



Working Paper

50

EVALUATING THE IMPACT OF NGOs IN RURAL POVERTY ALLEVIATION

BANGLADESH COUNTRY STUDY

Sarah C. White



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Overseas Development Institute

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Sarah C. White

October 1991

ISBN 0 85003 158 3

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ACKNOWLEDGEMENTS

Many discussions, formal and informal, have gone into the production of this report. I cannot name all the people involved. Special thanks are due, however, to M K Alamgir, Raymond Courmoyer, Fiona Duby, Barry Hefferon, Hasnat Abdul Hye, B K Jahangir, Hosnara Khan, and Allister McGregor, for sharing with me their perspectives on the role of NGOs in Bangladesh. My research assistants, Farid Hasan, Enamul Kabir, Ruksana Samad, and Farmeeda Zaman also played a crucial role in the field research and reflections on our findings. I am grateful to colleagues at the ODI, especially John Howell, Jane Kennan, Roger Riddell and Mark Robinson for many interesting discussions and ongoing personal and practical support. I am also greatly indebted to the staff of all of the NGOs we visited: if it is difficult to be an evaluator, it is also difficult to be evaluated, and our work was enormously eased and enriched by the welcome and co-operation we received. In the NGOs, I am especially grateful to the following people: in ActionAid Bangladesh, the former Director, Stuart Rutherford, and Md Mukhlesur Rahman, Project Director in Bhola; in Gono Kallyan Trust, the Co-ordinator, Md Shafiuddin, and the Programme Manager, Dharendra Kumar Ray; in Gono Unnayan Prochesta, the Director, Md Aatur Rahman, the Assistant Director (General) Ali Reza, the fisheries programme staff Md Ali Reza Raj, S A Emadatul Pattu, and Ajit Kumar Biswas; and in Caritas Bangladesh the Assistant Development Director, Alo D'Rozario, the Regional Director in Dinajpur, Bernard Corraya, and the Social Forestry Officer in Dinajpur, Sri Birendronath Roy. On a more personal note, the happiness of my time in Bangladesh was much increased by the warmth and support of Jane Anderson, Suraiya Begum, Julian Francis, and Marion Glaser.

When the case studies were undertaken, the exchange rate was UK £1: Bangladesh Taka (Tk) 55.

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PREFACE

This Working Paper forms part of a substantial ODI research project which sets out to assess the impact of non-governmental organisations (NGOs) in poverty alleviating projects in different geographical and institutional settings. It follows the publication in 1990 of *Working Paper No. 37 'Judging Success: Evaluating NGO Approaches to Alleviating Poverty in Developing Countries'* by Roger Riddell, and is one of four similar country studies.

The other three, also to be published contemporaneously with this paper are studies of India, Uganda and Zimbabwe. They are the result of lengthy evaluations and county analyses undertaken during the course of 1990. These are as follows:

- 49 Evaluating the Impact of NGOs in Rural Poverty Alleviation:
India Country Study, Mark Robinson
- 51 Evaluating the Impact of NGOs in Rural Poverty Alleviation:
Uganda Country Study, John de Coninck
- 52 Evaluating the Impact of NGOs in Rural Poverty Alleviation:
Zimbabwe Country Study, Ann Muir

The Working Paper is arranged in three parts. The first part is designed to contextualise the four case study evaluations of NGO projects in Bangladesh through discussions of Bangladesh's particular development and poverty problems and performance, and the manner in which government, official aid and non-governmental initiatives address these problems of poverty.

The second, more substantial, part of the Working Paper presents the results of the four case study evaluations. These are:

- The ActionAid Development Centre Programme in Bholá Island, situated at the mouth of the Brahmaputra, Ganges and Meghna rivers
- The Horticulture and Agriculture Programmes of Gono Kallyan Trust (GKT) in Manikganj district, funded by Christian Aid and War on Want
- The Fisheries Programme of Gono Unnayan Prochesta (GUP) funded by Christian Aid, and located in Rajoir Upazila, 60 km south west of Dhaka
- The Caritas Bangladesh Social Forestry Programme in the northern district of Dinajpur, with financing from CAFOD

The final part of the Working Paper draws together conclusions from the case study evaluations and assesses their wider significance for NGO poverty alleviation programmes in Bangladesh.

SUMMARY

As elsewhere, NGOs in Bangladesh are at the forefront of attempts to combat rural poverty. As their prominence grows, so too does the volume of debates concerning NGOs' effectiveness. This study is a contribution to these debates. It aims, first, to consider the role of NGOs in Bangladesh development through four case study projects; and second, to reflect self-critically on the character of evaluation. The success or failure of particular projects can help to fill in the broader country-wide picture.

The four case study projects illustrate a range of NGO approaches, problems and successes in their attempts to tackle poverty in rural Bangladesh. They operate in different parts of the country and represent a variety of organisations: the British operational agency, ActionAid; a small, new local NGO, Gono Kallyan Trust; a well established regionally based NGO, Gono Unnayan Prochesta; and a national church based NGO, Caritas.

The projects reviewed all have the following aims in common. First, they are intended to benefit those most in need: the landless and land-poor. Second, they aim to raise the incomes of the target group by securing their access to key resources. These comprise, respectively, savings and credit - which form key elements in almost all Bangladesh NGOs' development strategies; land for agricultural use - still the backbone of Bangladesh economy and society; ponds for fish culture - an important source of income and protein; and seedlings and saplings to provide tree products, income and help reverse environmental degradation. Third, the income generation projects thus fostered are intended to become self-sustaining. Fourth, the NGOs recognise that poverty has social as well as economic dimensions, and so aim to promote solidarity amongst the poor.

All of the NGOs worked with small groups ('samitis') of 15-30 members, who were predominantly drawn from the poor, though not on the whole the very poorest. Most members have gained some additional income since joining the NGO, and some have benefited substantially. There is, however, a clear tendency for the greatest benefits to go to those who already have some advantage - men do better than women, educated people with some business or landholding do better than the very poor. Joint projects have in general proved far less successful than individual income generation schemes, although where successful joint projects may have greater potential for substantial change. The majority of the income generation projects have yet to become genuinely self-sustaining. Solidarity is in general rather weakly developed.

The introductory chapter sets the case studies against a broader background, giving a review of the national context of Bangladesh, the history and present character of the NGO sector, and indicating how the NGOs fit with state initiatives to combat rural poverty. The concluding chapter takes up these themes, suggesting some of the reasons why things happen as they do, and the need for critical reassessment of the framework for evaluative studies.

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GLOSSARY: BENGALI WORDS AND ACRONYMS

ADAB	Association of Development Agencies in Bangladesh
amon	rice, sown or planted in the monsoon and harvested in the cold season.
aus	rice, grown in the monsoon
BRDB	Bangladesh Rural Development Board
bari	house, home, group of houses around a shared dwelling area
boro	rice, grown in the dry season
chor	land thrown up when rivers shift course
DTW	Deep Tubewell
dabi	claim, right
HTW	Hand Tubewell
IRDP	Integrated Rural Development Programme
khas	government owned (land)
mushti chal	handful of rice (set aside as savings)
STW	Shallow Tubewell
sharekend	arrangement by which a young animal is tended by someone other than its owner for a share (usually 50%) in the income from its sale or the young it bears.

1. NGOS AND DEVELOPMENT IN BANGLADESH

1.1 Introduction

If you want to understand the NGOs, listen to this. I knew a man who after Liberation (1971) decided to be a magician. A great magician came from India and he watched him and saw how much money he made, and thought he could do the same. But after a few years his skills weren't quite that good, so he gave up magic and started a rubber plantation, which at that time was all the rage. But again, a few years later he wasn't prospering too well, so he came back to Dhaka and set up a private health clinic for fat ladies to slim down their figures. The other day I went round to his office, and saw a new signboard over the door: 'Shodesh Unnayan Songstha' Own Country Development Organization. Now, he says, he has set up an NGO.

- Conversation with a Bangladeshi Journalist

The rise of the Non-Governmental Organizations (NGOs) is a talking point in Bangladesh. They have had a particularly high profile since the national crisis of the 1988 floods, when they were at the forefront of relief and rehabilitation. Since then they have been the subject of major debates in at least three national periodicals. Meanwhile, the countryside is speckled with NGO signboards announcing their presence or denouncing social evils; in the 'NGO neighbourhood' in the capital city, Dhaka, NGO head offices cluster expands ever further; and bookshops sell guides to help would-be NGOs design project applications that will find favour with donors.

The 'NGO debate' circles around a number of issues. A typical survey, in the periodical *Muldhara* in January 1990, selects three questions: are NGOs effective; are they dedicated; how should the government regulate them? As in other countries the debate swings between extremes and seems to feed on misinformation: the NGOs make a popular target, because they a) make claims to higher virtue and b) are evidently prospering. Thus the NGOs are characterised as either selflessly dedicated to the poor or self-interested charlatans; supporting where government provision falls short or agents of foreign powers; able to act effectively with a minimum of bureaucracy or amateurs with funds far beyond their managerial skills. These concerns are not those of the poor. By and large, they have a much more down to earth approach to NGOs: what do they have to offer and what will they want in return?

This study is a contribution to the 'NGO debate'. It is concerned with the nature of NGOs, seen through the lens of their effectiveness in raising the economic status of the rural poor. This study belongs alongside three others, which relate, respectively, to India, Zimbabwe, and Uganda. These were all undertaken as a research project of the Overseas Development Institute in 1990. While these focus primarily on the substantive issues of NGO effectiveness, they are also concerned with the practice of evaluation, the process of 'finding out' or 'judging success' (Riddell, 1990).

The heart of this study is the presentation of four case studies of British aided NGO projects in Bangladesh. These are: ActionAid's Development Centre (savings and credit) Programme;

the horticulture and agriculture programmes of Gono Kallyan Trust; the fisheries programme of Gono Unnayan Prochesta; and the social forestry programme of Caritas Bangladesh. To some extent, the identification of these projects with British aid is artificial: all of them also receive some funding from non-British sources. These examples are not, therefore, offered as a 'representative' sample of British NGO interventions in Bangladesh, but are intended to present a range of NGO approaches and indicate the kinds of opportunities and constraints that NGOs face.

The case studies are based on field research between February and June 1990, in which I worked with two teams of two Bangladeshi research assistants. Co-operative groups (or samitis) are a central feature of NGO activities in Bangladesh and in each programme we studied an average of 15 samitis and undertook an average of 40 individual interviews. The aim was not to draw a strictly representative sample of the NGOs' activities, but to cover a range of different areas and types of samitis, to grasp the variety of experience. In each case we therefore carried out interviews in three different locations. We used standard checklists to gain profiles of the organization, the programme, and a sample of households including both participants and non-participants in the programmes. Throughout there were ongoing discussions with staff at all levels.

