involved in mud slinging and slandering each other, their *bangsha* reputation would be stigmatised. However, *samaj-a*, *samaj*-b and *samaj*-d formed an alliance to oppose *samaj-c*. In *shalish*, a consensus was built quickly and agreed that Shamim was guilty of two wrongs. He not only insulted his elder and lineage kin, but he also insulted a woman of high *bangsha*. Shamim admitted to his mistakes and apologised to his cousin Liton, who pardoned him on behalf of his mother. Liton's mother, a high *bangsha* woman was absent from *shalish* which took place at the premise of mosque.

The alliance formation also changes with events. In the case of local elections, *samaj*-a, *samaj* -b and *samaj*–c made an alliance to work for and support Liton's victory against *samaj*-d who supported another candidate in the *union parishad*. This alliance took a new turn, when Liton decided to perform *Urs* (death celebration) for one of his *pir* (spiritual leader) ancestors. Both *samaj*-b and *samaj*-d, under the leadership of the *moulavi* made an alliance to oppose *samaj*-a and *samaj*-c who organised the big *Urs* festival. The *Moulavi,* as an orthodox preacher, believed in religiosity whereas devotees of *Pirs* believe in spirituality and religious plurality.

The *dola-doli* is part of a broader process of erosion of the *gusthi* groups which can result in the loss of power due to the breakdown of joint families and the simultaneous

growth of nuclear families. Other factors having the same effect include the rise of an educated class, extended reach of state administration into the heart of villages and increased scope for diversified livelihood opportunities for the poor. Such changes have brought about an erosion of the traditional structure of loyalties to elders and patrons who primarily exercise power through high *bangsha* status and control over lands (Jansen 1987). The weakening of power of the *samaj* is also associated with the (i) declining centrality of land in rural life, (ii) gradual dominance of modern seed-fertilizer-irrigation technology over traditional modes of ploughing and rain-fed cultivation (Alam 2008); and (iii) emergence of women-only associations organized by NGOs (Mannan 2005).

7.1.3 BARC and Village Organisations[71].

BRAC initiates activities in each area of its operation by mobilizing women through the formation of Village Organisations (Mannan *et al.*1995a). Village Organisations (VOs) provide the venue for transactions between the poor female beneficiaries and BRAC staff. For the first time in their lives, women are mobilized through purely female VOs. More than 90 per cent of BRAC's 21 million members are women who receive direct benefits such as credit, appropriate technology, education, health services, etc. through its various programmes.

VOs are outposts of BRAC's organisational outreach wherein peer pressure is applied on group members to attend weekly meetings, borrow money and repay weekly

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[71]My narrative on VO formation was developed over a period of six months (Februay-July, 1995). I accompanied POs almost daily to various villages, to formulate and organize VOs.

Photo 7.1: VO Meeting

Source: BRAC

instalments. Village Organisations play a critical role in building the capacity of group members to not only to save, but also to enhance their capacities to borrow money in increasing amounts from BRAC's coffer (Mannan 2009a).

Prior to forming a VO, BRAC establishes a local office and carried out a survey within a 10-mile radius to identify the prospective and potential target groups (TG).[72] The BRAC then sets a yearly target for POs to form VOs. The POs act as catalysts, playing an instrumental role in VO formation. The ways in which a PO mobilizes a VO may have consequences for the subsequent development and continuation of the VO. During the initial phase of intervention, the concern of each PO is to identify the TGs and convince them to form and participate in VOs. It is fair to say that there is no single strategy or common formula which may be applied to convince all the poor.

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[72] Selection criteria of VO membership dictates that potential members should not own more than 0.50 acres of land or sell more than 100 days of physical labour in a year.

The way staff approach mobilizing women and forming VOs varies greatly according to personality, experience, etc.

A successful PO is able to make convincing arguments. The strategies employed vary according to situations. When a PO first enters a village, he attracts a crowd around him. After observing the villagers, he decides how to deal with their curiosity. A PO tries to discover the local people's perception of BRAC and whether or not they have knowledge of its activities. This helps him to establish a strategy and initiate a dialogue, explaining to the villagers what BRAC is all about. In my experience, I came across three situations:

- a new area where people have no prior knowledge of BRAC activities;
- areas where people are aware of BRAC, but know little about it;
- areas where people are willing to form new VOs due to the trickle down effect of an existing BRAC VO.

7.1.3.a A new area where people have no knowledge of BRAC

When a PO reaches a village, he first tries to identify the poor households. He must find persons with whom he can start a dialogue. This may be viewed as a first step towards gaining entry. He may settle on a seemingly friendly man, certainly not a woman, with whom he can initiate conversation. The approaches vary according to age. If he meets an elderly person, he begins by greeting him politely. If he meets a younger person, however, the PO begins by asking after the welfare of his family. Local people may also, out of curiosity address the PO with questions such as: Who

are you? What do you want? Are you married? Such questions are advantageous for the PO.

When they have become more familiar to one another, the PO usually asks more intimate questions of the villagers. These could include: Do you have children? How many? Do they attend school? Are they married? The PO usually encourages his respondents to narrate their life story, so as to give them the feeling that they are of 'importance' to him. The PO learns from experience that when educated persons listen attentively to the life story of the poor, the latter feels good, which in turn may lead to him being more forthcoming with information.

When POs visit households, they are usually offered chairs or stools to sit on. As a matter of strategy, POs often sit on the floor despite such offers. This may, at first, embarrass villagers, but subsequently please them. They are embarrassed to see an educated outsider sitting on the floor, but later they are pleased as, in doing so, the newcomer avoids establishing social difference. Villagers realise that they do not have to worry about arranging stools or chairs, as they would be expected to do for a superior. The PO will sit for hours, chatting about the family's well-being and its problems. If the problems concern illness, the PO may offer advice about the treatment. If a child comes near, he notices and may see to engage him/her. During the conversation, the PO usually tries to stimulate discussion about exploitative relations between poor and rich by invoking a relative sense of deprivation. A typical comment may be: "if a rich person visits you, then you will offer him the best of what you have in your house, but when you visit the rich, they will g only give you a *pira* (stool) to sit on."

Whatever is discussed, the aim of POs is to identify people who can mobilize and influence other poor people to join and form a VO. POs try to cultivate fictive kinship relationships with the prospective TG. For example, if a PO meets an elderly woman, he addresses her as *chachi* (FBW) and says: "I am like your son. Why are you too shy to come in front of your son?"[73]   When a PO talks to male kin, women usually gather around and watch from a distance. POs generally avoid women, because in many villages people consider it a sin to interact with unknown men dressed in "trousers and shirts." Moreover, a direct approach to women will certainly upset the traditional norms, resulting in a probable backlash as it violates village customs and religiosity.

Women remain quiet initially, and instead listen with curiosity to discussions between their male kin and POs, especially those which occur within the homestead. The PO may use various ploys in order to draw the attention of such curious women. One way to create communication is to pretend that he is thirsty and request the husband for a glass of water. Having drunk the water, he may loudly praise the freshness of the water and the cleanliness of the glass it was brought in. The purpose of such a ploy is to send an indirect message to the wife and communicate with her.

POs initially talk little about the formation of VOs, but make frequent visits to the village so as to familiarise themselves with the poor. The PO, gradually introduces the idea of VO formation, by pointing out that every other group has its own *samity* (cooperative) except the poor: workers have trade unions; bus and truck drivers have drivers' unions; rich bureaucrats have their own associations, while the poor lack anything.

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[73] PO tries to establish fictive kinship wherein the term *bhatiza* (HBS) is used as a metaphor for son.

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7.1.3.b People are aware of BRAC

The strategy of POs differs considerably in situations where people have some prior knowledge of BRAC. Even then, POs must be confident that they are initiating dialogue with the appropriate people. For example, in searching for prospective TGs, we entered a village where we met a man. Owing to our assessment of his debilitating health, we initially thought that he might fall within the prospective TG category. A PO approached the man by addressing him:

> "salaimaliakum chacha! How are you? We are visiting your village to look
> into the general welfare of village folk."

The man, without paying attention to what we were saying, instantly asked us who we were and what we wanted. The PO responded, "we are from BRAC and have come to observe the locality." Perhaps he did not believe us and thought we had ulterior motives. He asked whether we had come to survey the village in order to help the villagers. Instead of giving him a direct answer, the PO asked him: "where is your *bari*?" and "how many children and brothers do you have?" The man then began, enthusiastically, to describe his family and said that his brothers were working in the Middle East and remitting money to him. During the course of our conversation, he tried, repeatedly, to show his poverty. The PO then observed, "your cows look healthy. How many cows do you have?" The man replied, "I have four cows and one calf." It dawned on us that he was not particularly poor. During our conversation with him, however, we got a fairly clear picture about the economic situation in the village. This, in turn, enabled us to identify poor households.

When we approached the occupants of a poor household, we had the impression that they were waiting for an NGO to appear and work with them. When we entered a *bari*, they gave us chairs to sit on. A crowd of more than 15 people gathered, four men and the rest women.

The PO started a discussion with the people who come to see us. Most of the queries came from two women and an elderly man: "is BRAC a relief organisation? If so, why does it charge *shud* (interest)?" Many fall into this dilemma when they learn that BRAC is not a relief organisation. Such confusion arises because many POs declare to villagers, "we provide *shahajjo* (help) and *shohojogita* (cooperation)." The PO cautioned me by saying: "the few talkative persons are certainly not our desired TG. The actual TG are those who were silent during our conversation. They seem submissive and passive."

They thought of BRAC as primarily a money-lending *samity* (association). They were eager to learn the procedure for receiving loans and financial support from BRAC. The more they showed their eagerness, the more the PO moved away from their personal interests and tried to dissuade them from thinking of BRAC as merely a money-lending agency. The PO later told me that, at this initial stage, it was better not to give off the impression that BRAC was a loan-providing organisation. Any such impression could have negative implications for a newly formed VO because people suspect any direct approach. At this stage, the PO thought that the participants should think of BRAC as working for the wellbeing of the poor, instead of as just a money lending organisation.

Most of the assembled persons were quite reluctant to talk to us or reply to our queries. They listened silently to the conversation and our explanations of the role of BRAC in poverty alleviation. We felt a distance between us and the silent members of the assembled group. The PO eventually successfully communicated with them, without upsetting the others present.

At the outset, the PO asked: "has anyone from BRAC, at Matlab, visited your locality?" and "what do you know about BRAC?" One informant, nodding in the affirmative, tried to start a discussion on how soon they could form a *samity* and receive money from BRAC. At this point, the PO reiterated: "we came here to talk to you about your circumstances and not whether you are interested in forming a *samity*." The PO diverted the discussion by asking about family well-being and the economic situation of the people present at the meeting. He tried to create a situation where the respondents could express their 'needs'.

The PO showed little inclination to directly address BRAC's purpose and successes. Instead, he talked about the history of BRAC. He asked, "have you heard of OTEP?"[74] The villagers had not. The PO then asked, "have you heard of EPI[75]?" This question drew an immediate positive response. He grasped this opportunity, and said, "BRAC has been working for them[76] for the last 20 years." The PO gradually narrowed his discussion to the activities of the RDP. He tried to tell them about sericulture and mulberry tree programmes, but they did not show any interest. Next,

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[74] Oral Therapy Extension Programme (OTEP) is a synonymous with *lobon-gur*. *Lobon-gur* is a traditional method of preparing oral saline used to treat diarrhoea, which BRAC popularised in rural areas (Chowdhury and Cash 1996). The PO did not refer to the term *lobon-gur*. This was, perhaps, because the young PO was not aware of the fact that people were more familiar with *lobon-gur* compared to OTEP.
[75] EPI stands for Expanded Programme on Immunization.
[76] Emphasis on them (*Apnera*) and not on the poor! *Apnera*, as a respectable form of address, could stand for both community and the poor.

he talked about poultry rearing. They were interested and asked many questions. The PO said, "BRAC supplies foreign hens and ducks." Everyone wanted to hear about how they could profit from the rearing of hens and ducks. The PO provided lively, but detailed, economic calculations demonstrating the profitability of rearing hens and ducks. He added further that: "if one borrows birds from BRAC, BRAC also provides medicine." The PO then asked whether they wanted to know more about *samity* formation.

During the conversation, one actor wanted to know if BRAC was like the Socio-Economic Development Organisation (SEDO) which misappropriated the poor's money before it disappeared. As a response, the PO invited them to visit BRAC office at Matlab to observe BRAC's activities. He said, "observe us not by talking and believing, but by seeing our activities." One observation I noted was prospective TG villagers remained submissive during the discussions, relying too much on village elders.

7.1.3.c Trickle down from existing VOs

In many instances, the aspiration on the part of villagers to form VOs, may be seen as a trickle down effect of existent VOs. Many prospective TGs are suspicious of BRAC's role, and chose not to join VOs initially, but instead wait to observe the effects of VO membership. Their initial distrust of BRAC deceases once they realise that BRAC remains in the village, providing services. When we suggested to an aspiring TG that BRAC, like SEDO, might disappear with their money, she replied: "in a neighbouring village, BRAC members deposited Taka 500 in a savings scheme,

but BRAC disbursed more than Taka 40,000. How could it be possible for BRAC to disappear?" It is often the initiative of a few village members with knowledge of BRAC that leads to the formation of a new VO.

PART II:

7.2. VO Formation and Dynamics

A VO creates an opportunity for interaction between BRAC staff and the poor. Through VO formation, BRAC penetrates the domestic sphere of households. A VO is framed according to BRAC's organisational principles, but group members participate following local traditions. BRAC recruits and organises the poor in VOs; each VO is comprised of 45-50 members who are split into different groups, each of which consist of five members. All VOs name their own presidents, secretaries, treasurers and group leaders.

The selection of group members may not strictly follow BRAC's official procedures. Several factors explain this. Firstly, POs want to be sure that future members have the minimum capacity to repay their future loans. Thus a PO systematically discourages the hardcore poor to join VO in anticipation that they will not be able to repay. He also allows poor women to mobilise their own social networks to form VO. Women usually try to recruit their kin first and only later approach non-kin. This tendency has implications. The VO members systematically discourage the hardcore poor, but inspire non-TG to become VO member. This helps VO cohesion in the assumption that all members have the minimum capacity to repay the loan, whereas the hardcore

poor may not have such a capacity.   Thus, it is possible that some hardcore poor may be prevented from becoming VO members as a result. Thirdly, potential TG villagers might decide not to join VOs of their own accord. In other situations, POs may be unable to prevent non-TG villagers from joining a VO, since they have to comply with the imperatives of local power.

Generally, married women are encouraged to join a VO, while unmarried women are discouraged. One argument for such a policy is that the unmarried will likely move their husband's home after marriage. Such marital transfer will not only affect the function of the VO, but will also create problems in saving and credit transactions. This, also, will mean a loss of VO experience that might affect, in the long run, the organisation's building process. At the same time, a new bride's presence in a VO is not socially desirable. Their participation is actively discouraged because of local traditions and the value system. As an informant stated: "new brides do not join VOs. Older wives join because they need money to support families".

After the formation of a VO, the members have to do three things. Firstly, they have to save regularly for three months. Secondly, they must complete the Social Awareness Education (SAE) course[77]. Thirdly, they have to attend VO meetings regularly, so they may learn about organisational discipline. The VO meets with them once a week for an hour or so, usually in the courtyard of a *bari*.

The fact that their wives attend the weekly VO meetings irritates some husbands. There are several reasons for this. They may feel pressure when, i) their wives ask for

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[77] SAE is merged with Human Right and Legal Education (HRLE) project since 1995

money for saving; ii) they are deprived of their wives' services while they are away at a meeting, especially if prolonged. This may create pressure on wives since they may be accused of neglecting household duties.

During the first three months or so of existence, three trends are evident: (i) some group members start to think of the changes occurring in their lives with sense of achievement and hope prevails. Their traditional world views are apparently being shaken up by VO formation. (ii) Women meet at least once a week, independently of males. As women become more visible, they acquire a new gender identity. This new identity also contributes to the development of a loose gender alliance. BRAC makes women visible in the development process and, thus, it is involved in transforming local politics. (iii) They get their first taste of mobility, which was previously unknown to them, when they attend and participate in VO activity. Their participation also creates a dilemma, for example, as they are caught between *"lozza"* (shyness) and *"sharom"* (shame); *asha* (hope) and *akhankha* (aspiration). This dilemma can be explained in an informant's words:

> "to participate in *samity*, women have to break *purdah* only to give away *man-somman* (honour-respect) and *adob-kaida* (etiquette). Women have to break *lozza* without which they will not get much desired money from BRAC."

BRAC's initiative to mobilize women sparks off a series of interactions and exchanges of opinion among husbands, wives, kin, neighbours, etc. The decision of women to join a VO is a collective one, resulting from multiple interactions between

husbands, wives and family elders. Decisions are influenced, also, by an intense exchange of opinions among the prospective beneficiaries. Most importantly, the attraction of access to credit from BRAC influences women to join a VO. When wives approach their husbands for permission to join a VO, they usually give permission, as they know from their social and market contacts that BRAC provides loans. So they encourage their wives to join when a VO is established in their locality. We enquired of husbands why they allow their wives to join VOs.

- They see many advantages coming from the financial benefits obtained from their wives' joining a VO. When in need of money they usually approach local *mohazans* (money lenders), friends, neighbours, or borrow household essentials from shops. It is often quite a humiliating experience to approach others for money. If wives borrow money from BRAC as members, it may save them the shame of approaching others.

- They feel that under present economic conditions, their incomes are not enough to support their families. Thus, additional income from wives seems like a good idea.

Husbands may be more enthusiastic than their wives that they join a VO. The opinions of few husbands are given below:

- "I knew that one can get loans from BRAC. I got to know this when three officers of BRAC rented my boat for a whole day and they paid me Taka 65." This informant with his wife's loan has established a grocery shop.

- "I knew how *samity* works. A few years ago, I was a member of *samity* while I worked in Dhaka. Lately, I became a hawker of *saris* and cloth in Matlab. I encouraged my wife to join the BRAC *samity*. With the first loan, I will invest the money to expand my existing business. I advised my wife: "*samity* is like twenty people with a one mind. Everyone must act in consensus; otherwise, it will cease to operate".

- "Now I am a rickshaw-van puller. I wanted a loan to purchase my own van, but I lacked capital. I saw an opportunity when I met an unmarried female member of a VO, knowing that females have access to the loan scheme. I gradually developed a relationship with her and we married. After marriage, my wife took out a loan to buy a van."

Some women are also keen to join a VO. They see the various opportunities of which they could avail themselves. Their aspirations are related, directly, to how soon they will receive a loan. Some remarks of members on this issue are as follow:

- People will say: "if I enrol my name in BRAC, then BRAC will wrap my dead body with black cloth and put me into a grave." I pay no attention to them and I have enough courage to join BRAC.

- Many said: "BRAC will wrap your dead body with black cloth and put you into a grave, but I did not cancel my name. I joined because my husband told me to do so."

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- "I joined VO because CARE[78] could leave any time." So as a security measure she joined BRAC. Now, she has a plan to use the loan money, "I am saving because the loan money will be used to provide a dowry for my sister's marriage."

There are various reasons why women join a VO. Some join because they simply see the benefits; some join because their neighbours are willing to become VO members; and others join because of kinship. Some join knowing what VO does, some join blindly; others join having been manipulated by the interested members without knowing the purpose of joining.

7.3   VOs, New Sphere and the Rise of Matri-focal Kinship

Before the arrival of BRAC, the only buildings in the village, apart from a mosque and a *moqtab* (primary religious school) are villagers' houses. The social and religious elite held sway over the poor households. Being a patriarchal society, males exerted influence over the lives of the females. This pattern of social structure begin to change as BRAC introduces VOs for poor women. The poor members term the VO as *samity*. The presence of BRAC in villages polarises the local power structure.

The changes that have been brought about by BRAC can be illustrated by Diagram 7.2.

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[78] CARE is an international NGO.

Diagram 7.2: Structure of VO with respect to other institutions
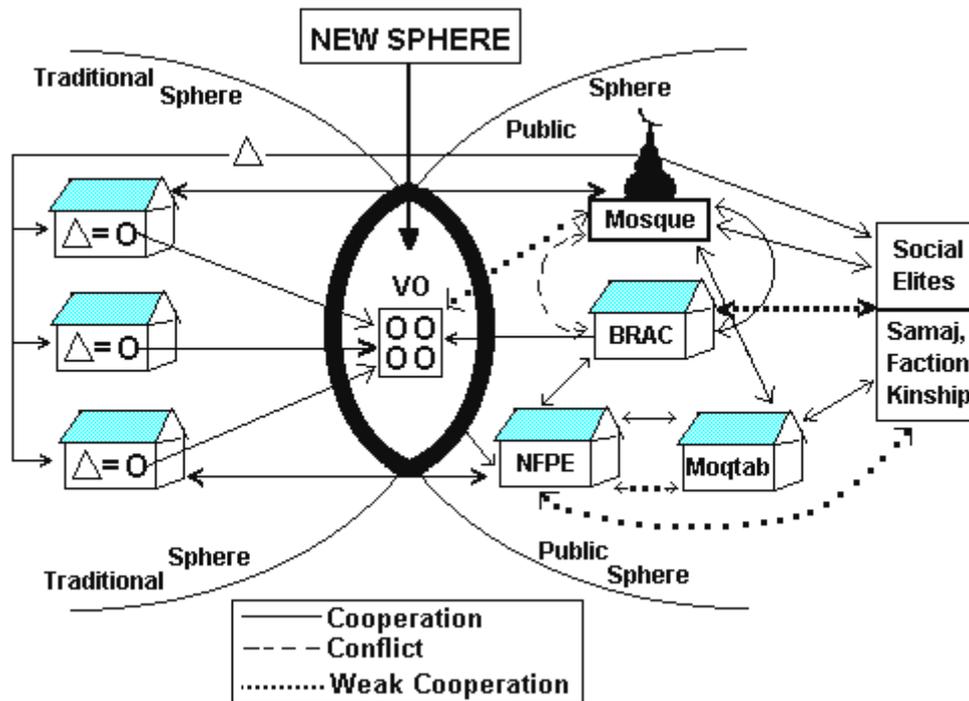
The emerging situation is that the female-only VO contests with the male biased *samaj* and non-formal primary education (NFPE) school for the children of poor households contests with *moqtab*.

The VO became a new public sphere at the grass-roots level and so created social space for interaction and development transaction between the unmarried BRAC staff and the married poor women. Once a week, women and BRAC staff sit together in open *uthan* (courtyard) to discuss and make loan transactions. BRAC staff members educate and orient women with new ideas and knowledge. BRAC has structured guidelines to follow. On top of this, all women have to memorise 17 promises developed by BRAC as a part of its empowerment ideology. However, the empowerment ideology consists of more than "purely symbolic resources and arguments, but [also] resources that may be politically invested by the social actors

(such as government, or non-government organisations) to particular ends" (Seidel and Vidal 1997:59). It appears that the empowerment ideology is a systematic effort to control women's lives so that they develop and maintain loyalty to their VO (Mannan 2009a).