The method of data collection was intensive rather than extensive, relying on detailed interviews to build up a rounded picture of the programme and how it fitted into the wider opportunities that households face. Nonetheless, the questions underlying this study are essentially the donors' questions: What are the aims of the project? Does it achieve them? Does it reach the poorest? Is it managed efficiently? What does it cost? Is it sustainable? Can it be self-reliant? At the same time, the study aims to move beyond this view of NGO effectiveness as primarily an issue of aid administration, opening up the question 'Does aid work' (cf Cassen et al, 1986), to 'How does aid work?', and begins to set the NGOs and their work in their broader social and political context.

The study is organized as follows. This chapter serves as background for the case studies, providing an introduction to rural poverty in Bangladesh, the wider role of aid, and a historical review of the NGO sector. The final section gives an outline of the case studies and the major issues which they address. The following four chapters present each of the case studies in turn. The final chapter draws together the case study findings, and reflects on their significance.

1.2 The State and Development in Bangladesh

1.2.1 Bangladesh in profile

The role of the NGOs has to be understood in the broader context of the significance of international aid in shaping the development of Bangladesh. Since its inception in 1971, Bangladesh has been defined as a 'development problem' by the international community. The reasons for this are clear. On a range of indicators Bangladesh comes near the top in the world poverty stakes. The World Development Report 1990 ranks Bangladesh amongst the five poorest countries in the world - the only one in that group from Asia. The natural resource base is narrow - the main resources are

its people, its land, its rivers, and some natural gas. According to the 1991 *Human Development Report* GNP per capita is 170 US dollars, infant mortality is 116/1000 live births, adult illiteracy is 68%, life expectancy is 52 years. 116 million people live in an area only two thirds the size of the United Kingdom. 84% of the population live in the rural areas, where the predominant activity is agriculture, in which human labour and cattle draught power are still the main sources of energy. An increasing proportion of the population - some estimates put it as high as 60% - are landless or near landless, dependent primarily on the sale of their labour or petty service or trading activities for survival. In 1980 30% of the urban population already lived in the capital city, and there are daily growing urban slums. A restrictive gender division of labour, the ideal of female seclusion and dependence on male provision limit women's room for manoeuvre: households without healthy adult males are disproportionately likely to be amongst the poorest. On top of all this, Bangladesh is unusually prone to natural hazards as its low-lying deltaic location makes it particularly vulnerable to disastrous flooding.

From 1980-1988 there was an average annual growth of GDP of 3.7% (World Bank (WB), 1990a). Economic growth thus barely kept pace with population, which increased at an average of 2.8% p.a. over the same period. Foodgrain self sufficiency is a major policy priority, but food production per capita has fallen with levels in 1986-8 only 92% of those in 1979-81. A limited range of exports and declining terms of trade in traditional products (jute, tea and hides) mean balance of payments problems, with exports in 1988 of US \$1,231 million, beside imports of US \$2,987 million. 'Non-traditional' exports in 1987/8 overtook the established leaders, with garments accounting for 36.1% of exports, and fisheries products (in which shrimps are the most important item) for a further 13.4% (Economist Intelligence Unit (EIU), 1990:40). 31% exports are still in the form of primary commodities.

The significance of aid in Bangladesh is reflected in the joking remark of a senior Bangladeshi political scientist: 'Poverty is our main export'. The Annual Development Plan for 1989/90 is budgeted to have 87% aid funding (EIU, 1990:9). The real extent of aid financing may be even greater than this, since even domestic revenue budgets are reliant on aid: between 1974/5 and 1983/4 more than one third of total revenue earnings came from customs duties and on average more than one half of imports are funded by aid (Sobhan, 1990:7). Difficulties in raising the local component to complement foreign project aid commitments are a major factor in the low disbursement rate of aid commitments (Far Eastern Economic Review (FEER), 1990:85): of US \$17.5 billion in aid commitments 1971-85, only \$12.8 billion were disbursed (Sobhan (1990:79-82).

After centuries of colonialism under the Moguls, the British, and finally the West Pakistanis, the Bangladesh state since Independence has thus been crucially underwritten by international aid. The relationship between the international donors and the Bangladesh state has been, however, a contradictory one. In the first place, aid has undoubtedly played a central role in the stabilisation of the state. While in some form the impact of aid is felt throughout Bangladesh society, the immediate benefit goes to those through whose hands it comes: product suppliers, import agents, consultants, contractors, bureaucrats and policy makers (Sobhan 1990:144-5). Aid can

therefore ease the need to extract domestic revenues and enable the Bangladesh state to provide the resources to neutralize potential opposition (Hossain, 1979).

Some of the complexities of the role of aid in Bangladesh are well illustrated by the case of food aid. In 1987/8 Bangladesh still received 1,397 thousand metric tons of food aid in cereals (World Bank, 1990a). Controversies over food aid make this a sensitive issue, but it now appears that foodgrain self-sufficiency in Bangladesh is within sight. At present, however, food aid provides a perk for 'essential priority' groups - mainly the armed forces and key elements in the civilian bureaucracy; it provides resources for local politicians and others to distribute patronage through relief goods; it keeps prices down which helps particularly urban consumers; and it serves the interest of donor governments, as it deploys the surplus generated by the powerful agricultural lobby at home. While a stated aim of the Government of Bangladesh is to give support prices to farmers, in fact there has been an implicit taxation on both wheat and rice through domestic procurement pricing (WB, 1990b:104). The tangle of different interests in the production and distribution of foodgrains has clearly had a negative impact on the development of agricultural potential. On the other hand, food aid is a key element in state welfare programmes targeted on the poorest, in terms of Food for Work projects and 'Vulnerable Group Development' feeding schemes.

The politics of aid are not of course limited to recipient countries. While politicians and officials may explain aid in humanitarian terms, this is clearly only part of the story. Governments may respond to public pressure and gain legitimacy at home through being seen to have an active aid programme in areas of clear human need; and they may use aid programmes to further their own national political and commercial interests by 'rewarding' governments that toe their policy line and by tying aid to purchases and technical personnel from their own countries; the size and focus of aid programmes reflect their policy priorities at home.

While aid has strengthened the Bangladesh state, some of the main challenges to the state have also been external ones. Donor 'target group' ideologies, for example, aim to combat the tendency for aid to be used as patronage and to use the administrative system to effect (limited) redistribution of resources (Jahangir, 1989:72). In addition, particularly in the 1980s, the OECD development agencies have put consistent pressure on the Government towards privatization and liberalisation. Further funding commitments from the World Bank have been made conditional on the implementation of policies aimed at structural adjustment. In this context there is growing preference amongst donors for non-governmental rather than state initiatives in poverty alleviation. A World Bank review (*Poverty and Public Expenditure in Bangladesh*), repeatedly contrasts NGO activities favourably with those of the state, and recommends the expansion of NGOs to supplement government efforts and provide for improvement in delivery of services through competition (WB, 1990b).

1.2.2 Poverty in rural Bangladesh

'The elimination of poverty has been and remains the primary objective of the government's development efforts. It is the main reason for the drive toward rapid growth based on greater efficiency that has marked government policies, especially since FY80' (World Bank, 1990b:i-ii).

Poverty in Bangladesh is a matter both of the weakness of the national economy and of the social and economic circumstances of a large section of the people. The Government of Bangladesh has aimed to rectify both of these, placing primary emphasis on the first, while undertaking social welfare and development programmes to try and mitigate the second. Major objectives of the national Development Plans have therefore been the acceleration in economic growth supported by increasing employment, reducing population growth, expanding education, and developing the technological base (EIU,1990). As noted above, the goal of substantial economic growth has nonetheless proved elusive. In addition, while there is a strong contingent relation between these two aspects, overall growth does not necessarily mean an easing of living conditions for the poorest people. Modestly eclipsing its own part in the setting of Bangladesh state development policy, the World Bank in 1990 explicitly recognises this, commenting that the drive for 'efficient' economic growth during the 1980's has meant the needs of the poor have slipped as a priority in development expenditure, and that the late 1980s showed an increase in the numbers of people living in poverty (World Bank 1990b:ii). This is despite the third five year plan, covering the period 1985/6-1989/90, which had alleviation of poverty as its main theme (EIU, 1990).

The question of who are the poor is clearly a complex one. The World Bank defines poverty in terms of calorie intake: the poverty line is consumption of 2,122 calories per day. On this basis they calculate in the financial year of 1986 44 million rural people (57% of the rural population) and 7 million urban people (56% of the urban population) live in poverty (World Bank, 1990b:ii). Amongst the NGOs, poverty is usually defined by landlessness, and this is the criterion most use to identify their target groups. This typically includes those with fragmentary holdings (generally of below 0.5 acre, but this varies somewhat according to the organization and area of the country) who are classified as functionally landless.

In practice in the rural areas it is often obvious who are poor: they live in a makeshift single roomed house; they have few and poor quality clothes; they have little in the house but a few cooking pots, plates and dishes; they may have no bed but sleep on woven bamboo mats; they have at best a few ducks or chickens, sheep or goats; they eat at most twice a day and may have to go without food all day at the lean times of the year (two to three months); the poor quality of their diet means that they commonly suffer from illnesses such as diarrhoea and eye problems.

The incidence of landlessness in Bangladesh is growing sharply: the 1983/4 agricultural census established that 27% of rural households had no rights to land, and the land census of the same year showed that the number of farms below 1 acre in

size had increased to 40%, from 24% in 1960 (EIU 1990:18). This reflects the pressure of a growing population and the system of inheritance whereby all sons receive an equal share of the land, so that with each generation land is divided into increasingly fragmentary holdings. In addition, the land-poor are disproportionately likely to lose their land through chronic indebtedness, fraud, the need to give dowries on daughters' marriages, or if the main earner dies or becomes unable to work through ill health. By contrast, those with more land are also more likely to hold productive assets, to be more educated, and to have wider opportunities for business and salaried employment, through which they can arrest the decline inherent in land division, and may even enlarge their holdings.

Lack of land has social dimensions also. The first is chronic insecurity: without work there are little or no reserves to fall back on. This encourages social as well as economic dependence on wealthier villagers, who as local leaders are able to dominate through giving credit, passing judgement in disputes and mobilising the poor into factions to further their own political interests. For the poor, fostering a good relationship with a wealthier patron is the surest path to economic and social advancement - or survival.

As elsewhere, gender is a significant factor in poverty in Bangladesh. Inheritance laws and social custom ensure that land is predominantly in male hands. The culture of purdah institutes a strict gender division of labour which places a high value on women working within their own households and ensures employment opportunities for rural women are scarce, irregular and poorly paid (Rahman, 1986). The sale by women of their physical labour thus indicates extreme poverty: on the one hand it means they are past caring about this mark of social status; on the other it means that the household is so poor that even the marginal returns that women's paid labour can bring are of value. Households without able adult males are disproportionately likely to be among the poor. The role of land in the rural economy is highlighted in the case study of Gono Kallyan Trust, chapter three.