BRAC's empowerment ideology is designed to promote individualism. The training documents and materials[79] that are used to train women nurture the western notion of "being", "self", "actor", "agency," etc. Indoctrinated with empowerment ideology, the participating women in the VO are careful to avoid communicating with their family members who cherish collective identities and hierarchical values. For example, BRAC staff inform beneficiaries about human rights and the rights of women to divorce their husbands. After listening to a BRAC staff member, an informant remarked: "if I listen to what BRAC says, my husband will throw me out of the house/divorce me". Thus, husbands and male kin of participating women usually remain in the dark about the internal dynamics of VOs. Neither male kin nor the social and religious elite have access to the affairs of the VO. The approach of not informing male kin exposes women to a whole set of religious and cultural criticisms as the activities of male BRAC staff with females of the VO are looked upon with suspicion (Mannan 2009b, Mannan *et.al.* 1994).

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[79] I am grateful to Md Illais, ex-trainer of BRAC, who handed over to me large number of training manuals and modules that are used by BRAC between 1980 and 1995.

7.3.1   VOs and the Rise of matri-focal Kinship

The *samity* has implications for the *gusthi*. Among poor households, after marriage there is a trend to make individual households, as opposed to joint families. There are two patterns. First, if sons' incomes are high, then they, with their wives, separate from their parents and establish their individual households. Second, if sons' incomes are low or irregular, the parents encourage, or force, sons to make separate households with their wives. In both cases, wives are blamed and are seen as the cause of the separation, and thought to bring about a split in the partilineage or *gusthi*. There are several traditional proverbs that make women scapegoats for the division of households. Two examples of such traditional sayings are:

Bhai Boro Dhon   *Shashuri Morlo Sokale*
Rokter Bhondon   *Khe-a De-a Ghum Ze-a*
Zodi-o Prithak Hoi   *Kadbo Ami Bekele*
Nari-r Karon

                                          (I shall first eat and rest,
(Brother are   But will have to weep   in
Related by blood,   the afternoon
(are) set apart   [Because] my mother-in-law
by wives)   died this morning)

Such accusations make wives more submissive. They would like to contribute to the cohesiveness of *gusthi*. Now *samity* offers an opportunity to build on kinship ties. Women (as wives) participation in *samity* brings about new opportunities for them to contribute to cohesion in their husband's *bap-er gusthi*.

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In a study of two VO[80], we found widespread kin ties among its female members.

Diagram 7.3: Matrifocal group 1
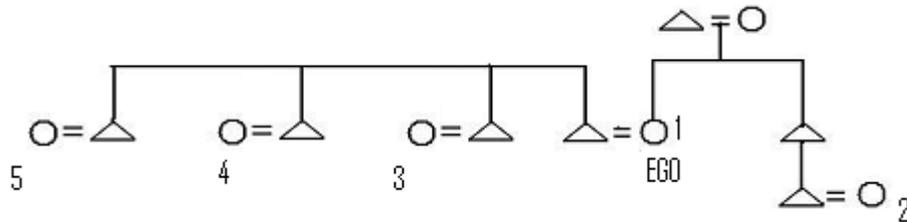
In Diagram 7.3, ego [1] is a leader of a small group. Her group members consist of her three *ja* (HyBW) [3, 4, 5]. This membership brings closer all the wives of brothers and establishes stronger ties among husband's *bap-er gusthi*. Ego also played a role in recruiting the *bhatiza bou* (BSW) [2]. This suggests that ego also contributed to developing closer interaction with her *ma-er gusthi.*

Diagram 7.4: Matrifocal group 2
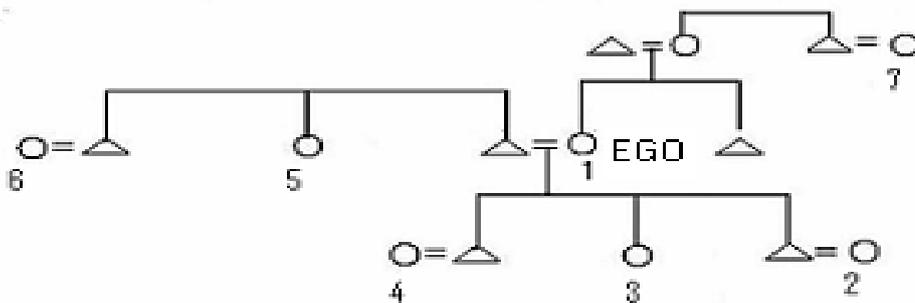
In Diagram 7.4, the kinship ties spread over two small groups. Ego [1] recruits her sons' wives (*puter-bou)* [2,4], *konna* (daughter) [3] and *mami* (MBW) [7] in her own

small group. Her *nonod* (HyZ) [5] and *ja* (HyBW) [6] are members in another small group.

Diagram 7.5: Matrifocal group 3
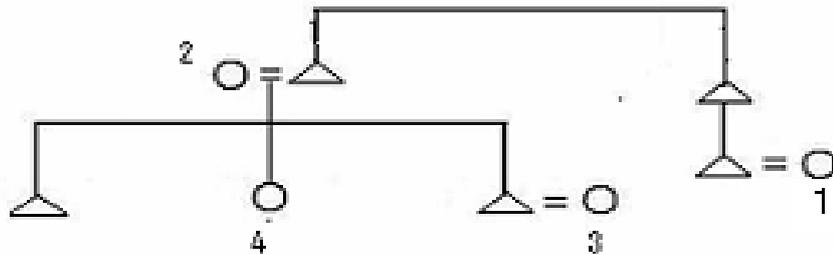
In Diagram 7.5, ego [1] is an outsider to the *gusthi*, but she influences her *chachi-shashuri* (HFBW) [2], *chachato-ja* (HFBSW) [3] and *chachato non-nosh* (HFBeD) [4] to become *samity* members. Her role is evaluated positively by her husband's natal kin.

Diagram 7.6: Matrifocal group 4
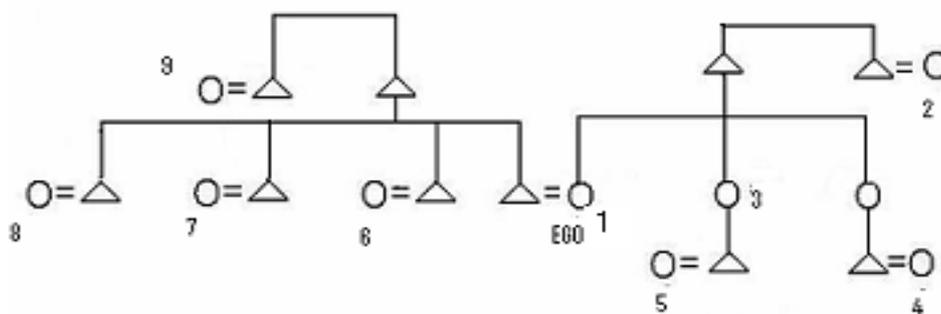
In Diagram 7.6, one small group is comprised of ego [1] and her three *ja* [6,7,8] and also *chachi shashuri* (HFBW) [9]. The other group consists of ego's *bon* (Z) [3], sister's *puter-bou* (ZSW) [4, 5] and *chachi* (FBW) [2]. In this case, ego's husband's *bap-er gusthi* and her own *ma-er gusthi* make a powerful alliance in the *samity*.

Diagram 7.7: Matrifocal group 5
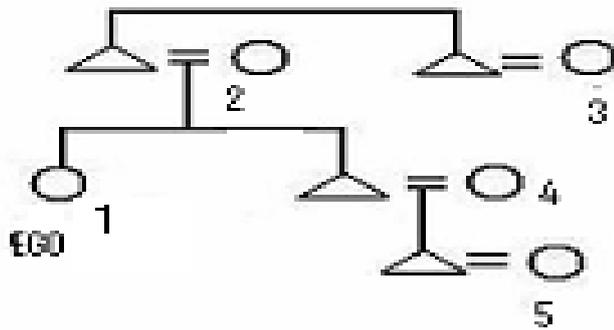
In Diagram 7.7, ego [1] is a leader and divorced. She needs economic support. This small group comprised of her *ma* (M) [2], *chachi* (FBW) [3], *bhabi* (eBW) [4] and *bhatizi-bou* (BSW) [5].

Diagram 7.8: Matrifocal group 6
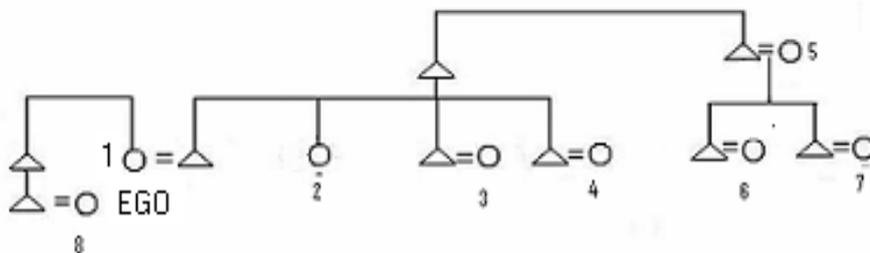
In Diagram 7.8, ego [1] has recruited her *bhatiiza-bou* [8] and her *nonod* (HyZ) [2] and two *ja* [3,4]. Their other *atmiya* also belong to other small groups. This kin are *chachi-shashuri* (FBW) [5] and her two *puter-bou* (FBWSW) [6,7]. In this case, her husband's *bap-er gusthi* has a powerful presence in the *samity*.

Diagram 7.9: Matrifocal group 7
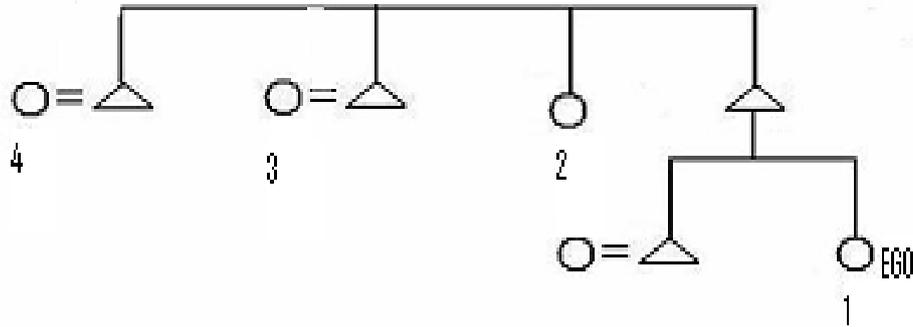
In Diagram 7.9, ego [1] is unmarried. In this group, her *bhabi* (eBW) [5], *fufu* (FZ) [2], two *chachi* (FBW) [3,4] became *samity* members. It is understood that if ego marries out, her membership will continue as her relatives will act as proxy for her.

Diagram 7.10: Matrifocal group 8
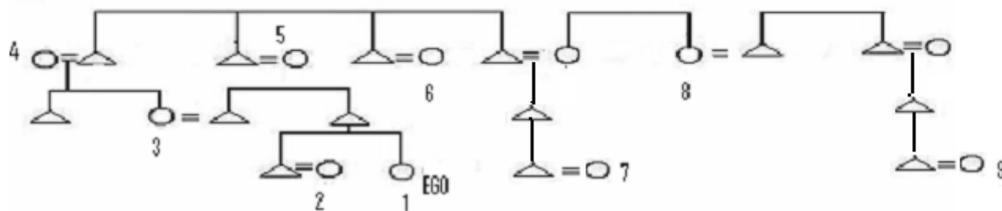
Diagram 7.10 represents two small groups of a VO. Here ego [1] is again divorced. One group comprises of her *bhabi* (eBW) [2], *chachi* (FBW) [3] and *chachi*'s mother, i.e. *nani* (FBWM) [4] and *nana bhai-er bou,* i.e, *nani* (FBWFBW) [5]. Here the starting point was the *bap-er gusthi*, but with the recruitment of *chachi*, the kinship terminology changes to *chachi's ma-er gusthi*. Now, ego addresses *chachi's* father (FBWF) as *nana* (FBWMF). In other words, *chachi's bap-er gusthi* is now

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considered as ego's *ma-er gusthi*[81]. Thus, the other group is comprised of two *nani* (FBWFBW) [5, 6], and *nana's natin bou* (FBWFBSSW) [7, 9], *nani* (FBWFBWZ) [8].

Diagram 7.11: Matrifocal group 9
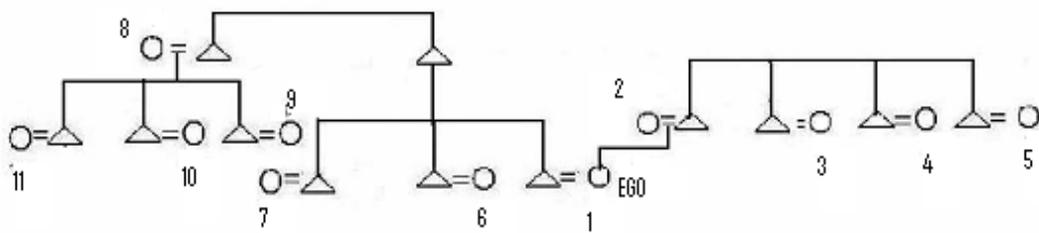
In diagram 7.11, kinship is spread over three small groups. One group is comprised of ego [1], her *ma* (M) [2], *mami* (MBW) (3,4,5). The second group consists of two *ja* (HyBW) [6,7] and non-kin. The third group is comprised of *chachi shashuri* (HFBW) [8] and her three *puter-bou* (HFBSW) [9,10,11].

The above case studies on kinship genealogy suggest that women combine different categories of relatives in forming VOs. This relationship is captured in table 7.1 and table 7.2.

Tables 7.1 and 7.2 establish a new pattern. In table 7.1, out of 45 women, 20 (39%) are affines and 7 (14%) are affines from husbands' fathers. In table 7.2, the relationship among *ma-er gusthi*, i.e., uncles wives become closer. Thus, the VO creates a situation which offers close collaboration among sister-in-laws. The pattern

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[81] The complex Bengali Muslim kinship has not yet been fully studied by anthropologists.

Table 7.1: Baper Gusthi

Diagram	Ego	Wives	Divorce	Spinster	M	FBW	HFBW	HFBWS	FZ	HBW	BW	BSW	HZ	SW	OTHERS
3	1	4								4					
4	1	6		1						3				1	
5	1	3		1			1	2							
6	1	9					1			4					
7	1	4	1		1	1				1		1			
8	1	7		1			1	2		3			1		
9	1	4		1		2			1	1	1				
10	1	8	1				1			1	1				6
11	1					1	3			3					
		45	2	4	1	4	7	4	1	20	2	1	1	1	6

Table 7.2: Ma-er Gushi

Diagram	Ego	M	Z	ZSW	BSW	MBW	FBW
3	1				1		
4	1					1	1
5	1						
6	1		1	2		1	1
7	1						1
8	1				1		
9	1						
10	1						
11	1	1				3	3
		1	1	2	2	5	6

shows the rise of matri-focal group within the patrilineage. This is possible because of the consensus among male kin to allow their spouses to be member of the VO. The new ties are making it possible for women to gain collective bargaining power over their male kin and the *samaj*. It is also helping women to overcome the cultural stigmatisation endured by married women, due to the belief that they cause fissures in *gusthi* ideology. This exerts social pressure on them to prove that they can play a positive role in household. Kinship ties are visible in the VO and, also, play an

important part in disciplining members. However, many non-kin women also see the VO as a site for *dola-doli* among the female members. As a disgruntled member complained, "the Secretary has a lot of *atmiya-swajan* in the VO. BRAC staff respect her and she manipulates them to distribute most of the spoils among her *atmiya-swajan.* Although we all save regularly and qualify for loans, most of the projects benefits go the secretary's kin."

7.4. VO versus *Samaj*

The formation of 'women-only' VOs could also be interpreted as an attempt to create parallel organisations to the male dominated *samaj*. NGO-sponsored "women-only groups" has had an impact on the structure and functioning of the *samaj* as a male-dominated organisation (Mannan 2005). I came across several cases, where women's *samity* challenged male *samaj*. For example:

> Case 1: The *samaj* elders and leaders put pressure on women to abandon VO membership on the pretext that BRAC had forced a member, in a distant village, to bury her dead infant son in a grave, wrapped in black cloth without a *janaja* (death ritual). The *samity* members discussed the issue and decided to send their male kin to the village to check the accuracy of the story about BRAC. They found the allegation against the BRAC untrue. This strengthened the women's position.

Case 2: A husband wanted to divorce his wife due to a family feud. She was a VO member. The female members of the VO worked together to thwart the husband and to persuade him not to divorce her. They argued that since the wife's loan was used by the husband, he was obliged to pay the loan with interest before he could divorce his wife.

Case 3: A wife received a house loan with which she constructed a tin shed house on her husband's property. After some time, the husband with consent of the *samaj* decided to divorce his wife. As a result of the divorce, the wife would lose house because it was built on her husband's property. In this situation she had to continue to repay the loan. The women of her VO came to her rescue. They engaged in negotiation and exerted a two pronged pressure on the husband. They argued if the husband divorced, he would have to repay the loan; if he refused, he would have to stay with her. Secondly, after complete repayment, he could divorce her. In such situations, the wife may dismantle the house constructed with loan money. This indicates that the house belongs to the wife, but the property belongs to the husband. Under pressure, the husband agreed to defer his decision to divorce his wife. Meanwhile, everybody hoped that the couple could minimise the differences between them to sustain their family.

Case 4: Many women believe arguments employed by *moulavis* and *murrabis* (*samaj* elders) to be ridiculous. According to them, "by

meeting with BRAC *bhais* (brother) we violate *purdah* (veil). However, when *moulavis* visit us and talk to us, it is not a violation of *purdah*."

Once a VO is formed, BRAC staff attitudes change and they behave like patrons. Montgomery *et.al.* view when "middle class and university-educated staff come to 'instruct' the poor about their own 'situation of exploitation' and 'anti-social practices'… without any real participation by the listeners, it seems unlikely that this method reverses the patronising tendencies already entrenched in a status-conscious and highly stratified society." They further add, "certainly, rural people are highly critical and sceptical (although not often openly) of lecturing outsiders, whose life-styles and priorities are so different from their own. Given the predominance of male field staff, the hierarchical interaction between BRAC and its clientele appears (to the outsider) even more pronounced in the case of women's *samitys*" (Montgomery *et.al.* 1996:158).

As a result, a VO is looked upon with suspicion by the social and religious elite and considered a threat to local agnatic ideology. Men face a dilemma. On the one hand, they encourage their spouses to join *samity* and on the other hand, the elite exert pressure on them to force their wives to leave. Men see the advantages of the VO, in that it means their wives bring economic resources to the household and their children will receive an education from NFPE, but they have to rely on elite for various types of patronage (Mannan 2005). This dilemma can be explained from a feminist perspective. The VO creates a situation wherein BRAC staff mobilise women from a situation of "private patriarchy" controlled by males to that of a "public patriarchy"

controlled by NGOs (Townsend *et al*. 1999: 78-79). In other words, the lives of women become the subject of struggle between capitalist patriarchs and Islamic patriarchs. Capitalist patriarchs operate through NGOs and international organisations while religious patriarchs operate through traditional social structures, mosques, local power structures, etc. (Mannan 2004:312-313).

The rise of matrifocal groups with the formation of VO could be seen as a positive development in the life of the poor households. However, such matri-focal formation cannot be sustained without the economic patronage of BRAC's economic projects and micro-credit schemes.   Matrifocal group is the natural outcome resulting from BRAC's systematic attempt to transform women into small scale commodity producers for its "internal market" (Mannan 2009a).

7.5. Discussion and Reflection

BRAC's intervention expedites processes of social transformation. The transformative politics of BRAC's mobilization of women has gradually led to female-only village organizations, evolved historically from traditional hierarchies of rural society. These polarise both the traditional structure into *samaj,* and the women-only village organisations and gendered nature of social relationships into male-dominated kinship and matrifocal groups. The emergence of women-only groups has had deep implications, as women, in many instances, collectively thwart the power and decisions of men and *samaj.*

Once the women-only organizations are formed, they began to reconfigure some aspects of gender relationship within households, at least in terms of men conceding some decision-making power to their wives. Women are empowered, gain bargaining power and are able to negotiate with men. Women's graduation to new positions is possible with BRAC's intervention which partially dislocates them from historically evolved social networks and structures, but partially relocates them into BRAC's emerging network. This new position of women within the social structure leads many to construe that both Islamic patriarchs and BRAC as capitalist patriarchs are competing to control the lives of women; neither of them is in a position to fully control women. This situation gives rise to confrontation and tension. However, the sustenance of VOs at this current stage of development relates to continuous patronage from BRAC. This makes BRAC and women-only organization mutually dependent on each other.

The VOs are an important innovation of BRAC. One of the main objectives of VOs is to mobilize and reorganize women to utilize the micro-credit supplied by BRAC. The next chapter (chapter 8) examines the deep impact of micro-credit on women's lives, society, culture and impact on traditional notions of money.

CHAPTER EIGHT

MICRO-CREDIT AND MORALITY OF MONEY

8.1. Introduction

> "We used to have to run after money; now money runs after us."
>
> - A villager

The poor of Bangladesh are distressed borrowers. Their lack of cash in hand shapes their behaviour into that of "cash hungry" people. Prior to the advent of micro-credit, the poor did not earn much money. This situation has changed following the supply of money to the poor by NGOs. The NGOs' goal of linking the poor to the mainstream market economy now brings money to them. By 2007, NGOs circulated Taka 1,126 billion ($16 b) to the rural economy, of which BRAC alone disbursed Taka 271 b (24%) (CDF 2007:84). This created an excess supply of money beyond the requirements of the local economy. Some NGOs channel donor's money under the rubric of micro-credit, a model which views "money as an agent of globalisation and modernity" (Roca 2007). Money flows into the country as either long-term low-interest loans, or grants which are translated via the banking system into something resembling economic, in other words, loans at market-rates of interest (Elyachar 2002:498).

The demand for cash and subsequent engagement of the poor in NGO micro-credit schemes should be understood in a context in which the local and village economy

lacks the organisational capacity to generate sufficient capital to mobilise its own resources. Historically there were no rotating credit associations (RCA) or organisations like *dhikuri* in Nepal (Chhetri 1995) that have evolved to serve the cash requirements of poor villagers in Bangladesh.[82] Geertz suggests that RCAs appear in societies which are in transition from a traditional agrarian order to an increasingly fluid commercial one (Geertz 1962:260-261). The RCA is an association founded upon a core number of participants who agree to make regular contributions to a fund, which is then offered, in whole or in part, to each contributor in rotation (Ardener 1964:201). However, *mohazans* (moneylenders) who operate in rural Bangladesh satisfy some of the cash requirements of the poor, charging an extremely high rate of interest in the process.

This chapter examines how micro-credit schemes foster capitalist values of individualism which are in conflict with the traditional hierarchical values of village life. The circulation of money furthers the transformation of a predominantly non-capitalist agrarian economy toward capitalism. The non-capitalist village economy and culture is decaying, taken over by burgeoning capitalistic values which are yet to take full shape. It will also be shown how the notion of money as understood in the non-capitalist economy begins to shift. These differing ideas on money relates to how it affects individual interests compared to the enduring collective social order (Hamer 2009:1)

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[82]An organisation by the name of Rotating Saving and Credit Association (ROSCA) exists in urban areas. ROSCA is a fluid credit organisation, which usually dissolves having operated for a specific period. ROSCA members place their trust in a fund manager. This trust is further strengthened when the fund manager successfully shuts down the old ROSCA to form a new one. Upon termination of the ROSCA, the profits are shared equally among its members. ROSCA allows its members to borrow money at an interest rate of 6-10% per month. The sharing of money implies that all ROSCA members have equal status compared to other members and enjoy equal shares. No one member can benefit at the cost of other members. (Rutherford 1997) In principle, ROSCAs oppose NGOs in the sense that NGOs accrue profit towards organisational sustainability from the money they lend to borrowers.

In a non-capitalist society, money is used for the specific purpose of embedding the economy into society and its moral laws (Parry and Bloch 1989:9). People make conscious efforts to control money in order to support the features of the social order, the political and ritual exchanges. This control has implications for the reproduction of kinship in society (Geschiere 2000:68). Under capitalism, the money began to serve an all-purpose and generalised means of exchange to signify "a sphere of 'economic' relationships which are inherently impersonal, transitory, amoral and calculating" (Parry and Bloch 1989:9). Micro-credit has been introduced to promote capitalism and market involvement. In this way, it introduces a conceptual revolution where the poor can, at least in theory, save money. Money is not only an agent of alienation, but also a tool of self-creation. The rationale behind providing micro-credit is to help the poor overcome their poverty and their situation of unfair debt with its high interest rates. The underlying assumption here is that debt evokes passivity in the face of power and credit promotes individual empowerment (Hart 2007:12). Once a poor person is linked to micro-credit, he or she is able to have more control over money flows and is able to access material rewards "that bring prestige, status, and power" (Sillitoe 2006:20). Indeed, micro-credit justifies the institutions and discourses through which empowerment is produced rather than empowering women in its own right (Moodie 2008:462).

8.2. Culture and Money

Money has always played a part in the everyday lives of Bangladeshi villagers. In the non-capitalist economy, the culture exerts social control over money transactions.

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Money transactions comply with the notion of 'the morality of exchange.' In traditional society, money expedites a cycle of long term social exchanges concerned with the reproduction of the social and cosmic order (Parry and Bloch 1989:2). The social and cosmic universe of Bangladeshi villagers is made up of what people frequently refer to as *din-dunia* (religion-worldly affairs)*. Din* (religion) represents a total way of life (Davies 1988:64). The rules and rituals of Islam govern all worldly affairs of *dunia* such as habits, customs, speech, behaviour, the economy, etc. Proper religious observance of *din* perfects the affairs of *dunia*. *Din-duniya* must be balanced in such a way that *din* encompasses and directs money circulating within *dunia*. The relation of money to *din* and *dunia* is complex, but can be understood by looking at the role of money in *samaj* and how money informs the meaning of morality and immorality.

8.2.1   Money: Individual, Culture and *Samaj*

Money is always earned from the market and accumulated by individual effort, but many link such efforts to acquisitive activity. Money is itself subject to cultural rules in order to sustain the social order. The social order is based on the *samaj* wherein people share some "world of values and conduct" (Gupta 2006:273). A person is always enmeshed in a complex network of family and *samaj* (Kotalova 1993:191). From the perspective of *samaj*, the relationship between money and culture is grounded in two elements. Firstly, money must serve to signify unity in the relationship of *atmiya-swajan*, that is, "one's own people." For example, it is common practice in villages that a person with his earned money purchases land or property under his father's or brother's name. The purchase of property on behalf of kin is

considered a moral act as it solidifies family ties. Thus, the value of not upsetting one's own relatives is deep. According to one male informant, his wife hands over loans borrowed from the NGO to his father. To not do so would be considered *be-a-dab* (insolent and disrespectful). Secondly, money must also serve to regulate individuals and social groups according certain specific norms, mores and codes of morality. One can enhance one's prestige, honour and power if one spends money on social feast, religious events, supporting poor kin, etc. This allows one to go beyond individual greed, sharing money to cement relationships among kin and within social groups. People share common concerns to discourage individual autonomy in favour of customary communal systems (Amin 1997:62).

The redistribution of money as gifts and hospitality enhances one's social status and rank (Hamer 2009:1, Maurer 2006:19). The maintenance of rank and prestige relates to the maintenance of hierarchical values. For example, although an elder may smoke in front of juniors, juniors are not allowed to smoke in front of the elder. Such an act on the part of juniors would be considered *be-a-dab* behaviour and a waste of money. Money for cigarettes could instead be used more productively for family welfare. The underlying notion here is that when juniors spend money, they are making narrow individualistic decisions; but when an elder spends money, it is for the good of the family. If people see that the growth of individualism disturbs hierarchical values, they may claim to not need much money or lead a lavish life, this world being temporary. The protecting of hierarchy is also contrasted with the idea that "rich people live in cities and are unsocial and inhuman." The community promotes social values that regulate monetary behaviour. The moral code expresses sanctions maintaining and reinforcing the *status quo* (Wanner 2005:516). From a hierarchical

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point of view, any individual's accumulation of money can be the morally indicted for obtaining to much goods and wealth. One can then be morally absolved by sharing this money with kin and poor in the community.

People's behaviour depends on a social network[83] for mutual support featuring exchange relationships and mutual rights to diverse resources. The social relationships of poor households depend particularly on reciprocal support. This helps them to manage crises, especially when households require money, food, rice, etc., when they seek the support of their kin and neighbours. An ethnographic study on the relocation of poor landless families due to river bank erosion explored the role of women in securing and maintaining such social arrangements for mutual aid. Women innovatively use kinship and other ideologies through the practice of *uthuli* to protect their homeless and landless status from impoverishment. In *uthuli*, people legitimise reciprocity and mutual aid to re-establish themselves rent-free on the land of kin and relatives. This is especially true of women who as daughters, sisters or mothers settle on their kin's land without monetary payment demonstrating the reestablishment of their property entitlement disinherited upon marriage (Indra and Buchignani 1997).

Poor rural households have elaborate subsistence strategies and risk minimising practices to secure their well-being (Casper n.d.:2). The most common practice is the exchange of rice between women to support households in need. Men usually remain disinterested in this system of mutual exchange of food. Any rice borrowed is usually returned within a day or two. No interest is charged on such exchanges. Similarly, millions of rural Bangladeshis are protected from absolute starvation or household

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[83] NGOs create an impression of helpless poor who need support as they do not have any social networks.

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dissolution through their reliance on small-scale inter-household exchange, extended entitlements and exchange of commodities. Women play an active role in raising money for commitments such as dowry payments, buying emergency medicine and meeting immediate ceremonial expenses such as death rituals, marriage costs, *aikika* (newborn-naming ceremonies), *khatna* (circumcision), religious events, etc. They consider such practices as an investment in social relationships in the hope of being able to access favours in future time of need. They depend on a system of informal insurance relationships and associated threats which range in form from social isolation to retribution.

8.2.2   Money: Moral or Immoral?

The Bengali terms for money are *taka* and *poisha* (banknote and coin). The word *taka* originates from the Bengali word *tonka* which means creating noise; *poisha* is a word with Persian roots. People talk about *nogod taka* (cash in hand) in everyday conversation. The possession of *nogod taka* endows one with *khomota* (power) to show either *omaik* (humility) or *dhamvik* (arrogance). The different meanings and evaluations of money transactions depend on whether they serve a moral or immoral purpose.

My discussion with a *mastan* (spiritual bohemian) at a rural shrine illustrates immoral aspect of money:

Mastan: Beware of money!
Me: What is money?

Mastan: Money is a second god!

Me: Who is the first god?

Mastan: No one has seen the first invisible God. But money is god because it *nore-chore* (creates noise). One has to be very careful of money because it makes one happy or unhappy.

The mastan's idiom of *nore-chore* explains the popular adage: "*artho shokol onor-ther mul*" (Money is source of all evil). He observed that those who consider shrines to be a source of spiritual sanctuary for wealth, having lost or gained wealth, will visit shrines and offer prayers for protection.

Immoral money transactions take place in markets and the public sphere. They are disruptive and evil as they can lead to exploitation. This immoral nuance manifests itself when money is used as capital accumulation. Money used in this way creates a distance between the rich and poor and disrupts kin and social relations. Thus, in this context, money appears to be both demeaning and sinful. Many feel that the accumulation of money contributes to the rise of commodity fetishism as money appears as "a god among commodities" (Roca 2007:320).

Although money, wealth and capital are required for investment in production or business enterprise, these all fall into an immoral area, and therefore must be carefully dealt with. People feel the need of religion to minimise immorality as it controls one from spending money extravagantly. It is money and wealth which creates *fitna* (quarrel, conflict, unhappiness) and makes people corrupt. A way to reduce *fitna* is to offer *daan* (donations with religious and cosmic implications). The more one offers

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daan, the more god protects one from evil's influence. The relationship between *fitna* and *daan* can be explained through the following example. Karim is an extremely rich person, but he hardly offers *daan*. As he neglects to fulfil his religious obligation and duty, *fitna* begin to affect his family life. Now his son becomes drug addicted as a result of his family's extravagant and uncontrolled life. Now Karim spends a lot of money to cure his son and unhappiness engulfs his family. Had he practiced *daan*, Allah would protect his son and family from falling into evil's trap.

Moral money transactions are outside markets and occur in social relationships. Moral money is regularly exchanged in terms of helping one's kin, gift exchange, giving to the poor, etc. Moral exchange is often subtle as people observe prohibitions based on social conventions. For example, when moving to a new house, people hold *milad mahfil* (religious house-warming events) in order to receive *duo-a* (blessings) to protect their homes from evil spirits. Petty-traders believe in *jatra* and sell goods to their first customers without making a profit. The belief is that the first customer is *lokkhi*[84] and if such a person does not buy from them, then their business will suffer losses.

The moral meaning of money finds its fullest expression in the concept of *daan* (donation) *Daan* given to the poor or religious leaders is believed to ensure *soab* (divine blessings) from the almighty *Allah* (God). *Daan* is associated with sacrifice and the rejection of greed. *Daan* has a neutralizing effect on an individual's effort to make a profit and accumulate wealth and demeaning himself with acquiring money. *Daan* also purifies money earned from dubious sources or exploitative means. The

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[84] *Lokkhi* is a Hindu goddess, but Muslim traders use the term to indicate divine blessing against curses.

extensive practice of *daan* enables one to earn *soab* that brings *borkot* (divine impact) which in turn increases *a-ii* (income). It is a commonly held belief that: *Taka daan korle, bhu-gune borkot hoi* (If one gives money in the form of charity, it's value will increase manifold through divine blessings); or *Gorib-derke daan korte hoi, karon dhonir takar upur o-dher hoq ache* (It is important to donate to the poor; the poor have the religious right over the money of the rich). Religious responsibilities are also met through the obligatory *zakat* (religious tax to ensure poor's well-being).

Figuratively, donors' money grows through *daan*. This relates to the Islamic belief that *Allah* is the ultimate owner of all wealth. The rich are merely its custodians. *Allah* creates the rich and it is their duty to distribute their surplus wealth for the well-being of the poor. The rich engage in *daan* through religious events. In this way *daan* becomes part of the regenerative substance of the cosmic world through an invisible long-term process. *Daan* contributes to the reproduction of the social, ideological and cosmic orders.

8.3. Traditional Saving Practice

Bangladesh is the heartland of microfinance, but there is no linguistic equivalent for the word "credit" in Bengali. Karim provides a detail description of traditional credit transaction below:

> Rural people use the term *reen* (loan) to speak of credit. In colloquial
> Bengali, the word that comes closest in meaning to credit is a word *baki*,
> that is, the purchase of goods based on social knowledge and familiarity.

The proper translation of *baki* is the word due. These transactions take place in situations where the borrower and the lender know each other; they usually involve small sums of money. The lender knows when the borrower will receive money, and extends goods based on social knowledge. Another term used to describe a credit relationship is *dhaar*, which means to loan/borrow. Both the giving and receiving of a loan are based on the concept of trust and on the social relationship between lender and borrower. Traditionally these sorts of transactions do not involve any interest on the amount lent. Another related phrase no longer in common usage is *korjo hashana,* which means good work. It refers to the extension of loans without interest. In a Muslim society, *korjo hashana* is considered an act of piety (Karim 2010).

Apart from the traditional notion of credit, poor people's ideas of money revolve around the notions of *joma* (savings). At the same time, their poverty hardly allows them to save from their meagre *a-ii*. Instead, they always retain *nogod* (cash) in hand or in most cases just keep the money hidden. For the poor, the concept of *a-ii* relates to working for wages for their patrons through the labour market or from the sale of agricultural produce. After meeting kinship obligations, their meagre income must be saved in order to meet future contingencies, in order to safeguard the economic vulnerability of their households.

In the subsistence village economy, people have the following three contingent strategies:

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i) People hide money, for example, in bamboo poles that are used to support the walls of their houses, in small *kolosh* or *ghoti* (mud, iron or copper pots or jars), within the pages of holy Qu'ran, in small sacs, etc. These forms of saving practices allow people to have instant "cash" when required. Such practices do not allow one to accumulate interest on savings.

ii) People invest in capital goods like household materials such as tin-roofing sheets, roofing beams, etc (Malony and Ahmed 1998).

iii) People invest in perishable assets such as livestock including hens, birds, etc. These investments enable their owners to accumulate cash through the breeding of animals or by selling them when needed. Productive animals are considered "hidden-cash-in-hand," possessing a high anticipated market value.

Many hold the view these strategies continue to offer a monetary value which can be realised when sold or exchanged. To them, these strategies may help them to convert assets into cash in times of crisis. The generation of cash from such sources usually produces a low return as these have already been used, but it reinforces other contingency strategies available to households. A status-conscious person will often avoid buying used materials.

8.4. Micro-credit and Saving

NGO micro-credit schemes flourish in the rural setting. They satisfy immediate and urgent cash requirements. In the words of one informant: "the poor need money. As a

result, they like the idea of getting an easy loan. They take the loan first and think about their decision later". Women receive loans from BRAC begin repayment before they receive returns from their investment. For projects such as aquaculture, vegetable cultivation, rearing cows, etc. they must wait four to eight months for a return. On top of this, as a precondition for loans, women begin depositing money weekly in the form of savings long before they receive the benefits of microcredit. Proponents of credit never raise the question as to where the money required for earlier repayments are to come from. This suggests that women either mobilise resources from money saved as contingent strategies as discussed earlier, or from other sources. This is because women do not themselves earn the money they deposit. So where does this money come from?

Table 8.1: Persons from whom women receive money*

Category	Number	Percentage
Self	4	7%
Husband	33	61%
Female Kin (mother, sister, etc)	2	4%
Male Kin (father, brother, etc)	1	2%
Relatives	1	2%
Female Neighbours	11	20%
Others	2	4%
Total	54	100%

*The observation is made prior to two weekly meeting on August 2007.

Table 8.1 suggests that the majority of the women interviewed (61%) received money for saving and loan repayment from their husbands. When asked why they provide money to their wives, most husbands said they regarded BRAC as a source of cash. Men accessed loans through their wives; they were also the ones who ensured repayment. NGO credit is highly sought after as no collateral is required. An increase in the flow of money into households through their wives' participation in micro-

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credit schemes is appreciated, as men's incomes are often not sufficient to support their families.

8.4.1 Women and Notion of Savings

Many women evaluated their saving experiences with BRAC in a more positive way than their credit experiences. The targeted women, having joined BRAC, start to exhibit the habit of saving, no matter how small the amount. BRAC introduces two types of savings: weekly personal savings and enforced savings. In weekly personal savings, members of the village organisation deposit a minimum of Tk. 5 to a maximum of *Tk.* 20 per week. Many group members can save more than *Tk.* 20, but BRAC does not allow or provide for deposits greater than its policy limit in order to maintain a steady group-saving pattern. Under enforced savings, group members are required to deposit 5 percent of the principal amount of a loan at the time of disbursement. (Mannan 2009a:221). The assumption is that forced savings will enable the poor to accumulate tangible and intangible capital, which they can use to climb out of poverty. In reality, BRAC does not return enforced savings to individual members (RDP Manual 1995). However, BRAC beneficiaries would like to believe that the money deposited for savings is their own[85].

Many women feel that saving with BRAC protects them from unnecessary spending. In the words of one informant, "I can now save money. Previously, I was unable to

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[85]Over time, when it is realised that they are not entitled to a return on what has been saved, BRAC inevitably encounters protest. It is often the case that programme organisers mislead women, assuring them that they would be able to withdraw the forced savings after a period of five years. Since 2006, BRAC has changed its policy and now allows women to withdraw their savings (Mannan 2009a). Restrictions were relaxed in 2005, and BRAC allowed its members to withdraw the whole of the savings amount (BRAC, 2006).

Photo 8.1. Women and Microcredit

Source: BRAC

save because I did not have the means; I didn't know where to save. Now I know how and where to save money."

Once women start to save with BRAC, they construct their own cultural interpretation of savings which is sometimes radically different from the economic definition of savings. For instance, some consider savings as *a-ii* (income). This notion of income is measured against *khoroj-hoi* (expenditure). An informant remarked, "if I have cash 'in hand', I end up spending it. I am unable to save as a result. If, however, I could save two to three *takas* regularly, it would accumulate over time. This deposit is my income." Saving is now viewed as a contingency plan, as one informant explained: "three weeks ago, I joined BRAC because everyone was joining. BRAC gives *taka-poisha*. I can now draw money from BRAC when I need to."

Similarly, a woman said, "we can borrow money when we find ourselves in need."

Through loans, wives help their families to achieve economic stability, easing the burden on their husbands in the process. In the words of another informant: "my husband said we are poor and we need a cow to till the land. So my husband gives me money for saving." Savings mutually support income-generating activities which, in turn, meet the livelihood requirements of the poor. Moreover, many BRAC members consider savings both a source of security. They observe that value accrues to their deposits, which increases their trust in BRAC. One member commented: "I save money because I trust BRAC; not because of what people say." Another woman offered: "I save money because I trust BRAC. No one can take away my *iman* (faith)." The poor see advantages in BRAC's micro-credit scheme over that of the traditional practice. Many find that it is not safe to keep money in their households, owing to the risk of theft. More importantly, when women began to deposit their scarce savings with BRAC, they see the act as an "investment" (*taka-khatano*) since it would assure them future access to "cash." This cash in BRAC's jargon is known as "credit." By saving Tk. 40 ($0.87) with BRAC, women can now obtain a loan of up to Taka 3000 ($ 65).

8.5. Credit and Households

Credit-receiving households exist in a peculiar environment which blends increased economic security with cultural vulnerability.[86] Participation in BRAC's credit and saving programme raises the hope of increased access to cash for the poor. They must conform to the rules set by BRAC. They understand the shift from traditional saving practices to more modern NGO practices. This shift can be thought of as part of the

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[86]Cultural vulnerability occurs when a household faces criticism for immoral activities which may lead to the ostracising, isolation or retribution against its members by the community.

first wave of success brought about by micro-credit. People gradually abandon traditional types of saving practices in order to divert more money to BRAC's saving and credit programmes. The consequence is that people save less money to maintain kinship and social relationship networks, saving more in NGO schemes.

The payment of weekly instalments to wives by their husbands is often marked with tension between the spouses. Often husbands expect their wives to manage to pay weekly instalments on their own accord; wives tend to see it as their husbands' obligation to ensure repayment. I asked group members about the nature of tensions they experienced prior to weekly meetings. The results are given in Table 8.2.

Table 8.2: Tensions before the weekly payment*

Tension	Number	Percentage
No Tension	2	5
Increased Tension [sleepless nights, quarrelling over money, complaining against husbands, failure to collect money for repayment, etc]	6	15
Quarrels in relation to repayment and borrowing money	14	34
Physical Assaults	8	20
Did Not Reply	11	26
Total	41	100

*The observation is made prior to two weekly meeting on August 2007.

Table 8.2 highlights so-called credit-related tensions, sometimes leading to quarrels and physical assaults which are considered new phenomena in the lives of women. Conflict arises in several ways when male kin used loans. Firstly, women bear direct responsibility for the return of the borrowed money. They must repay these loans in weekly instalments. Problems arise when male kin are unable or unwilling to hand over the money required for weekly loan instalments and savings. This creates

tensions within the family; women feel helpless. When they fail to repay their weekly instalments, they face the anger of and humiliation by NGO field workers. Whenever women fail to repay instalments, BRAC staff members put pressure on their peer groups to ensure repayment. This in turn spreads the tension within peer groups, as they are collectively responsible for repaying the loans. Each group member's access to future credit depends on other members' successful repayment of instalments. Thus, each woman's liability is, in essence, a joint liability. Secondly, defaulting women may be unable to obtain new loans as expected and face the wrath of male relatives. Defaulting women experience unpleasant relations with their husbands and male kin, as well their peers. The cost of empowerment can thus make the lives of women more miserable than before, even as the family as whole benefits from an improvement in its economic condition (Khan 1998).

Control over women's loans is not unique to BRAC; a similar situation is seen with other NGOs. In the case of Association for Social Advancement (ASA), another credit-lending NGO, men have accepted the role of creditors, instead of women, as members of the *samity* (ASA's equivalent of the BRAC VO) doing so on practical grounds (Rutherford 1995:115). A study of the Grameen Bank also revealed that men controlled women's loans. Furthermore, it was women who suffered the consequences of delayed loans, or loan amounts being lower than expected, due to their fellow members' unwillingness to approve their loan proposals (Rahman 1996:14).

The saving of money has further implications for gender relations, reconfiguring the intra-household status balance between husbands and wives. NGO credit allows

women a degree of symbolic' control[87] over money. This is a new phenomenon that challenges the idea of men controlling money which they earned and had the right to spend. Traditionally, it is men who earn money and are symbolized as breadwinners, while women are assigned the role of consumers of the income of men. Women who consume are described in terms of negative cultural connotations such *sar-khaoary* (eaters of essence), *ha-vhata* (rice-hungry), *bhata khagar* (husband-eaters), *jamia khai* (husband-eaters), etc.

This negative notion is reduced with men depending on women's access to money, but such a reliance also threatens their sense of manhood. Access to micro-credit sets the scene for women to be valued positively within their households as money-earners. Moreover, women inevitably begin to develop a profit-making attitude (Mannan *et al*, 1995a) that goes hand in hand with BRAC's own strategy of fostering entrepreneurship (Mair and Marti 2007, Zaman 1995). Women's new power appears as a threat to the patriarchal social structure, leading to controversy within rural communities.