The pattern set in colonial times, of the state intervening only minimally in village affairs - and being usually negatively perceived - (Bertocci et al), 1976) is still visible in the only partial integration of most village households into the wider market and national structures. Primary education is formally free to all, but in practice few poor children go to school in Bangladesh, and most who do drop out after only a few years. The costs of clothes or books are too high, households cannot afford to lose their labour, children themselves lack motivation because they cannot see a use for the education in future. Muslim children, particularly girls, might go instead to a religious school if there is one in the village, otherwise children learn what they need to know primarily from their families and neighbours. Government dispensaries and health centres are being set up in the rural areas, but the service they provide is poor and they are therefore underutilised (WB, 1990b:vi). Despite government regulations, medical care of quality is only available for a price. Again, the first resort for most villagers is still the village doctor, who may now offer a range of allopathic and homeopathic remedies. Alternatively they may go to folk healers, who divine the reasons for illness, rather than treat symptoms.

1.2.3 State initiatives to combat rural poverty

Except in the very earliest days of Independence, state programmes to combat poverty have not aimed at basic redistribution of resources, but rather to relieve some of the most acute consequences of inequality. These range from Rural Works Programmes, Food for Work and Vulnerable Group Feeding/Development programmes through to public credit programmes with special elements targeted on the poor. While there have been some attempts to move these programmes towards more of a 'development' ethic, the welfare orientation still predominates. Rural works and Food for Work programmes are intended both to create employment and to improve rural infrastructure; they most often involve earthworks such as road reconstruction and maintenance. This work is very hard and of low social status, so those who are ready to do it can be relied on being a self-selecting category of the poor. Under the Vulnerable Group category there is some institutional feeding of very poor women and children. Food rations are also given monthly to some of the poorest women and their children for a set period of one or two years, and this is now integrated with some skills training, literacy and savings programmes for the women. In the financial year 1988 Food for Work provided 100 million person days of employment and the Vulnerable Group Development programme covered 500,000 women and 60,000 children (World Bank, 1990b).

The dominant model in rural development in Bangladesh since the 1960s, and the grandparent of present state poverty alleviation programmes, was first pioneered in the south eastern state of Comilla by Akhter Hameed Khan. As a part of the drive for foodgrain self-sufficiency, the Comilla approach combined co-operative organization with new more intensive farming techniques. The programme was to promote use of the 'green revolution' technologies: high yielding varieties of seeds, chemical fertilisers and pesticides, and mechanized irrigation. The inputs were all subsidized to increase farmer uptake, though since the early 1980s the subsidies have progressively been withdrawn in line with structural adjustment policies.

Organizationally, the Comilla approach involved a two tier system of farmers' co-operatives (Krishak Samabaya Samitis, KSS) federated at the sub-district (now called 'upazila') level into central co-operative societies. This sub-district federation was intended to offset the village elites' dominance and allow closer organization, supervision and training (Abdullah et al, 1976). There were three other main elements: Training and Development Centres to encourage use of new technologies; Rural Works Programmes; and a programme to promote efficient use of irrigation by informal farmers' groups. There were also other two tier co-operatives for landless people to undertake non-agricultural activities.

The Comilla project became the model for countrywide extension in the Intensive Rural Development Programme. This began in 1972 in 33 sub-districts and by 1980 covered 267 out of 475 (Jones and Hossain, 1983). It did not however prove to be a success in achieving its stated aims of raising production and increasing equity. The formal equality between co-operative members did not last long; they soon became dominated by wealthier landowners who captured the new resources they brought. Opinions are divided as to whether this was because the IRDP did not replicate the

Comilla model in full, or whether even in Comilla the experiment was not the success it appeared. McCarthy and Feldman (1984) sum up the first case in their statement that the IRDP severed the technical from the social. Other writers similarly point out that the IRDP contained no provision for the landless; lacked the self-critical monitoring and leadership given by A H Khan; was less intensively financed; was best adapted to the relatively small variation in landholdings characteristic of Comilla; and was weakened by no longer being the monopoly supplier of agricultural inputs.

The view that the Comilla approach was faulty from the start centres on equity questions. Higher gains in yields were found on larger farms (Stepanek, 1979); higher loans went to richer members and the skewed pattern of access to and in co-operatives became more pronounced over time.

In 1982 the Bangladesh Rural Development Board (BRDB) was formed to take the place of the IRDP. It is again samiti based, but organized around credit as the key input. In collaboration with different international donors, BRDB is also involved in some more particular programme oriented and area based rural development projects. There are five further objectives: the mobilization of savings; diffusion of new agricultural technology; diversification of the co-operatives into marketing, warehousing, education and health; training for local leadership; and increasing equity (Sen, 1990). Up to mid 1988 BRDB organized 2.4 million men and more than 120,000 women into co-operatives. Recognition that the needs of the poor were not being met led to the incorporation of co-operatives for landless men and women (BSS and MBSS respectively) under the Rural Poor Programme. The size of these is much smaller, however, involving fewer than 500,000 people up to mid 1987 (World Bank, 1990b).

The BRDB has again a patchy record. The World Bank (1990b:77) states that a 1988 review of BRDB found 41% of farmers' co-operatives were badly managed and only 1.4 million of their members were active. Sen (1990:65-68) reports in his evaluation of the BRDB farmer co-operatives that heavy reliance is placed on credit and that members regard credit and irrigation as the main components of the programme. As with the IRDP, members of BRDB co-operatives tend not to be poor, and there is considerable evidence of skewed resource access within the co-operatives by class, and that this builds up over time. It is mainly wealthier households that see increased crop production. Over time the holdings of land and assets of poorer co-operative members tend to decline while those of the wealthier increase (*ibid*: 88).

The recurrence of these findings of increasing inequality recall to mind Abdullah et al's (1976:253) conclusion with regard to the IRDP more than a decade earlier, that polarization is inherent when more productive techniques are introduced into a situation of basic inequality, making the dual aims of increasing both production and equity mutually inconsistent. With some justification, Christer Holzberg (1990:32) closes his review of the evolution of various rural development policies with the view that the centrality of co-operatives to state initiatives in rural development has been negative both for rural development and for the growth of a strong co-operative movement.

1.2.4 Credit in Bangladesh

The centrality of credit in both Government and NGO attempts to combat rural poverty means that it deserves some brief discussion in its own right. The leader in this area has been the Grameen Bank, and its performance has set a target for both NGO and Government initiatives to combat rural poverty. The Grameen Bank was formed in 1976 with the explicit aim of extending credit to poorer villagers, whom neither government schemes nor the commercial banks were reaching. Ten years later the Grameen Bank was giving loans of Tk400,00,000 each month and since then has continued to expand rapidly: new branches of the characteristic red brick buildings are opening up in rural areas all the time. It has demonstrated that if properly organized the poor, and particularly women, are a good credit risk, and has secured far higher repayment rates than any of the banks lending on more conservative lines.

From being a project of the Bangladesh Bank and a quasi-NGO, the Grameen Bank became registered as a fully fledged bank in its own right in 1983, though it still has NGO-style organization with clients formed into small groups and with some social aspects in addition to its banking activities. Its high operating costs are covered by a high interest rate with payment to different funds amounting to 27% on the average sized loan of Tk3000 (World Bank, 1990b:92) and earning from high interest deposits on low cost funds given by the Bangladesh Bank, IFAD, the Netherlands, and Ford Foundation (Hossain, 1988:70). The success of the Grameen Bank has made it an idea for export, and there are several similar projects being set up now in other countries (Hulme, 1990).

The achievements of the Grameen Bank have drawn attention to the weakness of Government programmes. Since Independence in 1971, agricultural credit has been in the hands of the Bangladesh Jatiya Samabaya Bank ('national co-operative bank'), the Bangladesh Krishi Bank ('agricultural bank'), the national commercial banks and the co-operative based Integrated Rural Development Programme (IRDP). All but the first of these also financed off farm activities with credit earmarked for the rural poor, but this rarely reached its target. Major reasons for this were the banks' demands for collateral and complex and sometimes expensive (in bribes) procedures. As institutions, banks' interests are against giving small loans, for which the transaction costs are relatively high compared with the sums disbursed; as individuals, bank personnel also exhibit a bias against giving loans to the poor: how would they repay?

The Government channel some credit support through the Grameen Bank and Swanirvar, a national NGO, and have set up a semi-autonomous body, Bangladesh Small and Cottage Industries Corporation, to support small businesses. Primarily, however, Government small rural credit programmes are implemented through Bangladesh Rural Development Board (BRDB) co-operatives, as introduced above. By 1988 the BRDB had disbursed loans of Tk5.8 billion to men and Tk91 million to women (World Bank, 1990b:76). But as with BRDB's other programmes, the results have been very mixed. There are problems with the administrative structure; complex procedures of the banks with loan processing; low returns on investment; low per capita savings; and poor rates of loan recovery - an average of 60.2%, though 88.3% for landless women's samitis (World Bank 1990b:79). Between 1981-87, when the

number and size of NGOs were rapidly expanding, BRDB saw a decline in the number of operative co-operatives and the rate of formation (World Bank, 1990b:87).

Perhaps not surprisingly, there is a love/hate relationship between the Grameen Bank and the NGOs. This is partly due to the Bank's practice of moving into a new area without consulting with the organizations already working there, and becoming a competitor for their clients. The NGOs thus criticise the high pressure the Bank puts on its clients, say that its strict focus on the poor is slipping, and dispute the validity of its very high loan recovery rates (more than 95%). Nonetheless, credit has become virtually a *sine qua non* of NGO programmes, and BRAC, the largest national NGO, is setting up a bank of its own. The centrality of credit to NGO strategies for rural development is discussed in more detail in the case study of the ActionAid programme, in chapter two.

Outside institutional sources, borrowing within the villages is usually expensive: interest rates vary, but typical ones are 15% per month or 37.5 kg unhusked rice (worth at least Tk200) for Tk100 borrowed for up to one season (three months). Loans are often given in the context of patron-client relationships, though there are also loans between the poor, and some zero interest lending between kin or close friends. Some loans are taken against collateral - goods are pawned or land is mortgaged out. In the latter case, the most common contract is for land to stay in the hands of the one who gave the loan until the loan is fully repaid, though sometimes the land is given only for a fixed period, with each year operating as part repayment of the principal. Indebtedness acts as a levy on the poor and larger loans can take years to repay with the principle repaid many times over in interest. This stops the poor from building up capital of their own and, at worst, it leads to even further loss of assets.

There is then no doubt that there is real demand amongst the poor for credit, and NGOs are put under a lot of pressure by their clients to provide it. There are, however, also more general ideological factors on the donors' side that incline towards credit as the key development intervention. The first of these is the promise of credit to create a nation of small business-persons, which is clearly in line with the commitment to private initiative capitalism favoured by the World Bank and the major bilateral funders. Second, a primary stress on credit can also implicitly present poverty as a temporary 'cash-flow' constraint, which is relatively simply remedied, without need for social or political action. Third, credit carries the promise of recovery of some costs, so is well suited to the topical concern of 'sustainable development'. And finally, credit is a tangible input, with apparently clear indicators of success (amounts disbursed and repaid) which again has great appeal against the more amorphous aims of 'human development' or 'social change'. The limitations of credit in practice are discussed in the ActionAid case study and in the concluding chapter.