8.6 Credit, Culture and Religion

Micro-credit causes several problems. Many people question the source of NGO funds. People know that Western donors supply money to BRAC and other NGOs. People classify them as Christians, which leads to the formation of conspiracy theories questioning why Christians should help poor Muslim women of Bangladesh while they kill and rape Muslim women in Afghanistan, Bosnia, Iraq and Somalia and

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[87] The 'symbolic' control of money by women differs from the 'real' control of loans by male kin. Real control is defined as direct managerial oversight over economic activities, from making loan-use decisions to the management of proceeds (Goetz 2001:70).

support Jews against the Palestinians.

Their suspicions become even stronger when they learn that BRAC receives interest-free donations from largely Christian donors. BRAC converts these donations into credit, charging interest on the loans. This prompts question why BRAC charges interest on loans funded through interest-free donations. The expectation is that BRAC, as a welfare organisation, should distribute such funds through *daan* instead of credit. It is widely believed that credit itself nurtures anti-religious ideas. The poor raise an ethical question: *Apnera shajjo korte achechen, Shud niben keno?* (You came to help us, but why are you charging interest?). Taking interest payments from the poor is thought to be unethical.

The opposition to interest is rooted in Islam. Traditional practices forbid people from charging interest on loans, cash or in kind, as such acts are considered socially undesirable and against religious teachings. Interest-free money or material transactions reinforce cohesion in social relationships. *Shud* refers to any predetermined or fixed interest charged on money or goods lent. The charging of interest is viewed as an un-Islamic act as viewed from the perspective of the Qu'ran for three reasons. Firstly, the practise tends to generate greed and selfishness and also eliminates human compassion for others. Secondly, it promotes indolence since the lender, instead of seeking a return on labour, is inclined to profit from the labour of others. Thirdly, it places all the risk on the borrower, leaving lenders with a certain gain (Ghazanfar 1981:28). It threatens the social order since the repayment of interest (*shud*) results in less money available for *daan*. Religious leaders and ordinary people are convinced that BRAC's micro-credit policy is designed to de-Islamicise the poor;

women in particular. De-Islamisation is a process through which the Islamic faith is systematically shown as failing, for instance unable to free the poor from exploitation and poverty. It is believed that it is easier to convert women[88] to Christianity once they have been de-Islamicised (Mannan 2004). Although not a Christian organisation, BRAC is believed to work in the interests of the Christian West.

Furthermore, religious and political leaders reject the supply of money in the form of credit, especially if borrowed from Christians which makes it *haram* (sinful). The belief is that using *haram* money poisons the reproductive power of women, which is a complex cultural concept connected to belief in malevolent spirits, as well as to biological attributes of female blood. For example, kitchen items like *kolosh* (earthware vessel), *hari* (earthware cooking pot), etc., are used as metaphors to signify the female anatomy. When a daughter becomes a bride and is about to leave her father's house for her husband's house, a new *kolosh* is filled with rice to symbolise the transition from spinster to wife (Kotalova 1993:200). In post-marital copulation, a man symbolically supplies the *bizz* (seeds) of rice, that is, the substance (semen) to fill (*vora*) the reproductive organs of a woman, her metaphorical *kolosh* or *hari*. Now, when one uses *shud* earnings to buy food, both male *bizz* and female *kolosh* are poisoned by the *haram* money. Sexual union, men ploughing and sowing *bizz* into the earth (women's bodies) will reap a bad harvest (children), giving birth to the devil (*sudher takai satan jommay*). Secondly, women further pollute *din* as they violate *purdah* to attend NGO meetings. And more exposed to the outside world, they become further vulnerable to attack from malevolent spirits like *jinn*, *pori, bhut*, etc. Thus, women who engage in micro-credit programmes may receive the disdain of

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[88] Women are traditionally considered as active bearer of religion

wider society?

8.7 Micro-credit and Women

A critical question is: does credit reduce the vulnerability of households or does it result in new forms of susceptibility. When money contributes to social relations, such transaction are considered moral. The same money, when used to pursue profit, demoralizes human relations. In participating in NGO activities, NGO members are forced into immoral interaction. Many see micro-credit as representing a double immorality: women accept immoral money which in turn is invested by their male kin in the immoral market. Double immoralities affect investment decisions in the views of many: "*taka-poisha* is nothing but *hater moila* (dirty in hand)." The new practices of credit transactions result in the erosion of social relationships and mutual obligations. This shift in attitude has negative consequences for traditional networks of mutual support, embittering relationships in the process.

Women gradually learn from and gain considerable modern financial knowledge in dealing with issues such as loans, credit, investments, repayments, profit, credit-associated savings as well as more pure savings schemes. The poor, particularly poor women quickly begin to re-define their traditional notions of money. Many women begin to separate *din* from *dunia* and become disinterested in using micro-credit to provide services to their kin and *samaj*. Nowadays people hold the view that *takai taka ane* (money begets money). Group members' aspirations run high with access to credit. When women join BRAC, they do so with the simple idea of receiving money. Once familiar with credit access to money, many women are tempted to borrow

money from several NGOs. For example, 21 women (31 percent) out of 60 informed me that they take loans simultaneously from two or more NGOs. There are several reasons. Having joined, as indicated, women face the perpetual pressures of repayment from field workers. In order to ensure repayment, many women, instead of directly investing the money borrowed, lend money to others, sometimes charging exorbitant rates of interest of up to 100% monthly. In the long run, the direct impact of money on the credit-receiving poor creates a new category of "touts" and gives rise to a new category of mini-moneylenders.

While BRAC's credit targets women, it tends to ignore the gendered nature of society and the polity. The organisation remains largely unaware of the part that women play in their households and traditional relationships. To gender-insensitive NGOs, women may be preferred as participants in micro-credit programmes, because:

> "...women are seen to be more reliable and tractable, and are easier for field workers to gain access to....tend to be found at home, and are more available than men for daytime group meetings as well as visits to monitor loan use and repayment" (Goetz and Gupta 1994:6).

As mentioned in Chapter 7, most of the women members of BRAC's credit schemes are married; unmarried women are invariably excluded and denied access to credit. In the views of BRAC staff, credit discipline would be disrupted if a spinster married as, after marriage, she would move away to her husband's home. BRAC has learnt from experience that men's mobility in the job market, means many become wilful defaulters. Furthermore, confronting defaulting men in public may further worsen

BRAC's relationship with the elite and religious leaders (Mannan *et al*, 1994).

Photo 8.2: A member counts her money before paying the weekly installment in a VO.

Source: BRAC

Sometimes successful borrowers are encouraged to borrow large amounts which they can not manage and become defaulters**.** Yet many others, to ensure repayment, use the loan of one NGO to repay another NGO loan. Some also find that the initial loan from the first NGO is not sufficient to meet their capital investment needs and thus, join other NGOs. Throughout this whole process, they are under the constant threat of defaulting. In a case study, Huq (2004) provides the tale of a Bangladeshi woman who became trapped by financial arrangements with RDRS, the Grameen Bank, CARE International and BRAC. Each NGO develops protective mechanisms to deal with

defaulters so as to provide the means for ensuring loan repayments[89]. BRAC even employs programme organizers whose main task is to locate the defaulters and threaten them with litigation and to recover the money through formal legal mechanisms.

One study argues that micro-credit introduces a paradox as beneficiaries tend to default having achieved improved income and wealth, or higher education levels for their children (Chowdhury 1992:335-6). First-time borrowers tend to keep up with repayments, and only after repeated borrowing do they become defaulters (Rahman 1999; Yaqub 1995:9). The process through which one becomes a defaulter occurs over a period of four years or so; this is rooted in the process of sustainability of BRAC. Sustainability depends on a continuous transfer of the risk of investment to the beneficiaries; In the process of transferring risk, the amount accrues a capital surplus. Table 8.3 shows the profit-risk transfer mechanism to describe who gets what.

Table 8.3: Risk-Profit Mechanism

Timeframe	BRAC	Group Members
First Year	Risk	Profit
Second Year	Risk-Profit	Profit-Risk
Third Year	Profit	Risk
Fourth Year	Capital Accumulation	Vulnerable

Source: Mannan (2009a:225)

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[89] There are policies among NGOs to discourage beneficiaries from taking loans from other NGOs. It is, however, a difficult task for NGO staff to ensure that no-one takes loans from other NGOs as they always seek to operate in different villages. Operational boundaries between various NGOs become blurred in the high-density settlement patterns which characterise the countryside, even though such separation was not always evident in practice (Montgomery *et al*. 1996:125).

The profit-risk-profit-risk mechanism[90], if placed in perspective, opens an interesting dimension of economic dependency between both BRAC and its beneficiaries as each party is perpetually locked into an economic transaction relationship. In the first year, when members borrow money, capital remains at risk for BRAC, while group members consider it as profit. In a distress situation, poor people consider any amount of cash in hand as profit. In the popular perception, the investment of BRAC is seen as risk. As one informant remarks, "I have taken a loan of Tk. 2000, but in my village there are two hundred group members. These members have borrowed more than *Tk. 500,000*. It is therefore in BRAC's interest to work with us rather than for us to work with BRAC." These comments should be viewed with the understanding that BRAC cannot withdraw its activities from localities once it invests and circulates money as loans to its group members. Until the end of the first-year loan cycle, when BRAC realises the full loan with interest, its capital remains at risk. (Mannan 2009a:225)

BRAC's risk is gradually reduced as new borrowers understand the logic of savings and credit operations. Village organisations play an instrumental role in orienting and familiarising members with BRAC's philosophy of credit transactions through an indoctrination in the ideology of empowerment. The empowerment ideology emphasises the exploitation of the poor by the traditional structure (*Desh, Kal, Samaj* 1990; Mannan, *et.al.* 1995a), but it does not explain to the poor how neoliberal market orthodoxy creates a new form of discrimination and inequality. BRAC's empowerment may be a case of making women visible without power to further the entrenchment of microcredit ideology (Fernando, 2006b).

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[90] For a detailed discussion of profit-risk-profit-risk mechanism see Mannan (2009:224-227)

In this way, empowerment embraces a political economy that uses the culture of shame[91] in a subtle way to exert pressure on women to repay the borrowed money to NGOs and required to ensure regularities for credit transation (Karim 2008). Lamia Karim explains that NGOs appropriate these notions of rural women's honour and shame toward their loan recovery program. Loan recovery methods deployed by NGOs used public shaming as a form of social control. That is, if one is unable to pay, the NGOs have the power to shame that person in public to make one lose face. Women who were unable to pay their loans on time were often publicly humiliated, or threatened with public humiliation, both of which acted as a form of discipline in their lives. The NGO instrumentally deploys various forms of shaming in its own capitalist welfare, i.e., the recovery of loans. NGOs have governmentalised the concept of shame to guide the conduct of rural people toward certain ends (Karim 2010).

The risk of capital becomes smaller in the second year for BRAC with the acceptance of follow-up loans by group members. Now the poor want to obtain further loans and engage themselves more with BRAC's project activities. The situation remains "risk-profit" for BRAC, but the second loan becomes a "profit-risk" situation for members as they become entrapped in the second loan. Borrowers gradually are forced to

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[91]"In rural Bangladesh, men and women use the terms honour/faith (maan/imaan) and shame (lajja/sharm) in their daily discourse. The notions of honour/shame are gender-specific and denote subtle social hierarchies in the community. Women exhibit shame (lajja/sharm) and men possess honour/respect (maan/shamman). Women speak of their honour in terms of possessing shame. Shame is considered a desirable attribute because it regulates conduct, and prevents members from breaking the norms of rural society. This is particularly true for women. The terms for honour denote masculine values, and they signify one's ability to protect the patriline, family, and one's women from dishonour. In speaking to outsiders, women and men often invoke these terms to describe their essential humanity, goodness, and faith as Muslims. The poor may be poor but they more favoured by Allah because of their piety, humanity, and honour. Moreover, the poor keep their word; they do not break their covenant with Allah. Implicit in these discourses of spirituality is the embedded notion of class, and a reference to the lack of entitlements due to poverty" (Karim 2010).

surrender the freedom to manage their domestic economy and social life to the NGOs (Fernando 2006a).

In the third year, BRAC profits as members accept a third loan, but the loan itself creates a risky situation for the large numbers of members in a highly imperfect market. BRAC's capital is protected in the third year when about 10 percent of borrowers reach a stage of critical mass. This occurs when borrowers have joined BRAC "more than two and a half years ago, and have taken cumulative loans to the value of Tk. 7,500 or more" (Mustafa *et.al.* 1996:34). Sustaining the BRAC model depends in large part on how it maintains the equilibrium between this critical mass and the size of village organisation. In 1991, BRAC calculated that a branch office becomes financially viable when it circulates money amounting to Tk. 7 million ($175,000) (BRAC 1991).

In the fourth year, BRAC continues to accumulate capital, but the amount of profitability depends on the cycle of the rise and fall of households in reaching the critical mass. Critical mass is also an important stage because not only do significant numbers of households fail to reach this stage, many households also show a decline after attaining critical mass once they borrow amounts in excess of Tk. 7,500 (Mannan 2009a:226-227). The process of participation in village organisations leaves many group members vulnerable, and BRAC periodically expels the defaulting members. For example, BRAC has expelled 102,814 (16 percent) of defaulting members (BRAC 1992b:15).

Credit creates what could be thought of as a trap. On the one hand, women discard traditional saving practices in favour of borrowing (that is, credit) money from NGOs. Thus, the viability of traditional sources is eroded. On the other hand, borrowing fails to create a sustainable source of income[92] owing to the problems associated with a rural market economy vulnerable to employment problems (unemployment, seasonal employment) and natural disasters (floods, droughts, cold spells). The uncertain returns on investment also create cash flow problems which prevent making secure profits. Overall, microfinance organisations create and structure savings and credit services in ways that help them to gain control, not only over the borrowers' resources, but also over their life-worlds (Lont and Hospes 2004:13). It is a matter of debate whether credit accrues benefits or mires the poor borrowers in debt (Rahman 2004). The credit-lending arrangements create a new kind of female dependence, imposing loan responsibilities on women without extending to them any real control over the lending process (Rahman 1996:15).

8.8. Multiple morality: causing debate on moral and immoral money

NGOs effort to develop social capital focuses on protecting micro-credit and money at the expense of culture and community. This approach fragmentises the historically evolved composite morality which infuses Islamic and Bengali views of money. Micro-credit works to separate 'money as economic phenomenon' from 'money as social and religious phenomenon.' In this new equation, Islamic morality discourages *shud* and Bengali morality emphasises the collective control of money, while capitalistic micro-credit morality promotes individualism. Fearful of this separation,

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[92] There is a huge debate on questions of sustainability. Two recent studies reject the claim of pro-NGO studies which confirms sustainability (Ahmad 2007, Ullah, A.K.M. and Routray, J K. 2007).

many frequently express the view that "this world is for a few days; so avoid being lured by excess money." These moralities, instead of offering clear pattern, complement each other at some points and oppose each other at others. Monetary forms of exchange per se trigger confusions over moral obligations. This happens in large part due to the transformative power of money which reinterprets mutual obligations of individuals to one other.

The fragmentation also brings a lack of shared understanding on morality and is closely linked to the contrasting global and local cultural characteristics of the meaning of money and credit. At the same time, both the processes of fragmentation of composite morality and the emerging micro-credit empowerment ideology have contributed to the rise of multiple moralities, with often weak understanding and interpretation. Microcredit contributes to the rise of competing visions of morality present at any one time, which again depends on the social and economic position of persons in hierarchy and how they interpret and use money. The outcome is the rise of "different understandings of morality and the variety of cultural practices that interconnect with moral imperatives" (Wanner 2005:516).

The introduction of money into rural societies engenders a particular devaluation and destruction of indigenous orders (Köhler 2005:43). Money devalues the indigenous order and carries the seeds of alienation with the potential to threaten the moral order (Parry and Bloch 1989:3-6).   Micro-credit systematically causes erosion in the traditional knowledge of money and monetary behaviour of the poor. In the process, two opposite interpretations occur. On the one hand, many people try to define money with their traditional understandings and notions. On the other hand, many newly

experience individualism, but unable to shun the older relationships, use the newly acquired knowledge of money to redefine tradition. Furthermore many people confusedly use these two opposite interpretations to suit their own purposes. It is no longer possible to assume that money is subjected to the moral law of society due to the existence of multiple moralities. Micro-credit fosters capitalism which sharply polarises moral and immoral uses of money. Moral credit manifests itself when NGOs supply money to the poor to fulfil their immediate cash requirements, resulting in short-term economic transactions and immediate material well-being and food security. The poor endorse moral credit, and usually do not raise questions when they benefit from short-term economic transactions.

8.9. Women's new position in social structure and miskin

The changing roles of women induced by micro-credit also contribute to the rise of multiple moralities. Money, retaining its impersonal values, moves between people who might not even know each other (Hart 2007:12; Morris-Reich 2003:135; Simmel 1978). Village women leave their private spheres to engage in economic transactions with NGO staff, strangers to local society (see chap 9, section 9.4.5). In such transactions, many people often remark that they "do not see any moral values (*mullo-bhod*), but rather see more capital (*mull-dhon*)." This sort of money transaction consequently engenders alienation, detachment and impersonal relations whose origins lie beyond one's control (Hart 2007:13).

Micro-credit results in a strong feeling amongst women that they granted equal status as a result of this new access to money. At the same time, they would admit that

everything seemed to be changing so rapidly that nothing lasts (Hamer 2009:7). The aspiration to acquire additional wealth might thus disappear as quickly as it was acquired. As is often heard, "*dhoni hoiwer jonno taka anlam; kinto shuk chole gelo*" (I accepted money to become rich, but now happiness has disappeared). However, the equalizing effects on households do not rule out the possibility of hierarchical power relations within the households (Sillitoe 2006:20). It is often the case that micro-credit subtly threatens male elders' authority in rural hierarchy. Male elders usually control the decision-making regarding women's loans; women come to learn that loan money is theirs individually and over which they reserve the right to make spending decisions. The problem is that loans given to individual women are expected to be utilised for the collective good. On many occasions, these tensions brew within households as exemplified below:

> Case 1: A son asked his mother to let him have control over her loan money. The mother agrees to this, but she tells the son that he would be responsible to repay the money and interest. The son became infuriated at her immoral demand concerning interest payments on the amount. The mother, as a result was forced to explain to her son that she was obligated to repay the money with interest to the NGO she borrowed from.

> Case 2: A young man asked his elder brother for financial support in the form of the elder brother's wife's NGO loan. The elder brother agreed, and asked the younger brother to repay the loan with interest. Again, the young man was outraged at his brother's sinful demand for interest on the amount.

The issue of immorality and morality involving micro-credit is closely linked to the fact that it marginalises male kin who occasionally overreact to issues of women's empowerment. In the words of a woman who disagreed with this male opposition to micro-credit, *mainshe koi hala; amar jonno bhala* (people tells me it's bad, but I know it is good for me). Although this remark contains an element of empowerment, many interpret such empowerment as a shift from traditional relationships of trust between men and women to trust placed on NGOs by women.

The elite oppose women's transactions as they fear losing their social control over women made independent through access to NGO resources (Mannan 2005). The control over subaltern classes is essential for the maintenance of hierarchical political orders because "those with power must have some hold over the livelihoods of others, controlling access to land and/or capital, and opportunities for labour" (Sillitoe 2006:18). As many elite feel they are losing control, their priorities are shifted to *daan* in the form of support to religious institutions and actors. This creates a vulnerable situation for many poor women and their households as they are deprived of financial support from the elite in times of need. Many women do not endorse the changing attitude of elites as expressed in following opinions:

- "Before the rich used to support us and donate to their poor kin and neighbours. Now they donate to mosques to enhance their religious status. Before they were *doi-a-lu* (kind person); now they are *dharmic* (religious)."
- "They stopped giving *daan* and *zakat* …..Now they donate more to mosques and contribute to religious events and functions. We hardly receive any of the spoils."

- "Many people are reluctant to offer *dan* to us. They think that we are better off and affluent because of micro-credit and thus require no support. It is true that NGO credit has made us *miskin.*[93] We are like "*vhora kolshi vhora na; khali kholsi khali na*" (Full vessels which are not full; empty vessels which are not empty)."

The broader picture remains that micro-credit did not do much to improve the economic well-being of women to any significant extent (Mannan 2009a). Instead it released the elite from their religious and social obligations to help the poor and women in need. While depriving one's kin and the poor from *daan* and *zakat* is immoral, this immorality is made moral through donations to mosques and religious events. This also implies that the obligation to support poor kin is fading in relation to new obligations toward religion.

8.10 Individualism vs Collectivism

Micro-credit has brought about two important changes. Firstly, it promotes individualism with changing roles for women and men, but does not challenge the hierarchy itself. Secondly, short-term economic transactions may reduce the vulnerability of households, but it does not alleviate poverty *per se* (Morduch 1998a). These changes are new phenomena, and people remain unsure as to how to deal with these new experiences. As people begin to realise the consequences of economic exchanges which fail to change poverty status, they start to explain money in terms of immorality. Overall, money is instrumental in objectifying and depersonalising social

[93] *Miskin* is a category of the poor whose social status bars them from begging or requesting donations even though they may be in desperate need of financial help.

relations by bringing about a decrease in interpersonal dependency and an increase in the differentiation of people (Simmel 1978). It creates greater individualism, while at the same time, participants, as members of VOs are locked into circles of trust, enforced by group peer pressure. People's reactions are related to the de-personalising of social relations, which occurs when there is a shift from hierarchical values, embedded in the social person, to economic individualism. The rise of individualism also means the emergence of selfish behaviour at the expense of cherished collective notions of co-operation (Uphoff 1996:342).

The effect of individualism is that the rich emphasise cultivating relationships with immediate kin and family while showing an increasing reluctance to fulfil obligations toward poor kin embedded in social collectivity. The basis for this loose obligation is related to the fact that people increasingly use money for individual consumption. They develop a fascination for material goods as well as reinforce the practice of monitoring what other people have acquired (Wanner 2005:520).

The crux of the problem is that NGOs reproduce local knowledge like traditional trust relations and *samaj* collectivity in VOs in which they use peer group pressure to popularise and protect micro-credit schemes. This use of peer groups is designed to promote individualism, but NGOs remain unaware that they use people's culture against people's collectivity. In the long run, this fragmentation of collective behaviour fragments affects the practise of micro-credit and the micro-finance institutions themselves[94].

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[94] Many NGOs disappear, but there are hardly any studies on this phenomenon.

8. 11: Discussion and Reflection

People deal with money in different ways, but their existing world views give "rise to particular ways of representing money" (Parry and Bloch 1989:19). The world view of the non-capitalist village society begins to change under the influence of capitalism, a situation where money is one of the important instruments through which transitional capitalism overcomes local cultures (Roca 2007:320). The implication of micro-credit on the local economy is that it spreads commodity fetishism in different ways, resulting in myriad beliefs about money bringing peace and prosperity to the poor.

People assume that community and kinship would act morally to contain micro-credit, but in reality money leads to a precarious struggle. New suspicions and tensions emerge precisely because the nature of money as a generalised means of exchange makes it so difficult to control (Geschiere 2000:59). Money is more and more a symbol of economic value for exchangeable objects (Morris-Reich 2003:135, Simmel 1978:127). Money emerges as too powerful, as reflected in the common saying: "one can buy tiger's milk with money."

Micro-credit starts a process which results in the fragmentation of the coherent nature of village morality. This occurs as micro-credit serves to separate cultural, social and cosmic orders from the economy via the market. Monetary forms of exchange begin to dominate relations. They create two problems. While households' increasing engagement with money transactions reduces their reliance on traditional social networks of solidarity and economic arrangement, money fails to promote alternate

forms of social integration and moral obligations. The consequences are felt in many spheres and people find themselves caught in a trap between personal and impersonal money transactions. Micro-credit proponents, without realising how money causes social and cultural problems, try to develop a shared consensus among borrowers in order to protect the system. If they did not do so, the success of micro-credit would be jeopardized.

Chapter 7 and Chapter 8 showed how a polarisation takes place in both values and organisations of society and culture. As society is transformed, people begin to redefine the emerging values. This has spill-over effects on politics. The next chapter (chapter 9) examines the politics of NGOs and Islamists.

BRAC AND THE MAKING OF RELIGIOUS OPPOSITION

9.1. Introduction

NGOs have always found it difficult to understand the transformative culture of Bangladesh and the processes of social change. This chapter explains how social transformation has created a situation which forces confrontation between the NGO community and Islamic groups/organisations. These clashes in turn, provide religious leaders with the opportunity to emerge as spokesmen for the disgruntled poor and also for the rural elite who oppose NGOs. As a result of such clashes, in 1993 NGOs faced serious challenges for the first time, from not only Islamic groups, but also from wider society.

The conflict is between two points of view. On the one hand NGOs, which want to further their development agendas, believing them to be of benefit to the poor, and on the other hand, the religious leaders, who see the NGOs as a threat to the legitimacy of Islam.   NGOs try to present themselves as a force for democracy and modernization by opposing Islam (Seabrook 2001).   The NGO approach to development is interpreted by some Muslims as an effort to "de-Islamise" poor men and women.   The de-Islamisation is a process that seeks to undermine the Islamic faith, belief, values, etc. of poor men and women by arguing that Islam cannot free them from either exploitation or their abject poverty.

Photo 9.1: Violence by Islamists

Source: Star Weekly Magazine. Volume 7 Issue 16. April 18, 2008.

The conflict has been seen as a 'defining moment', or 'turning point' in the evolution of the NGO movement in Bangladesh. Despite this, hardly anyone engaged in systematic research to capture the conflict process. Exceptions included an in-depth research study (Mannan *et al.* 1994) and three short rapid assessment studies by BRAC (Karim *et al.* 1994; Kalam *et al.*1994; TD 1994) addressing why its group members did not protest in support of BRAC, but rather extended their moral support to religious leaders. BRAC circulated these reports to selected donors and diplomats, but deliberately did not share findings with leaders of other NGOs[95]. This chapter is built on my direct experience while conducting participatory research into the origin of the conflict and actively participating in mobilising NGOs in response. I have previously narrated my engagement in understanding the conflict (see Chapter 2, section 2.3.3.1). Discussions of these events was widespread among the NGO community and widely circulated in communication media such as radio, television, daily newspapers, weekly magazines, posters, pamphlets, etc. This conflict featured rhetoric, propaganda and counter-propaganda all of which shaped a 'phoney war.'

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[95]BRAC assumed that NGO leaders might misinterpret research findings on religious backlash on BRAC and use these reports for political purpose.

The backlash against the NGOs in the winter of 1993 did not emerge suddenly; the environment was already disturbed by three events, which provoked the Islamic sentiment. The first was related to the unpopular feminist and apostate Taslima Nasreen, who systematically defamed Islam and the Prophet Muhammad[96]. The second was the accusation by the government that many NGOs were converting people to Christianity (Ishtiaque and Mannan 1992). The third was the rise of orthodox Islam against the Islamic sect *Ahmedia*, who were declared to be *kafir* (sinners).

9.2 Context of Conflict

The grounds on which BRAC was opposed were very carefully prepared. The religious elite first published a fabricated story in the weekly Islamic magazine *Shaptahik Muslim Jahan* in June, 1993. The story asserted incorrectly, that BRAC had wrapped the corpse of a VO member's child in a "black cloth"[97] and buried him. This story was subsequently picked up by many *moulavis* (priests) who took the story at face value. At the time, BRAC staff failed to take into account that this was the beginning of an inevitable conflict. In October 1993, the monthly Islamic magazine *Jago Mujahid* published a similar story. The crisis was further aggravated after the publication of the following fictitious story in the *Dainik Inquilab*[98] on 24th November, 1993: "Allah na Apa?"

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[96]I heard in numerous *waaz mahfils* in which *moulavis* brought a particular allegation against Taslima Nasreen and BBC. They accused that Taslima during interview with BBC not only touched the holy Qu'ran without ablution, but also opened pages of the holy book while she was smoking cigarette. Thus, they interpreted it as a ploy of BBC to pollute Islam and encourage infidels.
[97]See section 9.5 for explanation of symbolic meaning of "black cloth."
[98] The daily *Inquilab* is owned by an Islamic organisation. The *Inquilab* has been hostile towards BRAC since its loss of a large business tender to BRAC Printers for the publication of an annual calendar for a government Bank.

<u>"Allah na Apa?" (God or Teacher?)</u>

"A NFPE Apa (teacher) first asked the school students to close their eyes and beg for "chocolate" from Allah. As usual, students prayed to Allah for chocolate but they did not receive any. Now the teacher again asked them to request Apa for chocolates. While the students requested Apa for chocolates, their eyes closed, the teacher put chocolates into their hands. She then questioned the students as to who had given them chocolates: Allah or Apa? The students replied that Apa had given them chocolates and not Allah!" In this way, Apa overpowers Allah.

The above story of "Allah na Apa" was concocted from a old story relating to the Christianization process carried out by Baptist missionaries. They used a deceptive method to motivate uneducated poor people who visited missionary hospitals. They first asked the hospital patients to close their eyes and ask for "biscuits" from Allah. Naturally, they did not receive any biscuits. The missionaries then asked them to request Jesus for biscuits. With their eyes still shut, the missionaries put biscuits into the peoples' hands. They propagated the idea that Jesus Christ had given them biscuits and not Allah and thus that Jesus was true and Allah was false.

The readers of these Islamic magazines and papers, mainly the local *moulavis* (religious preachers) and religious elite took these issues to different *waaz mahfils* and weekly *jummah* (Friday) prayers. The messages spread like wild fire across the country; rural people and NGO beneficiaries believed these stories to be true. In the

aftermath, BRAC received a religious backlash which it never experienced before. Initially, opposition to BRAC took place in 21 out of 64 districts, at 16 area offices of the Rural Development Programme (RDP) and 21 area offices of the Non-Formal Primary Education program (NFPE) (Mannan *et al.*1994). The opposition was so intense that in first the 15 days, 59 NFPE schools had been burnt down, 66 schools were closed, and the attendance of students 1,547 NFPE schools was reduced from 30-35 to 10-0. The Sericulture program lost over 110,000 mulberry trees resulting in the direct loss of employment to more than 652 women (Mannan *et.al.* 1994:2*)*. The value of these trees was estimated at about Tk. 4,500,000 ($94,000)[99.]

Such reaction may be partly attributed to the massive developmental interventions by NGOs in the rural society, and partly to the broader social change caused by the ongoing processes of globalisation. However, the NGOs had to face the following important questions:

- Why were NGOs, after 21 years failing to convince the poor beneficiaries about the efficacy of development?

- Why did it take 21 years to have an impact of NGO development (as claimed by the NGOs)?

- Why were the religious elite so successful in creating opposition to the NGOs?

- Have the development models of NGOs helped the poor to break out of their self-perpetuating poverty trap?

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[99]Personal communication with the Head of Sericulture Programme.

9.3 The Network of Religious Organisations

The religious elite, particularly *moulavis,* (priests) was, to a large extent, successful in rousing and mobilizing popular opinion against BRAC as well as other NGOs. The *moulavis* turned the Mosques into platforms to oppose NGOs and used popular *waaz mahfil* to invoke anti-NGO sentiment among people. Although these *moulavis* were highly politicised, they disassociated themselves from affiliation with any of the political parties. They are active in their mosque-based networks across the country. People, in general, believe in the preaching of *moulavis* because of the religious leaders' intellectual status in village communities.

Many NGOs, while promoting such conflict with the aid of donor money, were complacent and did not fully appreciate the process whereby opposition to them strengthened diverse religious organisations and encouraged them to establish a common platform. The groups that represent Islam have little common understanding among themselves. There are, at least, five distinct religious schisms in Bangladesh, which sometimes complement each other; but at other times, vehemently oppose and contradict each other. These five schisms are represented by: 1) the spiritual organisations of *Pirs* (or *Sufis*); 2) the puritanical form of orthodox Islam practised by *Kuami Madrasha* (a religious school); 3) the modern form of Islam by *Alia Madrasha;* 4) the apolitical puritan *Tablig* movement; and 5) the political Islam of the *Jamaat i Islami i Islam*, an Islamic political party in Bangladesh. Besides these, there exist many religious splinter groups and extremist organisations like the *Jamaat-ul Mujahieen Bangladesh*, *Harkat-ul Jihad-al Islam Bangladesh, Hizbut-Tawhid* (Riaz 2008).

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Photo 9.2: Sufi Procession Celebrating Prophet Muhammad's Birth Day

Source: Shah Alam

Of these religious schisms, *Sufism* is the oldest form of Islam in Bangladesh and South Asia. *Sufis* played an indispensable role in converting the population. It gained popularity as the *Sufis* synthesized the spiritual power embedded in their super human agency and local cosmologies (Eaton 1997, Roy 1983). This trend, although having been enriched by *Sufism* over the past couple of centuries, is now being rapidly transformed into a network of Islamic "meditation clubs" (Roy, 1994: 88). *Sufism* is now the subject of frequent criticism by a section of the educated Muslim class as well as reformers and fundamentalists like the *Kaumi Madrassahs*, *Jamaat i Islami* and other Islamist groups (Ewing and Mannan 2009).

The *Kaumi Madrasha* follows the principles based on the interpretations of Islam laid down by the *Ulema* of *Deoband*, a school of Islamic thought, located in New Delhi. The *Deoband Madrasha* in India was established in 1867 by several Indian "*Wahhabi*" *maulanas* who had participated/supported the Indian Mutiny. The *Deoband* M*adrasha* and its subsidiaries in the Indo-Bangladesh-Pakistan

subcontinent, follow the traditional *Dars-i-Nizami* curricula, developed during the *Mughal* period. Normally, they do not teach any modern subjects such as English, Maths, Science, etc. *Kaumi madrasha* has more than 20,000 religious schools across rural regions, which are financed with around Taka 216 crore (US$2.16 billion)[100], mostly from Saudi Arabia and other Islamic countries of the Middle East. The *Taliban* are students of the *Deoband*-style *Kaumi Madrasha* of Pakistan and Afghanistan.

The *Alia* M*adrasha* is a modern Islamic school, founded by the British colonial administration in an attempt to modernise the religious schools of Kolkatta. The Kolkatta *Madrasha* was established in the 1760s by Warren Hastings, one of the pioneers of British colonial rule in India, in order to secure a constant supply of Arabic and Persian speaking Muslims to help run the Judiciary, where Persian was the official language up until 1837. The *Alia Madrashas* are also known as the New Scheme *Madrashas*. They give religious education as well as instruction in subjects such as mathematics, English, sciences, social sciences, history, etc. The academic degrees offered by these Islamic institutions are equivalent to high school, college and university diplomas and degrees[101]. They have emerged as one of the moderate religious schools. One section of *Alia* M*adrasha*, namely, *Jamiatul Moderisin* (the Teachers' Association) opposes BRAC, if not all NGOs. *Jamiatul Moderisin* is headed *Maulana* M. A. Mannan, the owner of the Daily *Inquilab*. However, BRAC has employed a number of *Alia Madrasha* graduates in its different socio-economic programmes.

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[100] Personal interview with *Kaumi Madrasha* leader in 1994.
[101] The equivalent of School Secondary Certificate (SSC) is *Dakhil*, of Higher Secondary Certificate (HSC) is *Fazil*, of Bachelor of Arts (BA) is *Alim* and of Master's of Arts (MA) is *Kamil*.

Photo 9.3: Praying at Tabligue Congregation

Source: Star Weekly Magazine, Vol.4 Issue 74, December 9, 2005.

The *Tablig* movement is a fast growing Islamic movement both within and outside Bangladesh, especially India, Pakistan, Malaysia and many other countries which have Muslim populations. The annual *Tablig* congregation held at Tongi, near Dhaka, is the second largest Muslim gathering after the Holy Hajj in Mecca. The *Tabligh Jamat* (movement for inviting people of other beliefs to Islam) was established by *Maulana* Iliyas in the 1920s to counteract the Hindu revivalist *Shuddhi* and *Sangathan* movements, which aimed at reconverting Indian Muslims back into Hindus. It was a defensive movement to keep the Muslim community in India intact and coherent.

The *Jamaat-i-Islami* is a fundamentalist political party, which stands in ideological opposition to BRAC and the wider NGO movement rather than carrying out destructive activities against it. Like the Communist Party, *Jamaat-i-Islami* has a highly efficient cadre-based political organisation. Most of its funding is generated from its various associated organisations and businesses such as Islamic banks, micro-

credit programmes, schools, university, etc. *Jamaat-i-Islami* is involved in democratic politics and is an important alliance partner of one of largest political parties in the country, the Bangladesh Nationalist Party (BNP) (Kabir 2006).

Table 9.1: Position of Islamic Organisations in relation to NGOs

Organisation	Schools of Thought	Sources of Fund	Remarks
Kaumi Madrasha 1. Hatazari Madrasha, Ctg. 2. Patia Madrasha, Ctg. 3. Balia Madrasha, Mymensingh 4. Saahaba Sainik Parisad 5. Murtah Protorodh Committee 6. Kharezi Madrasha 7. Syed Md. Fazlul Karim (Islamic Shashontantro Andolon), Chor Monia Pir, Barisal	Influenced by the philosophy of Deodand school, India. They teach purely Arabic and religious teachings.	Middle Southern countries like Saudi Arabia, local elites endowments	Vehemently oppose BRAC and NGOs through their Madrasha and Mosque network
Quack Moulavis (Teachers of Moqtabs)	With partial training in Kaumi Madrasha	Local endowment	Localized and have devaluating influence on group members
Jamaat-i-Islami	Theology of Moulana Moududi	Saudi Arabia and Middle East JI economic and industrial establishment	Oppose NGOs at ideological level
Allia Madrasha	Incorporated modern education with Arabic teachings	Government	Individual capacity
Jamaitul Moderisin (a faction of Allia Madrasha Teachers Association)	Moulana Abdul Mannan	Iraq	Total Opposition to BRAC, if not other NGOs
Pirs/Sufi	a. Theologian b. Orthoprax c. Heteroprax	Disciples	"a" category of *Pir* opposes BRAC
Tabligue Jamat	Metaphysical and apolitical religious movement	Personal funds	Indifferent to NGOs

Source: Mannan 1994. *el.al.* p.44-46

9.4. BRAC's Failure to Comprehend the Religious Situation

From the inception of the crisis, many BRAC staff, particularly at branch offices, felt the heat of the opposition, but they could not communicate this to those higher up in the organisation because of its organisational culture (see chapter 5. As the opposition intensified, and threats and attacks on BRAC staff and property became rampant, it appeared that senior management at the head office had fallen into confusion. This was partially because of a lack of preparation in dealing with this new sort of problem, and partly because of a lack of communication between different programmes. In many instances, the field staff were unable to convince their superior officers of the intensity of the problems. In the words of a PO:

> "our *boro bhais* (senior staff) run between Area and Regional Offices. We run between Area Office and villages. We do face opposition to our work. However, we neither express our problems to our seniors nor are we able to cope with the situation. If we were to take independent decisions, the fear is that the Bhai will question our actions. We do no have the authority to act!"

The result was that field staff suffered in most cases. In such an unbearable situation, in December 1993, a PO literally requested me:

> "please tell senior staff about our problems. We deliberately hide many facts. If we articulate our problems to them, we are

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ordered to solve the problems by ourselves. Some of these

problems are beyond our control."

These communication problems within the organisational hierarchy imply that BRAC has developed an untenable bureaucracy and that many senior staff do not consider negotiating with religious representatives as part of their job. In doing so, they overlook the impact development can have on religion. They are complacent when it comes to investigating the socio-cultural impacts of their projects (Mustafa *et al.*1995)[102], and they fail to understand the growth of religious and cultural opposition against the BRAC approach to socio-economic development. The opposition exists as hidden transcripts (Scott 1990) with the potential to manifest itself as an organised form of resistance (Adnan 2007, Mannan *et al.*1994). One obvious area of conflict between the religious elite and NGOs involves the inclusion of 'women' in the development process. This affects different strata of society differently.

BRAC and other NGOs, endeavour to make women visible actors in development process, without taking into consideration the inherent contradictions implied in such a move and the strength of the traditional institutions and gendered society. Without addressing cultural questions the situation could worsen, and may be further aggravated when rural people become aware that BRAC staff of a different social class, education and culture, challenge social and cultural values that they believe to be true. A few telling examples are cited below

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[102] The Impact Assessment Study (Mustafa, et.al 1995) was conducted at a time when BRAC was facing a religious backlash in 1994-95. The IAS confirmed that women had benefited hugely from the programmes, at the same time that other studies reported that even the beneficiaries were opposing BRAC in protests (Kalam 1994; Karim *et.al.1994,* Mannan *et al.*1994; TD 1994).

9.4.1 Encountering Village Power-Structure

Rural society, in which BRAC intervenes with its secular development initiatives, has a power structure (Lewis and Hossain 2008, Makita 2007, Mannan 2005) different from that at urban and national levels (Mannan 2008, 2006b, 1992). Many BRAC staff think that actors such as moneylenders, the powerful land owning elite and *moulavis* dominate the structure. They consider the *moulavis* to be fundamentalists and illiterate (DKS 1990), not intellectuals who provide solutions to rural people's problems through rituals, traditions, etc. who uphold religious and Islamic values.

BRAC believes that it is involved in transforming the oppressive historical power relations involving class, race, sexual preferences, etc. prevalent in the traditional rural setting. It believes, it can change the destiny of the poor through a reformation of the power structure, freeing the poor from the control of exploitative rural actors (NET 1979). Its programmes emphasize the transformation of gender relations within highly complex and changing sets of ethical, social, political and economic practices.

9.4.2. Sericulture and the Common Resource

The sericulture programme plants mulberry trees in rural areas. The mulberry leaves feed silkworms, from whose cocoons the silk is extracted. This sericulture programme became one of the main targets of the religious violence. In my investigations into the conflict, I visited Khalo thana in Bogra district, one of the hotbeds of opposition. One early morning, having offered my prayer in a local mosque, I experienced the fearsome nature of the direct opposition. After prayers,

most of the *mussulis* (devout and practicing Muslim), under the leadership of a Islamist , participated in a large procession. The procession destroyed mulberry tress planted along the roadside, while chanting the slogan: "*aik-ta doi-ta, BRAC dhoro; shokal bikal nasta koro*" (catch a BRAC staff or two; feast on them day and night). Symbolically, they proposed outcasting BRAC staff from the local area as they had planted the trees. This deeply held anti-BRAC resentment indicates that the high profile sericulture programme had become a source of conflict within society at the cultural, economic and market levels.

At the cultural level, many *moulanas* propagated the notion that the use of silk was *haram* (sinful) and un-Islamic. Mulberry trees were used to produce silk clothing, especially *sarees* (traditional women's' dress). It was held that women's bodies remained exposed in thin transparent silk *sarees*. Such exposure filled pious men with sexual temptation and impure thoughts, which polluted their *ibadat* (prayer). By this logic it was the religious duty of all Muslims to chop down the mulberry trees as preventing *kafirs* (sinner) from producing silk clothing, would save men and women as well as the sanctity of Islam.

Importantly, many religious leaders believed mulberry trees to be "omens of Doomsday." In village society the following is a popular story:

> "the sign for the coming of Doomsday is when seven sex-mad
> infidel women will chase a holy man for their sexual gratification.
> The holy man will climb a tree to save himself. Sitting atop the
> tree, he will urinate and a fortunate woman will drink that urine.

The others will fight to try to pull the holy man down from the tree to take advantage of him."

Religious leaders link this story to mulberry trees; implying that mulberry trees are the Doomsday tree. In this way, it becomes religious obligation to destroy the mulberry tree before it destroys Muslims. Many villagers believed in such cultural fictions. This piece of fiction is a hybrid story with two implicit meanings. Firstly, women are symbols of Eve whose dealing with the Devil relegated Adam to a life on Earth. Secondly, modern sericulture technology is a metaphor for the evil that engages women to destroy the piety of men.

Behind the cultural fiction, there is an implicit economic conflict in this scenario. The economic conflict stems from the use of underutilized resources in the sericulture programme, e.g. the roadsides, where mulberry trees are planted. The roads are considered common property, because villagers use roadside grass on which to graze their cows and goats. Once mulberry trees are planted, the grazing land and space for village animals is reduced. The non-availability of grazing land, inevitably, leads to conflict with the affluent owners of animals. On many occasions, under the pretext of religious opposition, people chopped down the mulberry trees to express their anger at their planting. So-called devotees did so at night, on their way to home from *waaz mahfil*. On the question of benefits to the poor, an informant argued, "the mulberry trees yield benefits for only one per cent of the poor. But it is causing trouble to most of the villagers. Now rich people cannot graze their animals."

BRAC engages women in market. The Sericulture Programme has established a production chain that integrates women to the market system. The sericulture programme integrates the rural poor women into the market economy; not just locally, but also with the urban and international markets. BRAC engages women at every level of silk production. This ensures, firstly, a regular income for women at each level on the production line and, secondly, gradually edges women away from the traditional domains of control by the men. Sericulture projects also secure the poor an income that appears to the eyes of a wealthy person "as making a class of rich women among the poor men."

9.4.3 Education

Another important development intervention by BRAC is the empowerment of women and girls through its education programme. BRAC offers two types of education for women. The first is for older women, who receive Social Awareness Education (SAE)[103]. The Human Rights Legal Programme (HRLE/SAE) is designed to raise critical awareness amongst the targeted women. Moreover, such education changes women's outlook by increasing their ability to ask critical questions about the exploitative[104] social and economic relations that exist in rural society.