1.3 NGOs in Bangladesh

1.3.1 A historical review

Just as the Grameen Bank stands as a model for efficacy in rural credit programmes, so the NGOs have come to set a standard by which Government initiatives to combat rural poverty are judged. Thus in each of the studies reflecting on the BRDB that are mentioned above, its experience is explicitly contrasted with that of one or more NGOs. This is not coincidental. It reflects the close comparability that exists between many of the NGOs' and the Government's programmes to combat poverty: they have largely the same stated aims, and are going about things in broadly similar ways. This blurring of distinctions between the state and NGOs is perhaps the dominant characteristic of the NGO sector. For NGOs, it has both positive and negative aspects. Positively, it means that NGOs are moving more into the mainstream, their voice is increasingly heard in national forums and so they have more potential to widen the significance of their priorities. Negatively, the state and the NGOs can seem in competition with each other, and as the state perceives the NGOs as something of a threat, it wishes to extend its control of their activities.

The increasing favour of non-governmental approaches within the international community has been reflected in mushrooming growth for NGOs in Bangladesh. The variety of organizations and ways in which they are registered mean it is possible only to estimate the figures involved. The NGO co-ordinating body, ADAB (Association for Development Agencies in Bangladesh) reported in its magazine, *ADAB News*, May-June 1990, that it has registered around 550 local level NGOs engaged in development activities and 316 national and foreign NGOs receiving foreign donations. An alternative estimate by a senior NGO officer suggests the number of 12,000 local groups, societies and clubs receiving local and government financial support (D'Rozario, 1989). With many provisos about the hazards involved in making such estimates, Sen (1988:240) suggests that throughout the country there may be perhaps 2 million NGO group members. Even if this figure is anywhere near accurate, however, the uneven distribution of NGOs around the country needs to be borne in mind. There is a high correlation between accessibility to the major metropolitan centres and concentration of NGO activity; there is also a noticeable association between density of NGOs and communities of Christians, since many of the NGO funding agencies have some form of Church links.

Uncertainty about the exact number of NGOs combines with their reticence to make available full accounts of their finances to make it impossible to put an accurate figure on the volume of funds that they now handle. A representative of one of the largest NGOs, however, estimates that NGOs in total bring into Bangladesh US \$ 85-100 million each year (D'Rozario, 1989). This figure is certainly on the conservative side, but still represents 6% of the US \$ 1,592 million received as Official Development Assistance by the Bangladesh government in 1988 (World Bank 1990a). This is in contrast to an estimate of 1% for the NGOs' share of foreign aid disbursed in Bangladesh in 1972-3 (Abed et al 1984, quoted in Sen, 1988).

NGOs in Bangladesh, as elsewhere, are a diverse group in terms of their size, programmes, and styles of working. There are, however, a number of significant phases that can be identified in the history of the NGO movement as a whole. While a few NGOs were already established in East Pakistan, NGOs became a much more significant force with Independence. International NGOs came to Bangladesh in response to the crisis following the war of Liberation. While many came to undertake relief and rehabilitation, a significant minority looked even then to the longer term, with the aim of fostering self-reliant development. At that time, Independence and the struggle that preceded it brought a tremendous upsurge of hope, patriotic commitment and enthusiasm amongst Bangladeshis. Young leaders were thinking with vision and excitement about the possible future of their communities and became eagerly involved with the task of reconstruction after the devastation wrought by the war.

Two organizations founded out of this idealism have become pre-eminent amongst the NGOs of Bangladesh. Both of their leaders were living in Britain but became motivated to return home through their active support of the Liberation struggle. They then launched BRAC, the Bangladesh Reconstruction Assistance Committee (later renamed Bangladesh Rural Advancement Committee) in Sylhet in eastern Bangladesh, and a people's health centre, Gono Shasthyo Kendro (GK) at Savar, just to the north of Dhaka. Both these organizations received funding from OXFAM in the early stages.

In the second stage, the international NGOs began to withdraw and in some cases handed over activities to Bangladeshi volunteers who had been working with them. The organizations launched then include Gono Unnayan Procheta (GUP) supported by Quaker Peace and Service and Friends in Village Development (FIVDB) which took over from the International Voluntary Service. The organizations founded in this second stage differ significantly from the first. From the start they were predominantly concerned with poverty, with more of the charity-style orientation received from their 'parent' agencies, and a less independent vision of where their organizations should go. In 1974, the Canadian NGO CUSO (Canadian Universities Service Overseas) set up a project to launch the concept of a service NGO. This came to be called 'Proshika', a name which put together three Bengali words: training, learning and work. The project was intended to support small local NGOs with training and logistics rather than to have operational programmes of its own. In time, however, Proshika became a major programme NGO in its own right, and subsequently split into two, with separate organizations based in Dhaka and Comilla.

While the NGOs differ from one another in style and emphasis there are certain broad trends in programme development. After the initial period of reconstruction, the NGOs were heavily influenced by the Comilla model, and devised programmes for integrated community development with a strong emphasis on agriculture. By the late 1970s evidence that benefits went largely to those who were already more well off led to disillusionment with this strategy, and NGOs came to see poverty not simply as a problem of income differentials but also of the power relations which constitute rural society. An influential statement of this position is published by BRAC (1980), *The Net*. NGOs therefore began to lay emphasis on 'consciousness raising' as popularised by Paulo Freire for Latin America, with the aim of forging class-based alliances

between poor people and adapted the model to form class-based co-operatives. This mirrored also the trends in academic social science, where the formation of classes and possible development of capitalism was the predominant preoccupation in Bangladesh at this time [see, eg. Jahangir (1979); Wood (1976); Rahman (1979)].

For some NGOs, consciousness raising has been the centre of their development strategy with initiatives towards income generating activities despised as not attacking the root problem of inequality. More generally, however, consciousness raising was adopted as one element within a broader development strategy, comprising basic literacy, health education, income generation and skills training, provision of sanitation and drinking water, and family planning. This was always an uneasy compromise, with consciousness raising expected to 'work' and achieve measurable results just like any other kind of project. Experience showed that it did not do so, and in some cases where the poor were encouraged to confront the rural power structure they suffered severely as a result. This, combined with the overall shift towards the right within the world community, led to consciousness raising losing its political content for all but a minority of the most committed.

While many small-scale NGOs with a single programme focus still remain, the main trend is for NGOs to develop a comprehensive programme approach. Amongst the case studies presented here, examples of this are given by both GUP and Caritas (chapters four and five). The late 1980s and early 1990s are also seeing a new orientation towards urban programmes, breaking down the virtual monopoly focus on rural needs. Co-operatives are still the basic unit, with (as noted above) the dominant emphasis now on savings and credit to foster small scale income generating activities.

There is undoubtedly a process of endogenous change and reflection amongst Bangladesh NGOs, and the larger ones in particular form quite a tightly bound peer group and have considerable influence on each other. At the same time, however, they are clearly affected by external factors, such as shifts in international politics and development fashions. Particular words ring, as it were, the bell on the donors' cash register and the till springs open. 'Credit' is certainly one of these, as is 'women' and - the latest favourite - 'environment'. The influence of terminology should not be underestimated. Thus, even in the hey day of 'consciousness raising', co-operative members and potential members were being described as the 'target group' and so allotted a very passive role (Wood, 1980) with development appearing a kind of social engineering. It is not perhaps surprising that the term 'target group' has outlived that of 'consciousness raising' as a key symbol amongst NGOs in Bangladesh.

In recent years particularly, NGOs have given increasing attention to gender issues. For some, this has always been a central concern: for the majority, however, the influence of international donors has played a key part in the recognition of the gender dimensions of poverty and identification of women as a priority target group. There is no doubt that NGOs have played a significant role in shifting views regarding acceptable activities for women, as women fieldworkers are visible travelling the countryside on bicycles or motorbikes, and female clients are encouraged to take part more openly in the economic support of their households. A few NGOs have deliberately organized women to break into formerly 'male' sectors of the local

economy and have ensured that women gain some access to new technologies. NGOs have also included gender issues in their attempts at consciousness raising, with moves to oppose the practices of dowry-gifting and male violence against women, and to gain recognition for the contribution that women make in the household economy.

It is important, however, not to exaggerate the influence that NGOs have had in this area. In the first place it is clear that there is a wider process of social change which is bringing about shifts in gender relations, with the decline of landholding undermining the 'family farm' and the expansion of new opportunities for business and salaried employment. The NGOs thus represent one facet of a wider process. In the second place, many NGO programmes for women are far from imaginative, and reproduce old patterns of women being concentrated in low budget, low productivity areas which serve rather than challenge the established principle of male dominance.

Since the mid 1970s, a myriad of smaller indigenous NGOs have been set up. Some of these grew out of local clubs and associations; some were set up by individuals or small groups of committed people, some began as projects of larger NGOs and then became independent. This process is still taking place and has been accelerated by the volume of funds entering the country following the disastrous floods of 1987 and 1988 and the cyclone of 1991. As part of Bangladesh society, the NGOs reflect the predominant form of social relations: the formation of particularistic patron-client ties. Smaller, local NGOs may receive funding through, or on the recommendation of, or as a result of advice from, larger NGOs; and this relationship may continue with broader ties of mutual interest.

Links between the NGOs are formalised in ADAB, which aims to co-ordinate NGO activities, training and services and act as a forum for more unified representation to the Government. There are also a number of more limited umbrella organizations to assist smaller NGOs. ADAB has a national forum and local 'chapters'. Membership of ADAB is, however, restricted and membership of the local chapter does not entail that of the national federation. The history of ADAB has been chequered, with times of comparative unity, but overall it has been weakened by internal divisions and factional disputes.

The expansion of NGOs has also generated a burgeoning servicing sector which provides training or help in design of project applications and so on. Some NGOs specialise in this; some larger NGOs have special departments which contract out facilities or offer training; and there are also some straightforward commercial enterprises. The growth of a commercial side to NGO activities reflects their professionalisation, and development as an alternative career sector. Thus BRAC consider only one third of their staff as highly motivated, the others regard their work just as they would any job in a bank or the national bureaucracy (Sen, 1988, quoting the World Bank). This clearly affects the kinds of programmes that NGOs can undertake.

The development of this servicing sector is also due to the international climate that favours privatization, and so brings the drive to establish some form of self-reliant funding. Typically, NGOs regard these activities as quite separate from their

development work, and as not changing the kind of agencies they are, except in allowing them more autonomy from donors. GK, with its factory for local production of pharmaceutical products to by-pass high pricing by multinationals, led the way in this. GK also manufactures a range of other products, including fibre-glass office furniture. Other large organizations aim to generate some funding through commercial ventures such as running minibuses, grain husking mills, sale of flowers, and so on. Amongst the case studies considered here, Gono Unnayan Prochesta has been foremost in this. For the NGOs, however, it has proved very difficult to keep prices within an acceptable level while maintaining an ethical system of operation, as margins are generally made in Bangladesh markets by exploiting workers, adulterating products or violating safety regulations. Leaving aside from questions about the effect of business enterprises on NGOs as development programmes, therefore, the attempts by NGOs to set up commercial activities have in general been unsuccessful so far.

Looking at the wider picture of NGOs in Bangladesh points up the inadequacy of the terms in which they are conventionally characterized by donors: as conduits for the transfer of resources to the poor. Two features stand out. First, in a national context where there has been only formal democracy and an unwieldy state bureaucracy, NGOs represent a means in which members of the elite may build up a client base, work towards directing social change and ultimately establish a voice in local and national affairs. Second, in a situation of scarce resources and limited opportunities for commercial development, NGOs may become an outlet for the entrepreneurial spirit, as a growth area of private sector initiatives within a dominant national industry of aid.

1.3.2 NGO relations with the state

Relations between the state and the NGOs in Bangladesh are contradictory. While publicly President Ershad proclaimed his support for the NGOs, in practice NGOs found it very difficult to get government approval for their programmes. In an ADAB survey of 51 NGOs in August 1989, 162 projects had been submitted to the Government over the previous two years, and only 44 approved (D'Rozario, 1989). Activities of voluntary organizations have been regulated under the Societies Registration Act since 1860. This was confirmed in the Voluntary Social Welfare Agencies (Regulation and Control Ordinance) in 1961. It was not until 1978, however, that foreign funding became an issue. Then the Foreign Donations (Voluntary Agencies) Registration Ordinance was passed, followed in 1982 by the Foreign Contributions (Regulation) Ordinance. These required not only registration of all organizations receiving foreign funds, but also annual clearance of foreign aided projects. Bringing foreign funds into the country for projects without prior approval was punishable by a fine of twice the value of the donation and imprisonment of up to six months. Another government circular prohibited government officials from serving on NGO boards or councils - including officials of semi-autonomous bodies, universities and government schools (D'Rozario, 1989).

The approval procedure itself was laborious. 32 copies of applications had to be made and the NGOs had to go to five separate government departments: the line ministry which dealt with the sector concerned; the Department of Social Welfare; National

Security; the External Resources Division; and the Cabinet Division. For many NGOs, particularly the smaller ones, even gaining entry to the restricted area of the Cabinet Division was problematic. Payment of bribes to gain clearance became commonplace. Even so there were long delays. Many larger NGOs simply continued their approved programmes, even without gaining the further annual clearance required by law. The smaller NGOs could not risk this, so some had to suspend activities because they did not have government clearance to bring the funds into the country, despite donors having committed funds to them.

By mid 1989 the system had virtually broken down and in November representatives of the major NGOs met President Ershad to discuss changes in June 1990 a new NGO Affairs Bureau opened for business, under the Presidential Secretariat's Public Division. The Bureau is to provide a one stop service to NGOs: the same departments will have to be circulated as before, but the Bureau itself do this within set time limits (120 days for registering an organization, and 60 days for approving a project proposal). The full implications of the Bureau for the NGOs are not yet certain, but the opening of the Bureau was greeted on the whole with cautious optimism.

Legislation is only one aspect of state-NGO relations. The position of NGOs as darling of the foreign donors is obviously one that brings its own tensions. On the one hand, some state officials recognise that their agencies have something to learn from NGO methods of working and understand donor frustrations with the state bureaucracy. On the other hand, government employees can find it hard to have their departments' programmes compared, almost always unfavourably, with NGOs'. There is also both envy and distrust amongst higher government officials of the economic resources and increasing political influence wielded by senior NGO leaders. This shows also in the practice of government officials setting up their own NGOs. While some of these may be bona fide, they are widely suspected of being a front for access to foreign funds.

Lower down the hierarchy, government employees often resent staff at a comparable level in the larger NGOs having greater flexibility in working, receiving generally better salaries and having a higher budget for office support, vehicles etc. Nonetheless, for the majority of Bangladeshi graduates, government service would still be first choice as it offers higher social status and longer term security. There is also some reciprocity - NGO salaried staff come from broadly the same social background as government officers and typically see good relations with local government representatives as an essential precondition for success in their work. At the local level, informal arrangements for sharing resources therefore arise.

NGOs and Government at national level also share some interests in common. In its introductory publication, the NGO Affairs Bureau states that the Government welcomes NGOs' activities to 'supplement and complement government's development programme' (para 1.2). This reflects concerns that NGOs should not be seen as an alternative to government and raises the broader issue of sovereignty. This is clearly an issue in a new country like Bangladesh and the quest for a national identity is evident in numerous ways. At the same time, however, focusing this issue

on NGO activities clearly obscures the Government's own heavy reliance on foreign funding.

Rather than indicating a concern with foreign insurgency, therefore, this seems likely to represent a more acceptable phrasing of the justified suspicion that allocations to NGOs will reduce the Government's share of Official Development Assistance. In fact, while there are some NGOs that are simply fronts for getting foreign funding and are not doing any serious development work, the fears of subversion from NGOs seem unfounded. The great majority are helping to do what the government has stated as its aims: as in the radical left critique, they are preventing rebellion rather than fomenting it. Very few are even encouraging their members to put pressure on the government to provide better public resources - the NGOs say it is unrealistic to expect this to achieve anything, and attempt to meet the needs themselves.

There are also cases of direct collaboration between the state and the NGOs. The most obvious example is the NGOs' participation in the Government's declaration to distribute unused Government held khas land to the landless. A very small amount of land has in fact been distributed, but it indicated how NGOs may enter the mainstream of policy determination. Similarly, President Ershad's 'cluster village' scheme, to bring homeless households together in a new custom built village settlement became part of many NGOs' rehabilitation programmes after the 1988 flood. They enabled the NGOs to distribute significant resources to clients, and the Government to have constructed at little or no cost visible and lasting (presumably) demonstrations of President Ershad's commitment to help the very poorest.

At an individual level also, some leading figures from the NGO movement have taken important advisory positions in government. It is not clear what this will mean for NGOs as a whole: on the one hand it could represent the state's co-option of potential opposition figures; on the other it could mean that the NGOs' concerns and values are taken more seriously at the national level. The most likely outcome seems to be a negotiation involving some concessions on both sides. Where the political process itself enjoys doubtful legitimacy, however, becoming directly involved in it is clearly a risky course to take.

1.4 Introduction to the Case Studies

1.4.1 UK aid and the NGOs

While exact ranking differs from year to year Bangladesh is in general the second largest recipient of British aid - after India - with an annual budget at the end of the 1980s of approximately £50 million. Unlike many countries, Britain's rate of disbursement is almost equal to its allocation. This reflects the UK's specialization in relatively straightforward capital intensive commercial/technical areas in electricity and gas, irrigation and rural infrastructure. In future, however, this may change to some degree, as ODA is considering more involvement in the health sector, which has had a history of much slower aid disbursement.

The ODA has channelled 1-2% of its bilateral aid budget through UK based NGOs for a long time and this has now risen to approximately 5%. There are four avenues through which ODA makes allocations to NGOs in Bangladesh. The first is the Joint Funding Scheme whereby the ODA matches pound for pound the funding given by NGOs to particular development projects. In 1990 there are 39 projects jointly funded by the ODA and NGOs in Bangladesh - the ActionAid Development Centre and the Caritas Social Forestry programmes reviewed in chapters two and five are amongst these. There is also a small fund (£100,000 pa) for one off grants to small projects. The third area is the ODA input into the Third National Health and Family Welfare Project which accounts for £3 million over 5 years. This involves grants to around 30 NGOs in the health sector, including family planning, and is supplementary to Government of Bangladesh activities: they work only in areas where the Government is not. The fourth is disaster relief, an area in which the ODA prides itself on its quick response. The sums involved can be substantial: the ODA provided £2.5 million for relief and rehabilitation after the 1988 floods in Bangladesh, and almost all of this was given through NGOs.

1.4.2 British NGOs in Bangladesh

British overseas NGOs are strongly represented in Bangladesh. They include ActionAid, CAFOD, Christian Aid, Save the Children Fund, OXFAM, War on Want (up to 1990), Intermediate Technology Group (ITDG), and Tear Fund, alongside single project foundations for which the financial resource is British, such as the Centre for the Rehabilitation of the Paralysed, or the British Airways orphanage. Two large United States organizations - CARE and World Vision - which have been working in Bangladesh also have British branches.

Of the large NGOs, only ActionAid and Save the Children Fund are directly operational. As elsewhere, Save the Children are primarily concerned with the health sector. The case of ActionAid is discussed in chapter two. The other large NGOs all fund projects through Bangladeshi partner organizations. For CAFOD, there is a single partner, Caritas Bangladesh, while other contributions go into a centralized Catholic fund, the Asian Partnership for Human Development. Christian Aid support CCDB, the development organization of the National Council of Churches of Bangladesh (Protestant) as well as a range of smaller partners. Both CAFOD and Christian Aid tend to have a 'hands off' approach to the programmes they support, believing that it is the local people who should make the key decisions. OXFAM and War on Want are more interventionist. They believe that small, local NGOs are best able to realise their own objectives if they have access to ongoing guidance and support. OXFAM has the most scope for this, as it has a well established local office in Bangladesh. Over the years OXFAM in Bangladesh have developed a policy of aiming to support social action groups rather than organizations oriented primarily towards service provision.

ITDG is one of the newest British NGOs to come to Bangladesh: it has been collaborating with Bangladeshi organizations for some time, but only opened a Dhaka office in 1990. As its name suggests, ITDG is primarily a technical assistance organization: it aims in particular to facilitate NGO development of opportunities for

small scale industries. Tear Fund, as Heed Bangladesh, has its highest profile in handicraft production and marketing, but is also active in agriculture in some areas. For all the NGOs however, large or small, chosen policies and areas of specialisation have been seriously overturned by the dominance of the programmes for post flood relief and rehabilitation from 1987-1989.

The trend noted in relation to Bangladesh, of a declining difference between official and NGO aid, is evident also in Britain. While most of them set limits to the proportions of funding involved, there is a clear move amongst the NGOs towards accepting an increasing amount of co-funding from the ODA. The mutual appeal of this system is clear. For the NGOs, it means availability of significant additional funds. For the ODA, it cuts administrative costs (a high Government priority) and institutionalises a relationship with the major British charities working overseas, while using some of the aid budget for projects that are popular with the public as confronting directly and effectively the problems of the poor.