The second type of education is the Non Formal Primary Education (NFPE) programme for poor young girls and boys. The NFPE targets children aged between eight and eleven, 70% of the students are girls. It employs female teachers. Such

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[103] In 1995, SAE was incorporated into the Human Rights Legal Programme (HRLE)
[104] NGO ideology is based on the assumption that traditional social, religious and economic structures are exploitative. NGOs claim they can save the poor by empowering them. However, NGOs fail to account for the ways their projects and programmes create a new condition for exploitation.

female dominated programmes create two-fold problems in the programme areas. Firstly, many people oppose the employment of female teachers on the grounds that there are unemployed male teachers. Female involvement in public activities is construed to be against the predominant male rural ideology. Secondly, the female teachers of NFPE set the stage for competition with two other school systems: *Moqtab* (primary religious schools) and state's primary schools.

Moqtab teachers are males with an orthodox religious education, while BRAC's teachers are females with 10 years of modern education up to Secondary School Certificate (SSC) level. These female teachers, trained by BRAC, teach their female students how to dance and sing along with standard text. This challenges the very norms of *purdah,* since religious education in the *moqtab* strictly forbids dancing and singing in the Muslim community. The BRAC NFPE curriculum is also designed to counter the submissive attitudes of poor children and eventually help them to develop cognitive skills for a critical analysis of the existing social structure. Once the girls and boys start to attend NFPE schools, they rapidly develop a dislike for *moqtab* education. The NFPE schools tend to be more interesting and entertaining than the *moqtab*. Moreover, religious teachers fear that young girls who are receiving NFPE education may not give their own children a religious education in the future.

The NFPE system is also believed to have a detrimental effect on state's primary schools. People recognize that NFPE students perform better in terms of verbal, reading and writing skills compared to students in other schools. Furthermore, the better academic performance of NFPE students contributes to a nurturing of class hostility; an idea that poor children are becoming more educated than elite children

studying in the other primary schools. NFPE students can write, read and talk well within the first six months of attending school, whereas other children have a high rate of failure even after attending four years of primary schools. Thus, the elite exert

Photo 9.4: NFPE School

Source: Shahadu Zaman

pressure on primary school teachers to improve their performances and to provide a better education for their children. Moreover, the lower teacher-student ratio of NFPE schools works as an added attraction. The teacher-student ratio in primary schools is around 1:66 while that of an NFPE school is 1:30. Naturally, many people prefer NFPE education, but their class position dissuades them from sending their children to NFPE[105]. Many primary school teachers also become envious of the shift of preference to NFPE. Furthermore, many teachers are concerned that the popularity and rapid expansion of NFPE may encourage donors to pressure the government to replace the Primary School System with the NFPE model. Thus, the teachers' fear of

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[105] The rich people could not control the access of their children to NFPE school because these schools are strictly control by BRAC.

being unemployed in the future looms large, if the BRAC sponsored schools replace the present primary school system. As both religious and primary school teachers are affected by NFPE, they form an alliance in opposition to BRAC.

9.4.4. Male Staff and Female Beneficiaries

BRAC also faces opposition to the unmarried status of majority of male staff, while most of the beneficiaries are married women. In rural society, women are strictly forbidden to enter into any sort of interaction with strangers, particularly unmarried

Photo 9.5: BRAC Male Staff and Female Beneficiaries

Source: Shahudu Zaman

males. This causes a dilemma for many young BRAC staff members, and many of them try to overcome it by pretending that they are married persons.   But it is difficult to hide their unmarried status.   Many rural people become suspicious at BRAC sending unmarried males to visit married women beneficiaries. Some people

believe that BRAC's male staff members are working to pollute the social values of villages by spoiling and indulging women. Moreover, the religious elite feels threatened as, traditionally, women are known for upholding religion. Some BRAC staff members also behave insensitively towards rural sensibilities. Usually fresh graduates from universities, they tend to be motivated by developmental ideology of social welfare and justice, and so fail to understand the religious and gendered nature of rural society (Mannan 2009b, Mannan *et al.*1994: 53-64).

On one occasion, I was riding with a PO on the backseat of his motor cycle. It was noon and before I had realised, the motor cycle had "entered a *bari* courtyard. There was a large pond inside the court yard where a few women bathed. A few men watched silently. I asked the PO whether it was appropriate that we should be in such a private sphere. He said that he knew most of the women and had a friendly relationship with them. He assured me that they wouldn't mind. I nevertheless felt the potential danger of such a culturally insensitive approach to prevalent social norms."

9.5. Hybridity, Fiction and Invoking Fear

In order to invoke fear, religious leaders constantly produce hybrid stories to show how modernisation has polluted Islam and local beliefs. Some stories of hybrid beliefs along with their implicit meanings are given below:

Hybrid Belief 1: Many Moulavis in *waaz* frequently claim that Allah has charged husbands with the duty to make sure their wives maintain *purdah*. Wives are strictly forbidden to expose their bodies and faces to outsiders. If a wife exposes even a small

portion of her body, equivalent to a tiny hair, the exposed hair will transform into 70 deadly serpents.   These serpents will bite her husband and male kin. So, it is obligation of husbands to control their wives' behaviour. The serpent is interpreted as a metaphor for the Christian Devil. Thus, control over women's chastity is a must because Muslim women are easily susceptible to the influence of the Christian Devil.

Hybrid Belief 2: Women must keep long hair and should avoid short hair like that of BRAC female staff. Trimming hair is a sin for which Allah punishes male kin. If a woman with short hair dies before her marriage, or after marriage, then either father or husband will receive continuous punishment until the *keyamat* (Judgement Day) for failing to control their daughters or wives. Men are innocent like Adam and women succumb to temptation like Eve. Female disobedience causes men to fall from grace as Adam fell from heaven.

Hybrid Belief 3: Religious leaders claim that when a VO member takes a BRAC loan, she must place the Holy Qu'ran under her feet. It is also claimed that BRAC borrows money from donors by placing their feet on the Qu'ran. This makes the money *haram.* The implicit meaning is that when women use this *haram* money to increase their income and buy food, everything that follows is *haram.*

Hybrid Belief 4: Female staff ride on motorcycles to get around. Often male staff drive motor cycles while females sit behind them. *Moulavis* promote the idea that women's riding on motorcycles is sinful as Islam forbids women from sitting atop of moving vehicles or animals. The implication is that religious leaders, unable to negotiate with technology, develop an anti-technology bias against that imported from

the West and the Christian world. Only male Muslims are able to control this Christian demonic technology. When women use Christian technology, they become susceptible to the evil Christian influence.

Hybrid Belief 5: My (I) dialogue with a 10-year old student (S) attending an NFPE school:

S: Now I am a Christian.

I: Why you think in this way?

S: (Because) everyone says BRAC is Christian.

I: Then, why are you attending a Christian school?

S: (But) school is very good and it will assure me an income when I finish school.

I: Do Moulavis try to stop you from coming to school?

S: Yes. But we told the Moulavis that if they can give us one seer (1 kg) of rice everyday, then we will stop attending Christian's schools!

The hybrid values invoke '*dharma vhiti*' (fear of religion) and many people believe in such stories. The success of *moulavis* in agitating the rural folk lies in their diagnosis of peoples' popular belief system. Religious leaders tell these stories in order to implant the idea that the enigmatic NGOs, with support from the Western Christian world, are polluting and jeopardizing Islam. As a result, the poor will be unable to carry out their Islamic duties and daily prayers, which will have at detrimental effect on their future in this world and the hereafter. *Moulavis* end up receiving the unequivocal support of peasants whose lifestyles are severely affected by modern technology. They helplessly

surrender to the negative consequences of modern technologies without knowing how to adjust their lifestyles and ideology.

The ongoing religious propaganda confused women as to who to believe: BRAC or *moulavis*?   Women have faith in *moulavis* as the keepers of the religious, moral and social order. Their husbands subscribe to these religious fictions as they are hardly aware of the nature of engagement between NGOs and their spouses and female kin. One the contrary, women experience that BRAC offers them credit, economic opportunities and provide training on different skills, but BRAC is not preaching Christianity!   The confusion and conflict fume in the gap between the religious ideology and economic reality.   At economic order, BRAC and NGOs have clear advantage because *moulavis* do not offer any economic benefits to the poor. But at cultural and religious orders, BRAC has clear disadvantages as they ignore religion and culture.

As BRAC mobilizes poor rural women, the *moulavis* fear that they are losing control over the village women folk. The *moulavis,* in an effort to re-exert their authority, spread suspicion among the husbands or male kin of the female beneficiaries. They also try to propagate the idea that many senior BRAC staff are involved in promiscuous relationships, and that they encourage wives to challenge their husbands' authority.

Religious leaders typically propagated the following ideas:

- Black Cloth: Religious leaders are to a large extent able to induce the belief

that Christian-inspired NGOs bury the dead wrapped in black cloth. This image of black cloth comes from western movies. Muslims, on the other hand use white cloth to bury the dead. Black is thought of as a symbol of dark forces and evil, while white is a symbol of forces of good and purity. The tacit message is the dark force of Christianity is swallowing up the purity of Islam through the work of NGOs.

- *Swami* (husband) or *Shaheeb* (Westernised person): The *moulavis* assert that BRAC *shaheebs* are replacing the roles of *swami*. Wives have to choose between the two. It is claimed that BRAC's *shaheebs,* who are sex experts, will sooner or later traffic *begana* (naked) wives to India.

- Sex den: BRAC's offices are sexual dens. Here unmarried male and female staff live and eat together, share common rooms and engage in illicit sex. Unmarried male staff meet their sexual needs through *begana* women.

- Tattoos: BRAC tattoos the breasts, buttocks and thighs of NFPE teachers and as well as those women who receive BRAC training

This type of fiction naturally provokes the male ego, especially that of husbands or male kin of VO members. Men therefore grow suspicious of BRAC and the associations between their women and male BRAC staff. The anti-BRAC provocation influences the male kin of female beneficiaries to grow suspicious of their interaction and relationships with BRAC staff (Mannan *et al.*1994).

9.6. The Role of Pro-NGO Religious Leaders and small NGOs

While anti-NGO propaganda was in full swing, many unorthodox religious leaders,

particularly from *Alia Madrasha* and Sufis, stood by and supported NGOs. These are pro-NGO religious leaders who positively evaluated BRAC's role in society. The pro-NGO *moulavi* have three distinct views on the role of NGOs. Firstly, NGOs serve the poor irrespective of the beneficiary's religion. Secondly, since Muslims fail to perform their assigned religious tasks to serve the poor, Christians (the assumption being that NGOs are Christian) step in to take up their role. There is essentially nothing wrong in such activities as they serve to benefit poor and destitute Muslim men and women. Finally, Christians have learnt how to serve humanity and benefit the poor from Muslims. In this sense, Christians are playing the role of Muslims.

Many Moulanas became convinced that the religious tirade did not have any valid religious grounds and was based on falsifications. One *moulavi* said: "before one criticises BRAC, one must know its activities and how it damages Islam." Another *moulavi* remarked:

> "I have read the NFPE books. There is nothing in them against Islam. During a recent *Jummah* prayer, before the *khotba* (sermon), a university student asked me to declare a *fatwa* (religious edict) against BRAC. He argued that BRAC proselytises the poor to Christianity and that it had recently buried a dead member in a black cloth. Such nonsense made me furious. I challenged him to prove such allegations against BRAC within two months. If he failed, he should be punished for lying."

In reality, the anti-BRAC propaganda continues in various forms. BRAC gains from such false propaganda in the long run as people begin to see these fictions for what they really are. A PO described an event in which villagers realised BRAC was

neither involved in converting its group members to Christianity nor had it wrapped a buried member's body in black cloth. The event as narrated by PO:

> On January 21, 1994, in Mobarokdi village at Matlab, a VO member died. Many thought that BRAC staff would wrap the death member's body with black cloth and bury her like a Christian. Hundreds of people flocked around the dead member's house to observe how BRAC staff treated the body. We too went to the member's house. The people saw nothing to support the popular rumours about BRAC and the body was buried according to strict Islamic rituals. After that event, many realised the malicious nature of rumours spread by a segment of local *moulavis*. We can now work in these villages without much problem."

Small NGOs distanced themselves from the controversy, interpreting the religious opposition to be the problem of larger NGOs. BRAC's survey, followed by a survey conducted by the Association of Development Agencies, Bangladesh (ADAB)[106] seemed to confirm this notion. ADAB carried out a survey in March 1995[107]. They found that a branch office of FIVDB at Sylhet was burnt down during the time of conflict not by religious leaders, but by local elites. An NGO from Barisal reported that religious leaders carried out a demonstration around its office, but no physical attack was carried out. Apart from this, no NGOs other than large NGOs were affected. Small NGOs were reluctant to support large NGOs. The non-cooperation of NGOs became clear when an ADAB chapter in Mymensingh district organised an emergency meeting for all NGOs. I attended the meeting along with the Regional

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[106] BRAC assisted ADAB with questionnaire to carry out survey. ADAB is an umbrella organisation for the NGOs and works as an apex body.
[107] ADAB did not publish the survey result.

Manager on behalf of BRAC. To our surprise we found that there were no representatives from small NGOs in attendance. We later investigated the matter. We found that small NGOs held an antagonistic attitude towards larger NGOs. Larger NGOs have the resources to offer the poor greater opportunities and credit compared to smaller ones. The poor therefore tend to join the larger NGOs and as a result, smaller NGOs could not expand as rapidly.

Secondly, small NGOs' activities tend to be more transparent and local NGO leaders are less bureaucratic. This helped to build rapport between these NGOs and the religious elite. Even at the height of the conflict, small NGOs pressured ADAB to withdraw support from BRAC in the face of the religious backlash[108].

9.7   The Crisis in the Macro Context

Bangladesh is undergoing a rapid transformation which is forcing both males and young women to migrate from rural areas to the big cities to take advantage of employment opportunities. New economic opportunities in urban garment factories and other industries, as well as the public and informal sectors, combined with developments in family planning and the increased scope for international migration have broadened the aspirational horizons for young rural women and men. In most cases, migrants leave married women and family elders in the villages to take on family responsibilities (Huq-Hussain 1995; Khun 2003). The loss of younger women and able-bodied males to the urban centres creates a vacuum in the villages. This gives the *moulavis* an opportunity to take on new social and moral roles in order to act

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[108] Personal Communication with ADAB Chairman

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as male guardians of village women. They try to act as intermediaries between households, often headed by women, and wider society.

The new roles of religious leaders as social guardians put them in conflict with households and women on two counts. Firstly, under the new conditions, women carry out many of household functions, which were earlier done by their male kin. Secondly, NGOs are emerging as organisational patrons that thwart the roles of the traditional elite in their control over the poor. Poor women are in a continuous search for job opportunities in the rural areas, which they often find by associating themselves with NGOs. On both accounts, women acquire new identities. Women acquire new identities as they grow with VOs. In village society women are not called by their own names, but by that of their husbands' and sons' identities e.g. Rahim's *bou* (Rahim's wife) or Salmon's *ma* (Salmon's mother). When they participate in VO interactions, urban-educated BRAC staff members call them by their personal names. Such direct forms of address to women are considered violations of the norms of society. The point of objection is the assertion that staff would never show such disrespect to their own mothers or fathers by calling them by their names. Without an understanding of this new process of identity formation, staff members and also the local population become more and more uncertain of how to deal with women's newly found identities in the development process.

9.8.   Scaling up the Conflict: Towards the Phoney War

Over time, BRAC appeared increasingly helpless against the continuous tirade of the religious backlash and its aggressive propaganda. The reason is that, since 1990, it

has been undergoing an organisational transition from a social mobilisation NGO to a market driven NGO (see Chapter 3). Its market orientation reduced its capacity to mobilise its beneficiaries as well as public opinion[109.]

BRAC realised that it could not defuse the tension generated by the Islamic fundamentalists on its own. Moreover, the intensity of the religious backlash against BRAC frightened many large and medium-sized NGOs, as they had thought that the Islamists were going to make them their next targets. Many NGOs such as *Gono Shajja Sangstha* (GSS), Feminist NGOs , PROSHIKA, ADAB, etc. contacted BRAC to find out what was happening, and how BRAC was dealing with or confronting the fundamentalists so that they could protect themselves from any future attacks. BRAC, however, did not respond to the queries. It was not interested in NGO politicking, but felt the need for a broader NGO coalition in an attempt to defend itself against the Islamists. BRAC's initial reluctance to cooperate with other NGOs was due to the fact that, at the time, only BRAC had been singled out. BRAC believed that any cooperation with the other NGOs might lead to an escalation in the conflict and affect its various programmes across the country. It was confident that it could tackle the religious elite by keeping a low profile and adopting appropriate strategies. It realized that "the villagers and the poor people believe in the *moulavis* and not in BRAC"[110]. Thus, BRAC worked quietly to defuse the religious opposition.

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[109] Prior to 1990, BRAC had a social mobilisation programme named the Outreach Programme along with the Rural Training and Credit Programme. This donor-financed micro-credit operation includes "a social mobilisation aspect: how to form groups in ways that would most effectively enforce collectively responsibility? How to motivate women to form their own groups" (Abed and Matin, 2007:1)? However, the market imperatives gradually influenced BRAC to shift from donor financed micro-credit to market-financed micro-credit programs. As an outcome, BRAC now represents a more economical model, rather than a social model. This economical model always searches for the alternative avenues to secure funding and financial sustainability (Mannan 2009a).

[110] A BRAC director expressed this opinion.

BRAC's anti-fundamentalist strategy appeared to be ambivalent as it followed two opposing strategies. Firstly, it tried to maintain a low profile, while at the same time its staff members were busy negotiating with the local elite and religious leadership, and making efforts to clarify its aims to beneficiaries as well as other local people. Secondly, BRAC was eager to receive support from the social mobilization NGOs[111], led by ADAB and PROSHIKA, which was willing to put toward an anti-fundamentalist strategy. These NGOs were eager to jump onto the anti-Islamic bandwagon to enforce resistance against the Islamists and establish secularism and democracy in the country over Islamic fundamentalism. BRAC assumed that such a mobilisation effort would occur on its terms and conditions. It needed the support of the socially mobilised NGOs to deflect the backlash away from BRAC.

ADAB wanted a strategic role for itself in representing the NGOs voice. It saw an opportunity amidst the religious conflict to transform itself into a legitimate force for democracy and secularism (Ashman 1997). Taking part in the anti-fundamentalist movement provided such an opportunity. However, to achieve this it needed: (i) to mobilise NGOs; and ii) to convince the donors that they were effective in carrying out anti-fundamentalist activities.

ADAB and some of the larger NGOs without comprehending the rural character of religious opposition, managed unwittingly to escalate the conflict to a national scale. The anti-Islamic position of ADAB contributed to the rise of 16 obscure urban-based

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[111] NGOs involved in social mobilization programmes believed less in micro-credit, but more on human rights, empowerment of women, policy advocacy, and limited confrontation on different social, political and economic issues.

apolitical Islamic organisations which formed an Islamic alliance[112] against the NGOs in an effort to take advantage of popular sentiment on their side.

Moreover, ADAB and PROSHIKA emphasised the idea that *Jamaat-i-Islami* had organized the Islamic opposition. *Jamaat-i-Islami* is highly active in urban and peri-urban areas, but not in rural areas, and was therefore wrongly credited with organizing the opposition against the NGOs, which, in turn, reinforced a powerful image of *Jamaat-i-Islami.*

In this way, the focus of the conflict began to shift from 'rural opposition' to the 'urban fiction of conflict'. Both the NGOs and the Islamic organisations were engaged in an intensive propaganda war through the media. This shift in focus not only reduced the pressure on BRAC, but also gave the conflict a broader dimension. BRAC now became more relaxed as it saw, on the one hand, a decrease in rural opposition[113] to their activities. On the other hand, a new religious opposition was created in urban areas, where BRAC had hardly any activities at the time 1994-95.

The religious tension that spread across the country began to ease in March and April 1994, yet ADAB and the social mobilisation NGOs continued to make preparations to resist the religious forces in major cities and other urban areas. ADAB needed the support of both BRAC and other NGOs and the secular national political parties to popularise their anti-fundamentalist agenda. ADAB pressurised BRAC to conform

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[112] The alliance of 16 Islamic organisations eventually contributes to strengthen an insignificant Islamic political party known as Islamic Okkay Jote (IOJ). IOJ eventually became an important member of four party alliance that ruled the country from 2001 to 2005.
[113] The reason for the reduced rural opposition was that *KuamiMadrasha,* which orchestrated religious backlash, found that their opposition to NGOs was not supported by any other religious organisation and further, they had to face the wrath of local administration and state. Moreover, the politics was shifted to urban areas where *Kaumi Madrasha* had little control.

with its strategy, but BRAC knew from experience that complying might expose the NGO to further religious backlash. As a result, BRAC remained reluctant to get involved, and avoided any sort of cooperation with ADAB.

The Chief Executives of BRAC, PROSHIKA, Private Rural Initiatve Program (PRIP) Trust, *Nijera Kori,* etc met on 13th July, 1994 in Koitta to form an NGO Task Force, with Executive Director of BRAC at its head. PROHIKA and BRAC committed to mobilise between 300 and 500 hundred group members against the fundamentalists. However, within next few days, BRAC withdrew its commitment and began to "rethink" its strategy of confrontation[114]. However, the NGO politicking quickly runs into its own problems. The Executive Director of BRAC hardly attended any Task Force meetings, but always sent a senior staff member as well as myself, in his place.

His continued absence caused resentment among many leading NGOs. They felt betrayed, in that, despite helping to tackle the crisis, BRAC showed its arrogance by ignoring the wishes of the wider NGO community. At one of the meetings, the feminist head of the *Saptagram Nari Swanirvar Parishad (*SNSP*)* criticised BRAC's Executive Director for manipulating ADAB behind the scenes and making the other NGOs his pawns. She later apologised for her remarks after a protest from the BRAC representative. The CARITAS representative said that the lack of agreement between the NGOs could damage the movement. The ex-Director of ADAB and representative of PROSHIKA defended BRAC, pointing out that the task force had only come into being at the behest of BRAC's Executive Director, and that ADAB would disappear without BRAC's cooperation. The Director of ADAB forcefully reminded the NGO

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114 Personal Communication with Kazi Farook, Chief Executive of PROSHIKA.

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representatives, that they had "to work with *shima* (boundary) and *matra* (degree). If there is no development work, then NGOs will disappear. If NGOs disappear, then ADAB will disappear." At this statement, many NGO representatives present at the meeting whispered comments such as:

- What does she mean by saying that ADAB will disappear?
- Would such a move bring more aid and donor support?
- Does she mean that ADAB is interested in escalating the religious conflict?