Bangladeshi NGOs do not necessarily know where the funds they receive come from. Thus one of the case study organizations only discovered when an evaluation team arrived that the funds they had received for post disaster relief came from the British government, rather than directly from the British NGO with which they had dealt. So far, the ODA is careful not to be seen to be wishing to influence policy. Nonetheless, there are fears amongst the British NGOs that accepting grants from the government on a regular basis could compromise their autonomy, that they will be less able to take a stand on issues of which the government disapproves, and that the accounting and monitoring systems of the ODA are already having a subtle effect on views of what constitutes 'good programmes'.

1.4.3 The case study projects

The four projects reviewed here are intended to illustrate the role of NGOs in Bangladesh development in two ways. First, they show some approaches that the NGOs have taken to tackle poverty in Bangladesh. Second, they indicate a range of NGO problems and successes in their attempts to raise the economic status of the rural poor.

While the case studies cannot be taken to represent the whole spectrum of NGOs in Bangladesh, they do highlight a number of important trends in the movement. The ActionAid project is centred on savings and credit, which form key elements in almost all NGOs' development strategies. The Gono Kallyan Trust study is concerned with agriculture and so reflects the importance of the land and its crops to Bangladesh economy and society. The Gono Unnayan Prochesta project aims to enable the landless to gain access to another productive resource, fish ponds, which can provide an important source of income and protein. The Caritas social forestry programme indicates the growing concern for environmental degradation and longer term ecological sustainability.

The case studies also introduce some of the diversity of geographical locations in Bangladesh. The ActionAid programme is sited in the far south of Bangladesh, on

an island in the delta formed by the mouth of the Ganges, Brahmaputra and Meghna rivers, which has a history of neglect by government and NGOs alike. Gono Kallyan Trust, in sharp contrast, operates in the heartland of NGOs in Bangladesh, in Manikganj district only an hour and a half from Dhaka. Gono Unnayan Prochesta is sited in middle-south Bangladesh, and the field study of the Caritas programme took place in Dinajpur, far to the north.

Finally, the organizations themselves differ substantially from one another. ActionAid is an operational British NGO. Gono Kallyan Trust is a small, new Bangladeshi NGO, with a strong local orientation. Gono Unnayan Prochesta has for many years been a regional NGO, focused primarily on one sub-district (upazila), but is now extending its coverage to establish itself on the national scale. Caritas has 7 regional offices in different parts of the country. It is one of the oldest NGOs in Bangladesh, dating from before Independence, and is part of an international federation of Catholic development agencies throughout the world. Despite this variety, as a subset of NGOs in Bangladesh this sample is biased towards larger organizations: this is an inevitable result of the need to select those established programmes which might reasonably be expected to have an observable impact on the economic status of their members among the rural poor.

The case study chapters are organized as follows. The first section notes how the project fits into the wider context of NGOs in Bangladesh. There is then a description of the organization, the location, the sector with which the project is concerned, and the programme itself. The impact of the project is then reviewed: its clients, and its success in meeting its economic and social aims. Methodological issues are noted as they arise. The concluding section reviews areas where problems have arisen. A review of the major points that emerge from each of the case studies is given in the concluding chapter.

2. ACTIONAID BANGLADESH DEVELOPMENT CENTRE PROGRAMME

2.1 Introduction

2.1.1 Overview

The core of the ActionAid Development Centre programme is to encourage savings and extend credit to the poor, particularly women, organized into small groups (samitis). The stress is on self-reliant development, with the view that lack of capital is the key constraint that keeps people in poverty and dependence. Savings are made at weekly meetings where there may also be some discussion of health and education issues. Small loans are given to four or five samiti members at a time. The size of loans increases in set steps of Tk200, and they are repayable in weekly instalments. Availability to the samiti of subsequent loans is dependent on all members repaying existing ones on time.

The Development Centre programme operates in 3 upazilas (sub-districts) in southern Bhola, the largest island lying in the delta formed in the mouth of the Ganges, Brahmaputra and Meghna rivers. The total population of southern Bhola is estimated at 500,000, of whom more than 50% are landless. In December 1989 7,755 were registered ActionAid members, belonging to 385 registered samitis with a further 32 in preparation. The programme is, however, constantly being extended. The present recurrent annual budget (July 1989-June 1990) is Tk47,72,000, of which 66% are staff costs, and the balance transport, stationery and other materials. Loans are given from a revolving fund of Tk75,00,000.

ActionAid Bangladesh have seen a considerable degree of success in achieving their aims. Most of their clients come from their target group, the landless poor, although they are not generally the very poorest of all. They have an efficient system for the collection of savings and issue of credit. Their loan recovery rate, defined as repayment, including interest, within 24 hours of due, is over 90%. Members see ActionAid as offering hope for the future, and high demand for loans indicates that they are of some benefit to households. On the less positive side, however, a common complaint is that the loans are too small to make a significant difference. The programme as a whole is strongly individualist in orientation and relies on high pressure from staff and other members to repay on schedule. This can mean heavy costs being borne by member households who are in real difficulties with repayment. The utility of loans is also restricted by the fact that many of the activities they finance - particularly for women - are of extremely low productivity. The relatively small impact that the programme makes on poverty as a whole points to the limitations of an emphasis on credit alone, and the chronic paucity of existing government provision.

The ActionAid Development Centre (Kendro) programme occupies a contradictory place within the overall scene of NGOs in Bangladesh. On the one hand, the programme acts as a good test case for the efficacy of credit as a development

intervention, and as such is of great significance, as provision of credit has an increasingly dominant place in NGO programmes in Bangladesh. On the other hand, however, ActionAid is unusual in being a foreign operational agency, in a context where most foreign NGOs are funding Bangladeshi partners rather than running programmes of their own. While it has only one ex-patriate member of staff (the Director) ActionAid's style is therefore quite distinctive. First, it has resisted the more general pattern amongst NGOs to adopt a broad range of programmes, and has placed maximum emphasis on credit as the change agent. Second, it has an unusually tight management style and a stress on the system of operations, with rigorous reporting and monitoring of experience. To evaluate ActionAid's Development Centre programme, therefore, must in part consider some relative advantages and disadvantages of the operational involvement of foreign NGOs.

2.1.2 ActionAid Bangladesh

ActionAid was founded in the UK in 1971. It began work in Bangladesh in 1983, initially simply providing funds to another organization, and then gradually developing its own programme. The total annual budget is now Tk2,34,70,000. As elsewhere, funding for ActionAid Bangladesh was initially through child sponsorship, and in 1984-5 2500 children were supported in village schools. As these schools were controlled by wealthier farmers and traders, ActionAid Bangladesh decided that they were not suitable for intensive work with the poor. Modelling their programme on the Grameen Bank in 1985, ActionAid founded their first Development Centres for savings and credit in one of their two Dhaka schools, and then launched the Development Centres in Bhola. A small programme remains in some slums in Dhaka, but the Development Centres in Bhola quickly became the main part of its work.

The distance they have moved from the former programme is perhaps expressed in their use of a Bengali name 'Bittoheen Unnayan Prokolpo' (Assetless Development Project) rather than 'ActionAid' in their Development Centre work, and their strict anti-dependency orientation. In 1986, ActionAid Bangladesh decided to withdraw gradually from child sponsorship altogether, in favour of a mixture of funds from official sources, support-groups in the UK, and 'Project Sponsors', who would support all the work rather than a particular child. In 1989, however, ActionAid UK announced that it will test the feasibility of a new child-sponsored 'Target Area' in Bangladesh.

In addition to the Development Centres, ActionAid Bangladesh has been involved since 1985 with the installation of hand tubewells (HTWs) in Bhola for domestic use. ActionAid have also run an immunization programme: for tetanus, 1987-89; and in collaboration with the Government's Extended Programme of Immunization (EPI) since mid-1988. The possibility of extending the Development Centre Programme into other activities is also being explored: a DANIDA grant has been taken in 1990 to fund a feasibility study for a pisciculture programme. Apart from this, a new departure was made after the floods in 1988, when ActionAid supplied funds to several Bangladesh NGOs to fund their emergency programmes, since Bhola was largely unaffected by flooding. In the case of five small NGOs in Barisal (a district bordering Bhola) this relationship is being continued. ActionAid is acting as donor,

contributing grants to set up revolving loan schemes, to support tighter management and information systems, and arranging for them to go to the Bhola programme for training.

2.1.3 Bhola

The island of Bhola is 77 km from north to south and between 10 and 19 km at different points from east to west. Bhola is a chor area, formed by the deposits of silt brought down by the major rivers. The land is chronically unstable, with constant erosion on the eastern side and gradual emergence of land on the west. In one area which borders the Meghna river, an elderly villager told how in his childhood his home was 8-10 miles from the bank of the river, but some years ago it was completely swept away and with it his family's 50 acres of land. Some land also emerges as the river changes course, but it is typically of poor quality for agriculture, so there is a net loss. The constant erosion of land means that there is a high incidence of internal migration, as each year people lose their homes and have to move further inland. There is thus a disproportionate number of people living in others' houses, or in a state of chronic insecurity, having settled along embankments or on other government (khas) land, on which they have no legal claim.

The only direct connection with Dhaka is by river launch, which takes between 12 and 16 hours. Perhaps because of this, both Government and other NGOs are less active than in many other parts of the country. Only two other major NGOs work in Bhola, and neither has an extensive programme. Within Bhola, there is one major north-south metalled road, supplemented by a network of bricked over feeder roads, and broad mud roads in the internal areas. In general the land is well forested, green and attractive, though quite bare and exposed in some of the chor areas. There are no villages in the sense of close and clearly differentiated settlements as found in other parts of the country. Rather, the pattern is of clusters of houses (bari), perhaps five to ten around a central living space. Baris often have some basis in kin relations, but also frequently include non kin members, with relatively wealthy and very poor living side by side.

While there is a significant Hindu minority, Bhola is relatively conservative in its Islam. Women who can afford it wear a burqa (an over-garment covering head to foot), and if they travel by rickshaw a sari is wound around the hood to protect them from view. Nonetheless, some women, including some Muslims, do work in the fields, doing work such as earthcutting (in place of ploughing) to prepare for cultivation, harvesting winter vegetables, and gleaning paddy. For men the major occupation is agriculture, and secondary fishing, followed by small businesses and cycle or hand pulled transport. The major crop is rice, particularly rainfed varieties, as availability of irrigation varies considerably in different regions. Winter vegetables and betel nut are also common. Agricultural wage rates are comparable with elsewhere in Bangladesh - a standard rate of Tk20-25 plus two meals daily for men, and Tk10 for women. As elsewhere, work availability is seasonal, and wage rates reflect this.

2.2 The Bhola Development Centre Programme

The general objectives of the Development Centre programme are to strengthen the self-reliance of the poor so that their income, self-confidence, social awareness and sense of community rise to the point where they can establish and maintain their own local institutions; meet the basic needs of their families; identify, treat and prevent their common health problems; and ensure that their children learn to read and write. The programme has four basic components:

- 1) formation of 'kendros' (samitis) of up to six groups of five people each for regular weekly meetings and savings;
- 2) provision of credit - repayable in 45 weekly instalments, starting when the loan is taken, with 40 weeks to repay the principle, 3 the interest, than 2 compulsory savings to the group funds. Interest is 7.5% of the total loan taken, which comes to a yearly rate of 17.5%;
- 3) training/discussion/motivation on health and education issues, including EPI and in some cases leading to literacy classes;
- 4) intensive monitoring of savings, loans and repayment, and members' families health and educational status.

In keeping with its ethic to foster self-reliance, ActionAid provide little or no fund input to education/health initiatives of samiti members and envisage direct contact with samitis to last a minimum of 5, and maximum of 10 years. The life of the project office is expected to be between 10 and 15 years. Installation of HTW's is deliberately concentrated in areas where there are no samitis, or sunk at different times, to discourage people from joining ActionAid in the hopes of material inputs. If samitis want a HTW, they have to make a contribution to costs on the same basis as anyone else. Present ratios of staff to clients are relatively high in comparison with other organizations, with 1 Kendro Assistant per 4 samitis; 1 community organiser per 12 samitis; and a Team Leader for each union. This enables ActionAid to have a high level of supervision of its samitis. The plan is to reduce these ratios radically in 1990-91, by training members to run samitis themselves.

When ActionAid move into a new area they start by introducing themselves to leading local personalities. The Team Leader then takes up residence in the Union and selects a few local 'Kendro Assistants' (semi-volunteers). They begin with a survey, drawing up a map showing every house, graded by economic status. They then make contacts with landless people, and describe the programme to them. These people often become group leaders, who recruit other members to start savings samitis with 20 or 25 landless people (often women). These are registered as ActionAid kendros after 1-3 months, their cash is accepted into ActionAid accounts, and groups are issued with Pass Books and formal Registration Numbers.

On the Grameen Bank model, the samitis have each been divided into five person groups and this is still the pattern in most cases though in new areas they may not follow this system. After registration members can take loans, generally starting with Tk200 or Tk400, one person from each group at a time. When all have taken loans there may be a 5 weeks

observation period, during which they consider how loans have been used. Then the cycle starts again, with loans of rising by Tk200, up to a maximum of Tk800. Again like the Grameen Bank, weekly samiti meetings generally begin and end with chanted pledges to come on time, use loans productively, not quarrel in the samiti, and so on. They then have a topic for discussion - the use of loans, or education/health issues. Some samitis keep a teacher to give their children some extra help in addition to attending the local primary schools.

An outstanding characteristic of the programme is the strength of record keeping and continuous self-monitoring. A target is set for each activity and intended impact: from numbers of members and loans, to increase of household income, through rate of members' children at school and their literacy, to children's health and nutritional status. Each team holds a weekly meeting and there is a monthly regional meeting for the staff of 3-4 unions. All financial transactions are collected and reported to Dhaka weekly, where they are entered into the computer. Monitoring of 'SAMASARI' indicators takes place every 3 months, to check on infant mortality, immunization among children under 1 year, nutritional status of those between 12 and 60 months, children's school attendance and reading skills, members' reading ability. There is an annual staff meeting to review progress and various other special issue reports by staff. A pilot evaluation was carried out in Dhaka in 1989, and a major in-house evaluation is taking place on Bhola, 1990.

Through the development of the programme there are three major trends. The first is to tighten up on targeting of the programme, ensuring that beneficiaries are really amongst the poorest and that samitis are more resilient. This is done, first, by the introduction of area surveys; second, by reducing loan size from initial levels of Tk800 rising to Tk2400. This is intended to reduce infiltration by the more wealthy and ensure that repayments are within the capacity of the poor and so avoid the difficulties with repayment which led to many earlier groups breaking up. Third, samiti membership has been re-structured so as to improve coherence. Samitis are now smaller than at first - 25 or 30, rather than 40 members - their members should live close together, often members of the same bari, and of the same community group (somaj).

The second major trend is towards reduction of costs: cost effectiveness is one of the watchwords of the programme. The major way that this has been achieved is by employing a higher proportion of lower qualified local staff. Costs will be further reduced by the present plans to pass more of the management of samitis on to members themselves. The third clear trend is towards a reduction of rules, with the aim that members themselves will decide what rules they should follow, with ActionAid ultimately needing to impose only the discipline necessary to ensure timely recovery of loans. Changes over time are shown in the field study through it being conducted in three different locations, one new to ActionAid and two older.

2.3 Economic and Social Impact

2.3.1 Group formation and the client households

The shift towards tighter targeting of clients is clear in differences between samiti members in the older areas and those in the new one. In the new area, all except one

of those interviewed were clearly within the target group - landless or with tiny fractions of land, largely dependent on wage labour. In the older areas, however, the clients are more mixed, as some still remain from the days when samitis were formed without rigorous survey methods. These people are not wealthy, but several of those we interviewed were quite comfortable, with tin-roofed houses, and surplus to the extent of hiring out productive assets to others. Some upward mobility was certainly due to the programme itself, but in some cases people were already better off before joining the samiti. The ActionAid policy is to try to edge wealthier members out, but there was little obvious tension over wealth differences within groups. A couple of the wealthier members remarked that poorer neighbours had pressed them to join, and so had gained courage to join themselves. Overall, the tighter targeting in the new area is more typical of ActionAid's present position, as accelerated expansion means there are many more new groups than old.

Samiti membership is fairly unstable: only four of the samitis we interviewed had seen no change in members, and they were all under one year old. In two cases the samiti split as members who were making regular savings and repayments left the others to set up on their own. On the whole, however, members leave for their own reasons: they need to withdraw their savings, they can no longer make the payments, their family composition changes and so their role and duties at home alter... These add up, however, to a high volume of change overall: in two of the oldest samitis we interviewed (each two and a half years old), of the original twenty members there are now only four and eight respectively still present. This clearly has negative implications for samiti coherence and solidarity. It might either mean that members progress so well that they no longer have need of the samiti, or that the longer term benefits of samiti membership for many are outweighed by their costs. Interviews with ex-members suggest the second. Amongst present samiti members also, there is a clear positive correlation between the benefits seen and their commitment to staying in the samiti. There is some interest among members of broken samitis to re-join in revised form.

In strictly economic terms, the opportunity cost of attending meetings is low for most members - many women have few alternative employment opportunities. They can usually organize their household work around the meeting, clearing up before they come, and going home in time to prepare for their husbands' return. In any case most husbands support them going, as it means they bring capital into the household. The only exceptions to this that we came across were members of a male agricultural labour samiti who said it was difficult to make meetings (held at 2 pm): they had to go early or stay late at work to make up the time. This also applies to women who work in the fields. Five women members had left one samiti when they got regular earth-cutting jobs on the roads and the meetings would interfere with their work. The calculation of low opportunity cost depends, of course, on members feeling that the meetings are worthwhile.

It is difficult to say precisely why one person joins a samiti, while a neighbour in apparently similar circumstances does not. Some of it clearly has to do with social groupings - a cluster of neighbours may all join a samiti, while those with whom they have less close relationships or a history of antagonism will keep away. Some are put

off by bad experiences with samitis of other organizations. Some women do not join as they have no men to do marketing for them. Aside from these, there are personal differences in degrees of confidence and the commitment to struggle to improve things. There are many poor people who stay away from the samitis because they feel they cannot afford to save - though others in as poor circumstances somehow do.

Samitis also take action to restrict their membership. First, there is evidence of resistance among samitis to take back as members those who were involved before and dropped out, especially when they left because of irregular attendance or poor payment records. Second, some individuals cannot join as there are not enough people to make a five person group - this should happen less if ActionAid pursue their plans to loosen up their rules on group formation. But the clearest category that is excluded is that of the very poorest. Occasionally other group members may 'carry' the very poor where there is strong previous solidarity, but more often samitis refuse the poorest women on the grounds that they will not be able to make payments, and so would put all members' access to loans in jeopardy. This is against the guidelines in ActionAid's training manual which states that the disabled and even the destitute should be able to join samitis. The fact that this tends not to happen in practice clearly points up a negative aspect of the discipline through group pressure on which the programme relies.

2.3.2 Savings

In December 1989 ActionAid had 7,755 registered members, for whom they held £41,100 in savings. Members receive 11% interest on savings, and the rate is doubled if they are attending meetings regularly and repaying loans on time. The interest is calculated every five weeks on a group by group basis. ActionAid hold the savings on a Fixed Deposit which brings annual interest of 13.5%. All the samiti members we spoke to agreed that saving is worthwhile. The difference is not that they did not save before but that keeping savings in the samiti imposes a discipline on them to make regular deposits and gives them extra security against plunder by other family members or being used up in times of shortage. These are what people stress, rather than the interest they gain. Most group members cannot state their total savings without looking at the written records, but gain confidence in knowing that they have a sum put away in their names for the future. In this their attitudes are similar to those of savers the world over.

The common rate of savings is Tk5 per person per week. The maximum total savings of a five member group in the samitis we spoke to was Tk7,371, in a samiti which was four years old. Levels of savings clearly reflect the age of the samiti and the stability of membership. In some cases new members are asked on entry to make a payment equal to the savings withdrawn by the person they are replacing. This may be managed through a loan from a neighbour or relative, or sometimes new members are immediately given an ActionAid loan, a proportion of which is deducted as her 'savings'. This clearly reflects an anxiety to keep up the level of group savings. It does not always happen, however. As a result, there can be large disparities between savings of different groups and individuals within the same samiti. In one samiti in

the older area, one group had Tk4758 savings, while another had only Tk326. In another samiti the maximum savings per individual was Tk1800, the minimum Tk20.

There is a lot of confusion over withdrawal of savings for productive uses. Officially, ActionAid encourage this, as moves towards self-reliance and a self-generating revolving loan fund within each samiti. In practice, however, workers seem to be uncomfortable with it. When one male samiti said they wanted to use their savings for rice cultivation they were told it would mean that they could not get any more ActionAid loans. This was the reaction also to one member who was in severe difficulties with non-availability of work, and wanted to use his savings to keep up payments. As a result, there are several cases of people leaving samitis because they wanted to withdraw savings, and perhaps rejoining a few weeks or months later.

2.3.3 Loans

The desire for loans is people's primary motivation for joining the samitis and the main preoccupation of samiti meetings. In December 1989 ActionAid had given loans of £482,044, and loan transactions are now handled by a revolving fund of Tk75,00,000. Samiti members may hold two loans at once, but must pay one off before taking a third. Loans are generally given on a serial basis, by seniority of joining the group, rather than by immediate need, so leaders generally receive loans first. This is taken as the rule, and mostly accepted (just as the leader gets two shares in labour gangs). There is clear variability in the utility of loans according to the time when they are issued, as investment opportunities are often seasonal. This has meant considerable differences in degrees of benefits between members because of the serial system, but with the easing up of rules, loans are now available weekly instead of fortnightly, so the time difference will be substantially reduced. In new areas, rules may be loosened to the extent that all members take loans at once, if this is what the samiti decide. In some cases in the older areas, one member has taken a loan and given it to another to use and repay. In some cases loans are stopped when members leave so there are no longer the requisite five in the group.