In another meeting, many questions were raised about the collaboration between BRAC and ADAB. Although at the national level, the relationship was complementary, at the local/urban/regional level, BRAC branch offices deliberately avoided and ignored the ADAB Chapters, antagonising the latter. Again, the deputy head of PROSHIKA defended BRAC, and pointed out that BRAC was a large organisation, and its employees had to carry out multiple programmes as well as busy in confronting fundamentalist. They were too busy to attend ADAB Chapter meetings. Secondly, many NGO representatives raised their suspicions over the involvement of PRIP Trust in the anti-Islamic fundamentalist movement. PRIP Trust was an NGO formed by PACT, a USAID project. As a creation of USAID, it was assumed that PRIP Trust was part of the anti-Islamic movement. The role of its foreign director and his local counterpart was frequently a subject for discussion amongst the NGO representatives. The Deputy Director of PRIP Trust was also the wife of the PROSHIKA Deputy Director; she was also a close friend of the head of a feminist NGO who played a critical role in anti-fundamentalist movements. Thirdly, the larger NGOs took over ADAB leadership, as there were no representatives from

smaller NGOs present at meetings. Smaller NGOs were known for taking a pro-Islamic stance. ADAB anticipated that a large number of NGOs, particularly the smaller ones, were not interested in an anti-Islamic movement; rather they cultivated and supported relationships with Islamic organisations. Thus, any movement against Islamic organisations might alienate the smaller NGOs from ADAB and ADAB's role might come into question.

Above all, ADAB was clearly searching for an opportunity to counter criticism levelled against it. It included accusations that ADAB had behaved like an NGO instead of playing the role of an apex organisation; it served the interests of large and medium NGOs; it proved to be ineffective in raising funds for small NGOs; it competed for projects with small NGOs, etc. Taking on board such criticisms, ADAB acted diplomatically and formed a consensus in the face of religious opposition.

An ex-ADAB director pointed out that ADAB should ally itself with the all NGOs, civil society, and the political parties[115]. In order to do so, the Task Force needed to lay down four principles for the formation of an alliance. The ADAB would cooperate with the (i) pro-liberation forces (e.g., the Awami League, a large political party), (ii) pro-people organisations (e.g., NGOs), (iii) pro-democracy groups (e.g., civil society[116]) , and (iv) pro-development agencies (e.g., donors). In order to implement

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[115] Personal communication

[116] Although NGO leaders talked about civil society, the concept was largely unknown in Bangladesh until the beginning of the conflict. In 1994 there were some urban civil society groups such as the Engineer's Association, Lion, Leo or Rotary clubs that remained aloof in the conflict between NGOs and the religious organisations. A deputy director of PROSHIKA used the conflict to popularise his concept of civil society and 'grassroots democracy'. He gave an operational definition for making alliances with civil society, claiming to "have taken measures to mobilise the media and members of civil society such as sympathetic school teachers, lawyers, local media, doctors, students and built alliances with others." In reality, the leadership of ADAB began to consider forging alliances with progressive elements of society and making a collective effort in the light of the Task Force's strategy.

these principles, ADAB developed a two-fold strategy aimed at the mobilisation of NGOs and the formation of external alliances with civil society and the political parties.

9.9.   Mobilisation of NGOs

The mobilisation of NGOs began on 16th July, 1994, through workshops on "*Shamajik Durjog Bhabosthapona O Protirodh Bisawak Orientation*" (Social Disaster Management and Resistance Related Orientation) at the training centres of both PROSHIKA at Koitta, Manikganj district and BRAC at Savar, Dhaka district.   BRAC sent senior trainers as well as myself to participated in the workshop with core trainers from PROSHIKA, GSS, CARITAS, *Nijera Kori*, ADAB, etc.   The purpose of the workshops was to locate the NGOs within the framework of alliance building and, also to help ADAB and the NGOs to answer two important questions: i) What was the present position of the NGOs in relation to the Islamic challenge? and ii) What were their future aims? On the prospect of alliance building by the NGOs, the Deputy Director of PROSHIKA commented:

> "NGOs do not have clandestine activities. .... Today questions have
> been raised about our existence. We have to survive. ... We have to
> understand why the fundamentalists are attacking NGOs... We have
> to resist the fundamentalists through common understanding and
> strategic orientation.... This could be possible through collective
> action and collaboration of NGOs against the fundamentalists."

To achieve their aims, three goals were adopted for internal mobilisation. These goals were the training of trainers, module development, and identifying the elements of anti-progressive forces.

9.9.1. *Training of Trainers (TOT)*

ADAB decided to organise a workshop on the Training of Trainers (TOT) for 60 trainers who would be equipped with the necessary training skills to orient a large number of NGOs towards the required goals of defending NGOs against fundamentalism. These trainers would further orientate 5,500 workers from different NGOs in the mobilisation. These NGOs would be able to harness the strength of local NGOs working within the command area of the respective ADAB Chapters.

9.9.2 *Module Development*

The second goal of the workshops was to involve trainers in developing an anti-fundamentalist module to be implemented by the NGOs. An ADAB leader stated: "many NGOs have resented the fundamentalists. But what we need is a module with guidelines which they can use to fight back." I shared my key research findings on the religious backlash to help develop the module.   This module would help to organize the rapid mobilization of "local NGOs" and had several components to enable the NGO staff to:

- identify the fundamentalists
- devise strategies to fight against them

- identify NGO strength in relation to civil society

- identify NGO areas of operation and the number of peoples involved

The module would also enable local NGOs to develop a cooperative relationship with national and international NGOs.

9.9.3   Identification of Anti-Progressive Forces

The third goal was to identify pro-fundamentalist elements in the local administration. ADAB chapters would also identify the pro-*Jamati-i-Islam* elements within different NGOs. They would send the list to the ADAB headquarters in Dhaka and then communicate the information to the heads of the respective NGOs. It would also prepare a confidential list of pro-Islamic District Commissioners (DCs), Officers-in-Charge (OCs), Assistant Superintendents of Police (ASPs), Thana Nirbhahi Officers (TNOs) and false NGOs.   The aim was to cleanse both NGOs and local administrations of the influence of Islamic forces.

Many middle-sized and small NGOs, as well as the Church-based NGOs, refused to endorse the approach of ADAB and the larger NGOs in their opposition to all Islamic organisations. Many of these NGOs saw large national NGOs as the real problem, as a threat to their organisations, placing demands on them to join the NGO alliance against the Islamic organisations and the fundamentalists.

The phoney nature of the religious war was characterised as a 'war with words' and its rhetoric was well understood by small NGOs. These not only remained aloof from

the conflict, they also rejoiced in the attacks on large NGOs. Many Christian NGOs also refused to cooperate with ADAB's anti-fundamentalist campaign. When an ADAB-nominated trainer from GSS went to a Christian NGO, an interesting dialogue took place, in the presence of the author, between the trainer and staff of the said NGO. Below are extracts from the conversation:

ADAB Trainer: We came to orient your staff with tools and skills of the 'Social Disaster Management and Resistance Related Orientation.'

An NGO staff: We are not affected by the fundamentalists. So why should we bother with it and create unnecessary animosities, and antagonise the religious elite? When ADAB was preparing for the Task Force, we mobilized and organized meetings with the villagers. We engaged in dialogue with them and explained the purpose of our organisation and its programmes. The villagers appreciated our approach.

ADAB Trainer: How can you be sure that the fundamentalists will not attack you?

Another NGO Staff: Your understanding of the conflict is based on false premises and perceptions of the situation. You criticise *Moulana* Mannan's daily paper *Inquilab*, but you do not respond to the criticisms made by other secular newspapers, like the *Sangram*, the *Banglabazar*, etc. They publish regular attacks on the

NGOs. We cannot accept the politically motivated 'Social Disaster Management and Resistance Related Orientation.' If ADAB forces us to accept its package, then we will modify the contents of the handouts. We will modify them according to our needs.

ADAB Trainer: I am not in a position to change the contents of the modules. These are the decisions of the Task Force. We are implementing their decisions.

9.10.   External Mobilisation and Alliance Building

The other aim was to seek the support of some secular political parties, but ADAB was careful not to ask for the support of the large political parties. An NGO leader remarked, "since we (NGOs) are not political parties, we will not work with them. ... We will work with those political parties who do not have activists like like the Bangladesh Nationalist Party (BNP) and the Awami League (AL), but enjoy public support."

It looked in particular to the Left Democratic Front (LDF), a party which was ideologically opposed to the fundamentalists, and organisationally at par with ADAB and NGOs.   ADAB identified a "third force" within the LDF called the *Sommilito Sanskritik Jote* (collective cultural association) (SSJ). The SSJ also represents leftist and atheist intellectuals who maintain a close liaison with ADAB and NGO leaders. The LDF was formerly a party of Marxists torn apart with the downfall of the Soviet

Union in the new era of globalisation. It was one of the political parties of the left trying to reconstruct their identities in opposition to Islamic fundamentalism. To quote a well-known SSJ poet:

> "the fundamentalists are against women, culture, humanity and progress... Those who are against fundamentalism are for secularism... If the blasphemy law is passed, they will kill us as they did in 1971. They will kill us because we write, we think freely, we sing, and we practice culture. If we fear them, they will kill us... I know I might not survive, but I know that the enlightened person will win over the forces of darkness."

The LDF historically opposed NGOs as agents of imperialism. Their struggle against the fundamentalists, however, gave the party a common platform with ADAB, proving the dictum: "*enemy of my enemy is my friend*".

The LDF convened a day-long National Convention on July 27 1994 to oppose fundamentalism. NGOs such as BRAC, Nijera Kori, GSS, Ain O Shalish Kendra, etc. sent their staff to attend the LDF convention. The LDF was looking for NGO partners since NGOs had not only become the victims of the fundamentalists, but also had a large number of organized beneficiaries. Indeed, both NGOs and the LDF needed each other to oppose fundamentalism. The LDF dilemma was clear, as philosophically opposed to both "capitalism" and "fundamentalism", yet making alliances with NGOs, who were considered to be agents of imperialism. Moreover, the Islamic organisations annoyed the Marxists as they had co-opted Marxist

terminology such as '*Inquilab,*' 'participation', 'revolution', etc.

The politics of the escalating conflict took a new turn when the newly formed alliance of 16 Islamic organisations announced a 'Long March'[117] on 29 July, 1994, in opposition to the NGOs. On the agenda of the Islamic alliance meeting was how to put pressure on the government to pass a 'blasphemy law' aimed at those who were working against Islam, namely, NGOs and Marxists. This declaration of the Long March further polarised national politics into pro-NGO and anti-NGO supporters. Naturally, ADAB and the larger NGOs thought the proposed 'blasphemy law' was directed against them. ADAB emerged as a *prima donna* in NGO politicking because it was able to bring NGO leaders together under a single umbrella to oppose the 16-party Islamic alliance.

The Government played an ambivalent role and tried to reduce the conflict. Government ministers spent much of their time on the subject. One minister met with NGO representatives; others went to visit religious organisations. The Government's approach was highly criticised by ADAB, implying that the Government was sympathetic to the fundamentalists. The NGOs demanded that the pro-fundamentalist BNP Home Minister (1991-1995) be removed, and questioned the support for the fundamentalists. This attitude of ADAB's upset many government officials. An outraged District Commissioner remarked, "NGOs are losing their acceptability by escalating this conflict.[118]"

In order to counter the Long Islamic March, ADAB declared a national opposition to

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[117] "Long March" is used by Islamic Organisations to mean a large demonstration.
[118] Personal Communication

the Islamic political parties and organised *Trinomul Moha Samabesh* (grassroots great assembly) to mobilise a hundred thousand women beneficiaries in front of the National Parliament at Manik Mia Avenue in Dhaka. Although the social mobilisation NGOs brought thousands of group members from rural area to Manik Mia Avenue, BRAC refused to cooperate on three pretexts. First, there were no toilets for women beneficiaries. Secondly, ADAB did not make clear who would bear the cost of transporting the beneficiaries to Dhaka. Finally, ADAB did not make any preparations to provide security to the women in case of attack by Islamists .

9.11. NGO Piliticking and Islamic Microfinance

NGOs, heavily reliant on information from various politicised forms of media dominated middle class intellectual voices, rather than on villagers opinions misconstrued the whole conflict. The dependency of NGO leaders on western ideas leads to an anti-research-minded attitude (Mannan 2006), captured in the following remark by an NGO leader:

> "it is true that we work for the poor. However, we feel comfortable to discuss the causes of poverty not with the poor, but with *bideshis* (foreigners). *Bideshis* have the money, ideas and real insights into poverty. This is what the poor need most."

The NGO leadership was able to convince donors that the opposition was the result of the secularising impact of development at the expense of Islamisation. Convinced of the truth of this claim, donors rewarded NGOs. The ADAB director informed me that

a donor promised to allocate funds so that ADAB could buy its own land and construct its own office[119].

The religious backlash had deep impact on the NGO movement, dividing into two clear streams. The first stream is led by BRAC and other NGOs with strong micro-credit programmes. Micro-credit NGOs are quick to reach compromises with fundamentalists and Islamists. They fear that any further religious conflict could jeopardise their credit programmes. An informant remarked, "what we fear is anti-NGO rumours spreading further, and the group member revolting and refusing to repay their loans. This would be disastrous for us. We cannot afford conflict." The income from micro-credit not only ensures the organisational sustainability of NGOs, but also reduces dependency on donors.

The second stream is led by social mobilisation NGOs under the leadership of PROSHIKA. They saw the conflict as an opportunity to effectively neutralise fundamentalism and promote democracy, human rights and civil society. An NGO leader remarked, "the conflict is a rare opportunity for us. It exposed the dirty face of fundamentalism. We must work to silence the Islamist voice forever by promoting democracy."

The irony of post-conflict developments is that the more micro-credit NGOs compromised with Islamists, the more they were able to transform into Micro-finance Institutes (MFI). This in turn encouraged many Islamic NGOs to start their own micro-credit projects. Bangladesh is also one of the first to introduce Islamic

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[119] Later donors cancelled this decision to fund ADAB to avoid NGO politicking.

microfinance (Goud n.d. :1). The Islamic microfinance institution (MFI) unlike NGOs does not rely on the financial principles of profit-earning, interest-based debt, forced recovery through peer-group pressure, commercial motivation; instead it relies on *sharia* (religious law) to provide interest-free loan and charity (Kaleem and Ahmed 2009:12). Islamic MFIs undermine *riba* (interest and usury), but focuses on profit, risk-sharing and rewards distributed between MFI and clients. Although Islamic scholars have developed several models like *murabaha*[120], *Mudaraba*[121], *Musharaka*[122], *Ijara*[123] and *Istinsa*[124] (Segrado 2005), they have yet to go long way in developing appropriate management systems in relation to poverty and Islamic finance. Islamic MFIs are prone to risk since do not rely on strictly financial formulae in disbursing money. A study on three Bangladesh Islamic MFIs shows slow progress in disbursing money (Goud n.d.:1-2). The largest Islamic MFI Bangladesh Chashi Kalyan Samity (BCKS) run by *Jamat-i-Islam* collapsed in the wake of the global financial crisis (TDS, December 20. 2009). On the contrary, the more social mobilisation NGOs oppose fundamentalism, the more they suffer the consequences. For example, the GSS and *Saptagram Nari Swanirvar Parishad* (feminist NGOs) faced organisational dissolution in the aftermath of the conflict. The government blocked the donors' fund to PROSHIKA since 2001. This funding blockage not only threatened the organisational existence of PROSHIKA, it also affected over 200 small NGOs that receive partnership funds from PROSHIKA.

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[120]MFI buys goods and resells them to clients for the cost of goods plus a markup for administrative cost

[121] MFI and client is partner, with the MFI investing money and the client investing in labour.

[122] It is joint projects and profits are shared in pre-agreed ratios but loses are born in proportion to the equity participation

[123]MFI leases an asset to its customer agreeing on lease payments for a certain period of time, but excluding the option of ownership for the client.

[124] It is pre-delivery financing and leasing structured mode that is used mostly finance long term projects.

9.12: Discussion and Reflection

The low level of understanding of the cultural problems associated with social transformation has led to high-level political conflicts. It is obvious that the social transformation induced by globalisation, along with local changes brought about by NGOs has resulted in a new crisis. Having seen NGOs' influence in terms of the changes taking place, while unaware of the influence of the market and globalisation, people tended to blame NGOs for the unpopular aspects of social change. At the same time, the elite NGO leadership misunderstood the social origins of the conflict despite their closeness to their beneficiaries: they misinterpreted the reality on the groud. It is NGO activities who have created conditions for their own opposition. It seems that NGO intervention, especially their micro-credit programmes, has had a deep impact on transformations in the rural social structure and poverty which, in turn, has spawned a clash of values.

The strategic choices made by NGOs in dealing with fundamentalists have polarized the development community and civil society into two broad streams. The first stream is represented by the social mobilization-NGOs, which consider Islamic fundamentalism as a threat to development. The second stream is represented by NGOs that have credit and health programs. They believe that social mobilization-NGOs are merely making exaggerated claims about Islamic opposition. The real crux of the problem is that while NGO projects are transforming structures and relationships in society, most of these projects produce disappointing results in terms of alleviating poverty and so tend to generate cultural and religious crises.

Such debate is generic to development not only because NGOs are involved in the transformative politics of empowering women which works to thwart the male dominated power structure in rural society, but also because of reflection of a complicated global polity that intrudes into local situations under the shade of a "clash of civilisations" (Huntington 1993)[125]. As a result, NGOs claim to represent a progressive force while all religious groups were lumped together in a regressive force symbolised by *Jamati-i-Islam*. They failed to not only distinguish between pro-NGO and anti-NGO religious groups, but also failed to recognize opposition between the *Kuami Madrassah*, the true architect of the conflict, and *Jamati-i-Islami,* which remained passive throughout. The next chapter (chapter 10) concludes by discussing the relationships within the NGO-nexus to wider social transformation.

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[125]Personal Communication with the Chairman of PROSHIKA

DEVELOPMENT, DISCONTENT AND DISCOURSE

10. Introduction

Social transformation in Bangladesh involves interaction between diverse ideologies (Western, Bengali, Christian, Islamic), institutions (state, donors, market, civil society etc.) and individuals (families, communities, culture, agencies) that influence one anothers' realities. Sometimes these forces complement and cooperate with each other, at other times they engage in contests and conflicts. Through this process of interaction and response, engaging with each other's existing ideologies, institutions and individual views they create new orders and transformations.   This takes place within the context of capitalist framed development, which is a 'geographically uneven, profoundly contradictory' set of processes, which came to dominance in a context of decolonization and the Cold War (Bebbington *et al.* 2008:5). This spreads Western concepts and values - such as democratization, the free market, human rights and individual freedom - and is occurring in various guises across the globe, effecting rapid change (Rio and Smedal 2009:2).

The role of NGOs in social transformation is complex as they often have their own approaches to development. On the whole, they are unconcerned about how to control and monitor the social and political forces that their transformative activities unleash. They tend to undermine existing arrangements with their development ideas and issues. The NGO approach to social transformation is through projects often seen

as alternative to the state and market, such as microfinance, empowerment of the poor and women, community development etc.. In particular, NGO interventions, such as those of BRAC, feature more 'micro-informed' people-centred thinking that views social transformation in terms of participation, empowerment and capacity building (Tembo 2003:19). This sort of approach is an improvement over earlier ones, where the planners neither met the people, nor were people's views reflected in the planning process (Justice 1986:1).

Following BRAC's lead, the current approach employed by NGOs is to implement numerous small projects in different development areas. The success of one NGO over another depends to a large extent on how it scales up projects in order to expand its coverage of the country, increasing its impact on society and the economy. The scaling up of projects requires the recruiting of more personnel, opening more branch offices and village organizations, and developing further projects to engage with beneficiaries. Two types of scaling up occur. The first is 'additive scaling up', which has several forms, ranging from simple replication of activities, to vertical integration, which strengthens an existing activity by establishing forward or backward linkages between production and the market, and horizontal integration, where a program that begins with one or two components has other components added to it. The second type is 'multiplicative scaling up', where each additional activity by the sponsor results in a more than proportional return (Howes and Sattar, 1992).

The NGO project approach may appear impressive, with its scope for innovation, but if not balanced with research capacity and negotiation skills, it will have problems countering any negative outcomes and managing potential conflict. The underlying

assumption is that if NGOs can improve the capabilities of the poor to access assets and build up resources, the poor and wider society will benefit. As an example, BRAC seeks to create an enabling environment to improve the access of the poor to food, education, health care, etc. (Chowdhury and Alam 1997, Chowdhury and Bhuiya 2004) in contexts where religious forces may violate the human rights of the poor (Rafi and Chowdhury 2000). Such an approach may alleviate the material poverty of the poor, but NGOs tend to overlook how it profoundly affects social relationships among the poor and between them and more affluent social and religious groups. A common outcome is a negative reaction, sometimes in the form of violent opposition, from communities.

NGOs are quick to view any opposition to development as informed by religion, namely Islam. Such religious opposition to NGOs is linked to the myth of religious violence, which is a Western construction (Cavanaugh 2009). The antagonism between NGOs and religious groups is well known. Its origins lie in the processes of transformation of values that are an outcome of NGO interventions. NGOs, as bearers of Western 'universal' values intervene in a society where the underlying values system is based on hierarchy. NGOs often overlook that their interventions challenge these hierarchical social arrangements. Consequently, they encounter strong reactions because religious values inform these arrangements where "purity would not only encompass impurity, but by extension religion would encompass politics as religious status would encompass political power" (Rio and Smedal 2009:8). As a result, when protests occur, religious leaders come to the forefront as their support is rooted in the community, including the poor. The hierarchy that governs values and practices of all kinds may crumble if it fails to withstand the NGO onslaught. Apparently, modern

NGOs supported by donor finance and ideologies confront weaker hierarchical arrangements, However, old values do not completely disappear, and new values are not entirely dominant. There is a mixture of Western ideas that come with development with local hierarchical values. There are problems agreeing how to accommodate to these new values, sometimes with confrontation, confusion and conflict.

The Western ideology and ethos of development are not the problem; the problem relates to two distinct weaknesses in NGOs as agents of development. Firstly, NGOs choose to ignore the fact that the foundational concepts of development ideology and its assumption of universal values are part of the Western belief and value system. Secondly, NGO dependency on donors inhibits them from analysing their own society and culture. NGOs adopt the guise of secularism, and choose to ignore that while religious beliefs and practices may change they are on the whole a conservative force (Béteille 2006:39). The outcome is that NGOs fail to contextualise development and question its universal values in a culturally sensitive way. Lately, many NGOs have applied participatory research methods to collect local information without knowing how exactly to incorporate these into the planning process when they challenge the Western development paradigm. Failure to adapt projects to local culture leads to at least three difficulties. Firstly, the development agenda is itself de-contextualised as Western universal values are taken as mere development "ideas.", which may threaten the lifestyle, culture, religion and behaviour of people. Secondly, when development ideas claim to be all-encompassing, they promote a Western sense of totality which leaves nothing outside of itself, whereas in a hierarchical ideology, each element is related to others as, to a large context, one totality needs another totality to encompass

it. Thus, with hierarchical values, "totalities are, therefore, not closed, but open" (Iteanu 2009:340). Finally, NGOs nurture a Western idea of equality that promotes individualism, setting conditions for competition, which may result in new capitalist-style inequalities.

NGOs are important development agents along with other forces of change, but because of their indifference to local culture, people may blame them for all their problems and confusion. This has consequences for the NGOs. For example, when BRAC encountered conflict and confrontation, it reacted by trying to maintain a low profile and weather the storm. But smaller NGOs with fewer resources have faired less well. Leading NGOs that promoted conflict through a lack of analysis have negatively affected these other NGOs, some of which are now on the verge of dissolution.

This thesis shows how NGOs have become a factor in social transformation in Bangladesh promoting the dependency of the poor on their projects.. The encounter between Western universal value and Bengali hierarchical value syatem initially takes place within the context of NGOs' activities, but it may spill over into the wider society. I have argued that adherence to development concepts and theories (see Chapter Three) results in an amalgation of diverse cultures within NGOs (see Chapter Five) and local villages (see Chapters Seven and Eight). Projects largely fail to take into account traditional values and inherited knowledge of local people. Every few years, new concepts and ideas are introduced replacing the earlier ones. These do not originate from earlier experiences of the NGOs, but are imported from the West and put forward as 'universal values'.

A new situation has emerged in which people engaged in development adhere neither to old values nor to new ones. Firstly, they seek to reproduce old values in such a way as to fit with the new values embedded in development. Secondly, the acceptance of developmental values brings about, to a certain extent, some changes in social arrangements. Thirdly, Western values may bring about the erosion of local knowledge, the product of the historical accumulation of experiences. Fourthly, NGOs encourage people to adapt to the changing development paradigms, only for

Photo 10.1. Hybrid Culture

Source: Shah Alam

them to discover that the system is modified or even changed in five to six years time. Western and Bangladeshi values arise from two different ideological systems which

have different histories and cultures. When projects laden with Western ideas of equality come into contact with Bangladeshi hierarchical values, there are three consequences. Firstly, some local values are assimilated with project values; secondly, some hierarchical values interact negatively with project values and, thirdly, projects may meet with opposition and provoke a religious backlash.

NGOs started their development journey with an anti-market rhetoric more in tune with local values, but gradually changed to promote a market policy contrary to the morality they promoted earlier. The criticism of NGOs is that, whether they incorporate Bengali morality or market principles in projects, they always justify their interventions by portraying them positively; they subsequently ignore or fail to recognise the possible consequences of their projects. The swing in NGO approaches comes about because mechanisms to check NGO accountability by the state are weak. Furthermore, NGOs can decide their own agendas because the state has failed in the past to deliver the resources and provide minimum welfare for the millions of poor. But NGOs, which claim that they are working to alleviate the poverty, cannot provide evidence for this either, even after thirty five years in Bangladesh

The project management of the NGOs seeks to follow Western precepts. The West sees itself as initiating positive social change in the underdeveloped and crisis prone South, regions characterised by hunger, poverty, natural disaster, etc. The poverty focus produces two powerful images: the economically and technologically advanced West and the poverty-stricken South. The need to reduce poverty in the South has created the space for Western-style development. The understanding of development of the privileged West differs significantly from the experience of development in the

South. Development is a complex process. The notion of poverty is now contested. For instance, Bangladesh ranked 41st among the 178 countries in the "Happy Planet Index (HPI)" leaving behind many "advanced" countries of the world (TNN 2006:1).

This thesis explored how development is 'managed' by focusing on the culture, practice and social organisation of NGOs and the role of actors such as managers, researchers, project beneficiaries, etc. The Western development paradigm is established in the minds of the NGO elite, who have internalised its beliefs, categories and modes of thinking. Development has created a class of actors in developing countries, which still fits the colonial description of Lord Macaulay, who in 1835 described in his "Minute on Indian Education" educated Indians as "a class of interpreters between us and the millions whom we govern – a class of persons Indian in blood and colour, but English in tastes, in opinions, in morals and in intellect" (Bhabha 1994:87). These development personnel seek to reduce poverty according to the ideas promoted by Western donor agencies (see Chapter Three). The Bengali elite's perception of poverty does not match the experience of the indigenous poor. This elite "internalize the blue print of the western model to the point where it becomes part of their make-up (their world-taken-for-granted), and they follow it without question" (Bhuiyan *et.al.* 2008:232).

Terje Tvedt goes on from this to write, "many NGOs do not have any particular mission, except for one – they are in it for business" (Tvedt 1998:215). The integrity of NGOs is now in question. This raises the question: Are NGOs interested in seeing poverty continue so that they can attract foreign funds? The noble laureate Muhammad Yunus said, "the seed of poverty are not in the people but in the

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institutions, policies and concepts made by the people" (Yunus 2007:16). Bhuiyan *et.al.* argue that the western intervention give rise to numerous institutions and strategies for development that could neither liberate the masses from hunger and starvation nor bring about their political freedom (Bhuiyan *et.al.* 2008:232).

The management of development contributes to the shaping of the organisational culture of NGOs (see Chapter Five). This culture develops through the interlinking and interaction of several layers over development issues. These are transferred to indigenous NGOs through a complex international bureaucracy. The NGOs translate these issues and ideas into projects. The process of introduction, implementation, coordination and completion of projects serve to build up the organisation's culture. Once a project is completed, another begins. With each new project, new staff are recruited. Some experienced staff, from completed projects, are made redundant, even though they may wish to work on the new projects. Those fortunate enough to secure positions in the new projects may feel that their experience is being used to build the careers of new staff and fear that once they have acquired the necessary skills, their own expertise will be redundant and their employment terminated. This can result in tensions in organisations and projects. Another source of tension is where conventional Western development management theories do not fit with actual management of an NGO in developing countries. The work of most NGOs' is undertaken in non-Western contexts; this requires a culturally appropriate management system. We find that development interventions frequently take the form of a cultural encounter at the level of both the organisation and the individual (Lewis 2001:103).

Many Bangladeshi NGOs are moulded by neo-liberal market forces and focus on micro-credit operations (Zaman *et al.* 2006). In the process of implementing this agenda informed by "universal" values and preoccupations, NGOs transform their organisations, which have wider implications for society. The development values that NGOs promote may not always fit in with the local culture. These values are narrow compared to Bangladeshi culture, which comprises at least three cultural dimensions: the Islamic, the traditional and the modern[126]. It is possible that while Western ideas may match one of these dimensions, they may also ignore culture and religion. In ignoring fundamental differences, Western development discourse acts as an anti-politics machine, "depoliticising everything it touches" (Ferguson 1990: xv). Escobar speaks of "a space in which only certain things could be said and imagined" (Escobar 1995:39). This can lead to a religious backlash on NGOs in the Bangladeshi context (see Chapter Nine).

Chapter Eight uses the micro-credit system to illustrate the way in which neo-liberal market philosophy and ideas have come to 'colonise' the development sector into Bangladesh;heavily promoted by donor organisations, they are now on the agenda of practically every development NGO (Mawdsley *et al.* 2002:1). The introduction of associated values has occurred gradually, leading to a process of change in local values and their meaning systems. NGO credit has changed the traditional meaning of *Taka-poisha* (money), which was previously used to maintain social relationships. Money has lost its role in social relationships, acting now as an all encompassing force (see Chapter Eight). The reason why money seems to have a new power is because it can buy innumerable, formerly unknown objects (Simmel 1978:244).

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[126] The population of Bangladesh is predominantly Muslim and around 15 percent population are Hindu, Buddhist, Christians, tribal, etc.

Development discourse establishes the control and dominance of Western ideas through various sophisticated strategies. It may be that ever-changing development issues, agendas and strategies indicate the tenuous hold of Western power over the process. Escabor (1995) contends that since the Second World War a global language has emerged that encompasses development, underdevelopment and the subjects of development. A body of practices has followed, centred around planned interventions. There are two hegemonic views of such development. In the first, developing countries are shown as low on the scale of progress by which societies are mapped (Tucker 1999:8). In the second, many speculate that the society and history of non-Europeans that arises is ethnocentric in that such people exist without history and with a diminished cultures (Wolf 1982).

It has become popular, of late, to discredit the idea of a hegemonic discourse of development. Claims about the existence of such a discourse fall short on two grounds. In the first place, "there have always been a multiplicity of voices within development, even if some are more powerful than others" (Grillo and Stirrat 1997:22). Development actors are not moulded within a single frame of discourse. Even where one discourse appears dominant, there are always parallel, residual or emerging alternatives. In the second place, any foreign discourse is interpreted differently at the local level. "It is now recognised that there is an interplay of discourses" (Hilhorst 2003:9-10). The relation between dominant and counter-discourses is dynamic and leads to negotiations at the interfaces of the encounters. The meaning of development is renegotiated in the local context (Hilhorst 2003:81). For example, when BRAC's Non-Formal Primary Schools (NFPE), which promoted

secularism were burnt down by Islamists, it quickly introduced the verses of the holy Qu'ran to be recited everyday at the start of the school day. This policy neutralised religious oppositions and school participants were happy to claim that NFPE promotes Islam.

The development narratives, that this thesis describes, have some important consequences. Firstly, while development takes place in developing countries, its management is a global process. Development is a multi-layered and multi-sited phenomenon. It starts in the West with ideas and models that are translated into projects and programmes to be implemented in the South. The process of their translation into projects involves many actors and stakeholders interacting in different organisations on both global and local scales.

Secondly, a critical factor to NGOs and development agencies is the management of the presentation of poverty discourse (see Chapter Five). In seeking to tackle the problem of poverty, NGOs create new sets of problems. To solve these new problems, they implement new interventions, approaches and projects (see Chapter Six). In this way, the poverty discourse allows development agencies to import foreign ideas and theories into Bangladesh.

Thirdly, the development funds and capital that flow into the NGO sector come from the West: the capitalist world. Western capitalism is both exploitative and humane. The exploitative face is evident in neo-liberal market practices, particularly in profit-seeking behaviour (Mannan 2005). For example, many NGOs organize and train the poor to produce for the market. These NGOs pay low wages to these producers, while

selling their products at a good profit. As a result, often the products of NGO affiliated poor remained unsold. When one NGO failed to sell its product, it forced its staff to buy back the unsold products. An ex-staff member writes[127]:

"after the Eid[128] of 1996, I went to NGO's Kishoregonj area office to expose myself to field activities. One afternoon, after returning back from a distant village, I was chatting with the Branch Manager in his office. In the midst of our chat I noticed a few full sacks lying on the floor in the corner of the office. I couldn't resist my curiosity. These sacks were full of luxurious garments made by *Berong*[129]. This seemed to me a strange sight in a development office. I racked my brain but could not come up with a guess as to why they were there. The manager relented only after forceful insistence. The sacks contained leftover products from the Dhaka *Berong* that were not sold during the last Eid. Head Office had sent these to area offices with an instruction to sell these to the locality. Who would buy such expensive garments in a locality where most of the people struggled for a marginal level of survival? The manager succeeded in selling a few to his family members and to pay for the rest he collected money from the NGO members by charging them an extra service fee though no service was provided. The money was sent to Head Office where it was recorded that the people, who once were poor, were now affluent enough to afford such expensive garments.

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[127] The ex-staff sent me an email on 11 July 2006 narrating his experience in NGO
[128] Eid is a Islamic religious festival
[129] *Berong* is a marketing outlet which is comprised of chain of shops of NGO

To a development researcher, who might base his research on the recorded information found at NGO head office, this would undoubtedly confirm the dazzling development achieved by NGO in its endeavour towards the eradication of poverty."

The humane face of capitalism is seen in the generous donations to governments and NGOs in developing countries (Silk 2004). Development agencies and NGOs seek to cover up the exploitative face of capitalism and present its humane face. NGOs thrive on the humane face of capitalism.

Finally, development pulls poor people into its projects in a way that dis-empowers them, destroying their independent spirit, knowledge and skills to engage in local self-help initiatives. In other words it leads to dependency. This dependency results from Western scientifically informed projects eroding the indigenous knowledge of the poor. Furthermore projects may favour the rich over the poor and promote conflict between them. The resulting dependency of the poor is metaphorically described by Paul Sillitoe as the expectation that the poor should "eat cake." But that "making the cake bigger paradoxically reduces the poor ever more to scavenging for crumbs" (Sillitoe 2002b:6). This situation could be overcome by promoting a development based not on western-informed projects, but on an indigenous knowledge approach that "introduces other cultural perspectives on the direction of change, voices which anthropology fights to make heard" (Sillitoe 2002a:7).

NGOs are not in a position to offer new avenues and alternatives to bring the poor out of their poverty (Ullah and Routray: 2007). Indeed, the disempowerment of the poor

sustains the development process upon which NGOs depend. Over the last thirty five years, poverty in Bangladesh has not decreased; rather the huge development efforts by government and NGOs have changed the nature of poverty itself. For example, thirty years ago, half-naked poor people could be seen everywhere. Now this is rare, but still poverty persists with many poor living on streets and slums. The NGOs have flourished without being able to dent the nature of poverty.

NGOs are the bearers of a hybrid identity. Hybridity acquires a new meaning in Bangladesh with the interference of development agencies and NGOs in the 'cultural domain' which covers women, family, religion, social and economic identity, etc. that people jealously guarded from colonial intrusions, particularly with the nationalist movement (Chatterjee 1993:6). NGOs are attempting to transform the cultural domain for material gain through development. People acknowledge that the NGOs' contribution to the development of a hybrid culture has resulted, to a large extent, in the stigmatisation of NGOs by the wider civil society.

NGOs present themselves as a positive force of development (World Bank 1996; Shailo 1994), while, at the same time, they are subject to severe criticism in the local media[130]. In the same way, this thesis aimed 'not to describe the moon as a moon' but tried to explain what lies behind the moon[131].' Traditional hierarchical relations and exchanges are converted into hybrid ones to the benefit of NGOs. In this hybrid culture everyone acts according to the imperatives of development. No one has control. It is a 'cultural system' responding to a global process. NGOs have developed socio-political structures through which they gain access to material, social

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[130] The local daily news papers, particularly in Bengali, regularly publish and criticise the negative roles of NGOs in Bangladesh

[131] This phrase is used by Professor B.K.Jahangir.

and ideological resources to further their power, rather than concentrating on their originally expressed aim to alleviate poverty in underdeveloped countires. There appears to be a distinct lack of basic research into the local problems, prior to the NGO's intervention.

APPENDEX-1

The Project History of BRAC's Rural Development Programme

Year	Programmes	Nature of Projects	Remarks
1980	1. Outreach Programme 2. Rural Credit and Training Project (RCTP)	Class Awareness-Raising 1.Consciousness-Raising Projects Saving and Credit 2.Training and Supply of credit for Income Generation	Outreach Programme was built on the Freireian concept of 'pedagogy of the oppressed'. Target group would become conscious of exploitation by starting their income-generating activities and control over own incomes.
1986	Rural Development Programme (RDP)	RDP through economic activities and supply of credit	RDP has evolved by merging both the Outreach and RCTP as donors felt Outreach was making the poor to adopt violent means of change
1991	RDP Rural Credit Project (RCP)	Class Awareness-Raising 1.Functional Education Saving and Credit 2. Savings and Credits Projects 3. Sectoral Projects: Rural Trade, Livestock, Food Processing, Irrigation, Agriculture, Rural Transport, Rural Industry, Fishery	1.RCP would evolve from RDP with assumption that RDP would reach sustainability and self-finance its activities. 2. Savings and Credit projects supported the sectoral projects.
1992	RDP RCP *Boar* Fishing IGVGDP	Class Awareness-Raising 1.Functional Education Saving and Credit 2.Savings and Credits Projects Sectoral Projects: Rural Trade, Livestock, Food Processing, Irrigation, Agriculture, Rural Transport, Rural Industry, Fishery, Sericulture, Social Forestry, Poultry, Cottage Industry, Vegetable Cultivation	Turning point in BRAC as it systematized its credit and savings policy by introducing an Accounts Manual *Boar* Fishing in collaboration with Fishery Ministry Introduced new projects of Sericulture, Social Forestry, Poultry, Cottage Industry, Vegetable Cultivation

1993	RDP (RCP) IGVDP SLDP	Social Awareness-Raising 1.Social Awareness Education (SAE) 2. Paralegal Project Saving and Credit Savings and Credits Projects Sectoral Projects: Rural Trade, Livestock, Food Processing, Irrigation, Agriculture, Rural Transport, Rural Industry, Fishery, Sericulture, Social Forestry, Poultry, Cottage Industry, Vegetable Cultivation	1. SAE introduced by modifying Functional Education. SAE focused not on class exploitation, but on social change process 3. Paralegal Project provided training on law matters 3. SLDP started in collaboration with government with FAO support.
1994	RDP (RCP) SLDP (+IGVDP)	Awareness-Raising 1. Social Awareness Education (SAE) 2. Gender Awareness and Analysis Course (GAAC) 3. Human Rights and Legal Education (HRLE) Saving and Credit Savings and Credits Projects Sectoral Projects Rural Trade, Livestock, Food Processing, Irrigation, Agriculture, Rural Transport, Rural Industry, Fishery, Sericulture, Social Forestry, Poultry, Cottage Industry, Vegetable and Maize Cultivation, Housing. Rural Enterprise Shuruchi Restaurant, Shuponno Grocery	1. HRLE replaced the Paralegal Project. HRLE exclusive focused on law and legal right issues. 2.Housing Project and Maize Cultivation introduced. 3. *Shuruchi* Restaurant and *Shuponno* Grocery run by women.

1995	RDP (RCP) SLDP	Legal and Gender Awareness Raising 1. HRLE 2. Gender Quality Action Learning (GQAL) Saving and Credit Savings and Credits Projects Sectoral Projects: Rural Trade, Livestock, Food Processing, Irrigation, Agriculture, Rural Transport, Rural Industry, Fishery, Sericulture, Social Forestry, Poultry, Cottage Industry, Vegetable and Maize Cultivation, Housing. Rural Enterprise *Shuruchi* Restaurant, *Shuponno* Grocery Financing NGO Cooperation Unit (NCU)	SAE dropped from the RDP GQAL replaced GAAC
1996		Awareness Raising 1. Gender Quality Action Learning (GQAL) 2.HRLE Saving and Credit Savings and Credits Projects Sectoral Projects: Rural Trade, Livestock, Food Processing, Irrigation, Agriculture, Rural Transport, Rural Industry, Fishery, Sericulture, Social Forestry, Poultry, Cottage Industry, Vegetable and Maize Cultivation, Housing. Rural Enterprise *Shuruchi* Restaurant, *Shuponno* Grocery Financing NGO Cooperation Unit (NCU)	Trading: BRAC observed that a major portion of credit is invested in trading. Thus, it prepares its members to enter into the food and grocery business. Poultry emerge as largest income-generating project (1996:25).

1997	BRAC's Mission RDP	Legal and Gender Awareness Raising GQAL HRLE Saving and Credit Saving and Credit Sectoral Projects Rural Trade, Livestock, Food Processing, Irrigation, Agriculture, Rural Transport, Rural Industry, Fishery, Sericulture, Social Forestry, Poultry, Cottage Industry, Vegetable and Maize Cultivation, Housing. Rural Enterprise *Shuruchi* Restaurant, *Shuponno* Grocery Financing Micro Enterprise Lending and Assistance (MELA) NGO Cooperation Unit (NCU); Programme Support Enterprise (PSE)	Mission emphasizes its goal of empowering and poverty alleviation of the poorest people. RCP discarded NCU provides credit to many small NGOs.
1998		Politico-Legal Awareness Gram Shoba HRLE Popular Theatre *Polli Shomaj* (Ward Federation) Saving and Credit Saving and Credit Sectoral Projects Rural Trade, Livestock, Food Processing, Irrigation, Agriculture, Rural Transport, Rural Industry, Fishery, Sericulture, Social Forestry, Poultry, Cottage Industry, Vegetable and Maize Cultivation, Housing. Rural Enterprise Shuruchi Restaurant, Shuponno Grocery Financing Micro Enterprise Lending	*Polli Shomaj* is a ward federation to be used advantageously in UP election. (Outreach discourage election)

		and Assistance (MELA) NGO Cooperation Unit (NCU); Programme Support Enterprise (PSE) Tissue Culture Plants	
1999		Politico-legal Awareness *Polli Shomaj* *Gram Shoba* HRLE Popular Theatre Legal Aid Services Local Commuty Leaders workshops Saving and Credit Saving and Credit Sectoral Projects Rural Trade, Livestock, Food Processing, Irrigation, Agriculture, Rural Transport, Rural Industry, Fishery, Sericulture, Social Forestry, Poultry, Cottage Industry, Vegetable and Maize Cultivation, Housing. Rural Enterprise *Shuruchi* Restaurant, *Shuponno* Grocery Financing Micro Enterprise Lending and Assistance (MELA) NGO Cooperation Unit (NCU); Programme Support Enterprise (PSE) Tissue Culture Plants	Ward Federation (*Gram Porishad*) into *Polli Shomaj* (elected representatives 3-7 from all VOs).
2000	RDP	Politico-legal Awareness *Polli Shomaj* *Gram Shoba* HRLE Popular Theatre Legal Aid Services Local Commuty Leaders workshops Saving and Credit Saving and Credit Sectoral Projects Rural Trade, Livestock,	BRAC now defines it as a national private development organisation, rather a NGO. *Polli Shomaj* prepare leadership among its beneficiaries, who may compete in UP Micro-Credit to Micro Finance

	URBAN Programme	Food Processing, Irrigation, Agriculture, Rural Transport, Rural Industry, Fishery, Sericulture, Social Forestry, Poultry, Cottage Industry, Vegetable and Maize Cultivation, Housing. Rural Enterprise *Shuruchi* Restaurant, *Shuponno* Grocery, NEER and MED Financing Micro Enterprise Lending and Assistance (MELA) NGO Cooperation Unit (NCU); Programme Support Enterprise (PSE) **Tissue Culture Plants**	Rural Enterprise (NEER) and (MED)

Source: Compiled from various internal documents and reports.
Italic indicates new project is introduced

APPENDIX-2

The Project History of Five small NGOs

NGOs	Funding Period	Project (s)	Remark	Donor's Expectation
BIA	1986-1991	Apiculture	NGOs enabled its group members to produce honey and NGOs took responsibility to market the products. This gave sustainability to NGOs	NGO suffered as its CEO went to Europe and never returned. As a result its management suffered and was unable to submit evaluation report to meet the donors' requirements.
KS	1986-1991	Training in tailoring; Production for sale; and lastly, organizing small family.	After completion of training, NGO provided start-up capital but there was no mechanism to maintain liaison with beneficiaries.	Donors assumed NGO would develop a market-based mechanism for sustainability through its beneficiaries
DBGKS	1987-1992	It provided training and teaching to *Ulemas* (religious preachers and teachers) about Islam and family planning.	Failed to show impact	Donors realized that it cannot fund religious training until this NGO prove that its training yields market benefit and earns sufficiently from training.
YWCA	1984-1992	Free School and Training Centre to help slum-dwelling youths (boys and girls) to attain a better quality of life by securing employment and thus provide for themselves and their families	Organisation planned to appoint better management, but this did not materialise due to failure to put aims into practice.	Donor was willing to fund this NGO. It received funds for about ten years for the same project, but also failed to scale up the project
COBSDP		Tree Planting and Social Forestry Projects	Church-based development activities	Funding stopped because donor discovered that the fund was misappropriated

Source: Mannan (1993)

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