The loans are given in set amounts, now beginning with Tk200, then increasing by steps of Tk200 up to a ceiling of Tk800. Samiti members generally accept the loans coming in set amounts as the rule, but feel the amounts are too small. This is felt particularly strongly in the older groups, as changing rules mean amounts available to them are declining, while their capacity for utilization is increasing. The (new) first Tk200 loan is clearly seen by some members and staff as going through the hoops, rather than as useful in itself. Some members of four years standing have received a total of Tk4,800 in loans of Tk800 and Tk1200. We came across very few cases of members who had refused loans. One woman in the new area who seemed a bit better off than other samiti members, said the Tk200 was too small to be of any use. The others all said they were fearful of not being able to make repayments, or had no males in the family to do marketing for them.

Despite the apparent appeal of credit programmes in providing an intervention for which it is relatively easy to measure practical results, tracing the impact of loans in practice turns out to be much more complex. Loans are used for multiple purposes,

not just the one stated when the loan was taken. They enter general household funds, in which working capital, capital assets and consumption are not usually divided. NGOs may replace alternative sources of capital, rather than providing 'new' funds. There is also likely to be a strong association between those who can give a fuller account of their use of the loans, and those who have seen most success. These difficulties in gaining accurate data on impact are common to all credit programmes, and are discussed at greater length in the concluding chapter.

Aware of the hazards involved, I have nonetheless drawn up a table of loan use from the information given by the samiti members we interviewed. This describes only the first use to which a loan was put, not subsequent reinvestment. It must be borne in mind that to separate out loan use in this way is imposing a structure on something which is essentially fluid, and so is necessarily a tentative indicator. I have grouped loan use under the following headings according to who uses them: 'Women' - purchase of ducks/chickens/goats, businesses using mainly women's labour; 'Store' - buying foodstuffs for storing until prices rise, loaning out for interest; 'Men' - cultivation, leasing land, businesses using mainly men's labour; 'Consumption' - housing, consumption in the family, making payments to the samiti, paying off old debts, medical treatment.

Table 1

Use of loans - value

Use	Tk200	Tk400	Tk600	Tk800	Tk1200	Tk2000	Tk2400
Women	37%	17%	-	14%	-	-	-
Store	8%	7%	-	2%	6%	-	-
Men	19%	57%	80%	60%	79%	-	100%
Consumption	18%	18%	20%	22%	15%	100%	-
Not Taken	17%	-	-	2%	-	-	-
Taka Value	4,700	10,850	1,500	41,200	37,400	2,000	7,200

The table shows a constant across loan size of approximately 20% loans used for consumption. There is also a clear shift to male use as the size of loans increases. This is understandable, both because of male dominance which prescribes that larger amounts of money tend to pass into male hands, and because men are able to undertake higher productivity activities. Returns on loan use reflect this: successful

female businesses made an average of 54% profit over investment, while male businesses made an average profit of 116%. Highest profits are gained on loaning out: an average of 161%. Returns on loan use varies considerably by loan size. On average loans of Tk200 and Tk400 made returns of 72%; those of Tk800 116%, and Tk1200 106%. Interpretation of these figures needs to be made with care: they are drawn only from people who recorded a positive return, they do not reflect actual diversion of loan use into repayments or consumption, or losses from disease of livestock or damage to goods and crops by bad weather. Poultry keeping, which is a common activity of women, is particularly high risk.

Overall, the impact of credit is undoubtedly to lessen dependence. Most immediately, samiti loans offer an alternative to high interest loans within the village. In the older areas some members are now completely free of having to take credit outside the samiti, but in the new area where loans are relatively small outside indebtedness alongside samiti loans. To some extent, loans may also lessen women's dependence on men. This is discussed further in the section on gender. Loans are generally used at first to augment existing activities, but as funds grow they may enable diversification or uptake of a more profitable line. Major shifts in households' circumstances occur when loans can be used to rent in land, buy a fishing boat, a rickshaw or a sewing machine. These enable people to move from the lowest rung where they have only their labour and skills to sell, to the next up, where they have some productive assets of their own and so can ensure a better return.

A similar pattern is seen where samiti loans are used to buy goods for business use and so break dependence on larger businessmen who supply goods on credit and have to be repaid at a preferential rate, or mean tailors and carpenters can produce ready-made clothes or wooden items in periods when there is no employment available. All these cases are drawn from the older areas, where larger loans have been given. Best returns are seen by those who already were in a relatively strong position, particularly those with an established business of some kind. It is difficult to distinguish cause and effect in this: do they become better off because they are naturally more resourceful, or are they able to use their own resources better because they have a little more room for manoeuvre? It is probably a combination of the two. These people are often those in leadership positions in the samiti.

While these figures give some idea of the overall picture, the way that members actually utilise the loans they receive is better given by case studies.

Ranubibi is a good example of what can be achieved. She withdrew her savings (Tk1183) for medical treatment when her son became ill, and left the group. She joined again in place of another member who left, a year later. Her husband worked as a carpentry labourer. With their first Tk800 loan and some cash of their own, they bought 300 kg unhusked rice when prices were low, husked it and sold it when prices rose. With the profit from this and a further loan of Tk1200 they leased 0.42 acre. Total expenses came to Tk2000, and they were able to sell paddy for Tk2500, as well as keeping some for consumption and having the paddy straw. They gave the Tk2500 to her father in law (who does not live with them). The next two loans they received of Tk1200 they loaned out at 10% per month. With these profits and a further loan

of Tk1200 they bought a secondhand rickshaw for Tk5500. With the profit from this they bought a cycle-van (secondhand) for Tk5000. Her husband drives the cycle-van (earning Tk50-100 daily) and they hire out the rickshaw at Tk15 daily. She laughs and says her husband is now quite weak with all the work he has done. Their final loan of Tk400 (reduced because of the new rules) they have again loaned out. Neither of them can write even their own names. She says they have benefited much from the loans given by ActionAid, but also emphasises her own intelligence and her husband's skill.

Bibi Morion has received less loans, but has used it to build up the productive capital needed for her husband's business, shrimp fishing. She has been a samiti member for 2 years. With her first loan of Tk400 she bought twine and made a net, as well as using some for payments, some for consumption. With the next two loans of Tk800, they started work on making a boat.

Few people said they had made a loss on loans, although others said they had seen no profit yet. There are a number of reasons that may account for this. First, there is the 'profit' of avoiding the need to take high interest loans outside and the sense that additional funds must be a good thing. Second, members have a dual incentive to conceal failure - the wish to be a 'good girl' and the fear of losing access to further, larger loans. Third, there are pressures also on staff members to produce positive results. Other factors are: a) people tend to count any income as profit, regardless of labour or even material input costs; b) 'natural' misfortunes are just accepted as given, even where the whole value of the loan is lost. The case of Usharani reflects this.

Usharani is extremely poor. Her husband works as a barber, but is elderly and no longer sees well. Usharani sometimes works in others' houses for just her food or rice. They have four sons and one daughter, the two eldest boys have left for other areas and do not keep in contact with the family. They eat once a day. Their house, clothes and bedding are in a pitiful state, all in bad need of repair or replacement. She took Tk200 to repair the house, and bought Tk100 straw and bamboo for it. They were lent 1/12 acre by one of the households she works in, and spent Tk50 on ploughing, Tk25 on chili seedlings and Tk25 on urea/phosphate. They planted the land together. It was totally washed out by rain, and all the crop lost. She is now struggling badly to make the savings and repayments, usually depending on other group members for short term loans to make the weekly meeting. But she has no complaint about the loan: 'Even if it's hard I have to make the payments. I have given my name.'

2.3.4 Weekly payments

The discipline on weekly payments is strict. If there are problems making payments, members borrow amongst themselves, there is no sense that they could negotiate with workers to reschedule payment. In a significant number of cases, especially among the poorer members, it is clear that weekly payments can mean real hardship. Savings may be paid by setting aside a handful of rice (mushti chal) when cooking. As men eat first in Bangladesh, this means in already deficit households that it is mainly the

women who eat less. Poor women in Bangladesh are used to going without, and accept this sacrifice surprisingly easily. As one woman remarked to us:

'People don't die for not eating!'

For those who are better off, the need to give weekly payments may mean that they have to sell rice even when the rate is low, rather than being able to wait until prices rise. But they have not said this to the workers - 'they are officer people'.

Many are not clear about the interest rate and none figure it up over the year to the full annual rate of 17.5%, rather than the crude proportion of 7.5% of the loan taken. Some feel they should not have to pay interest at all, and say that when they protested about it the worker said it was a government rule - they either paid or must leave. Others, however, say the interest is so little beside local rates that it is barely worth the name. In general, members are happy about repaying small amounts frequently and they would not want payments to build up.

Payments of savings and instalments are often not clearly distinguished by source. They come from a) reduced consumption (mushti chal or eg non-purchase of kerosene); b) women's marginal earnings (sale of fruit, eggs etc); c) husbands' or sons' earnings. The need to make payments may make women demand money from their husbands, which usually they would be slow to do. This may be regarded as a positive move towards women's centrality in the household, but it is also clear that increased pressure on resources can lead to tensions. One nonmember cited as a reason for not joining that he had witnessed the quarrel of husband and wife over how they were to make the payments that week. The sense of pressure is in many cases very strong. Bindurani, describing her husband's death three weeks before told how when she realised he was dying:

'I asked him "How will I make the payments?" and he said "Allah will provide." '

He used to have quite a prosperous boat building business. Now she is heavily dependent on her two sons (who live separately from her) to pay off the loan of Tk6000 taken during his illness, and to make her savings.

Ex members also talked of the relief when they left and no longer had to worry each week over making the payments. Being unable to make payments was the reason most commonly cited for members leaving or groups breaking up. In most cases group members pay off loans before they go but this was not always possible. One woman we talked to, who was desperately poor - not able to eat rice even once a day - said how she had taken a loan for Tk800. She had bought a goat for Tk600 but it had got ill and she had to sell it for Tk180. She still owes Tk200 but is hoping to be let off repayment. One samiti in the new area told how a member left after taking a loan, and the rest of the group went and seized her goat and held it till she repaid the money. In the older area also, there has been forcible repossession of goods when members cease to make payments. In one case samiti members have filed a case with the Union Council against ex-members who left without completing payments, which

they then had to make up to ActionAid themselves (Tk886). Clearly this worries some: one member said he left because he was getting fed up with others not paying and fearing complications, including with the police.

2.3.5 Training

Members clearly benefit to very different degrees, depending on how much attention they pay and whether they have the means to put what they learn into practice. All are taught slogans in samiti discipline, which they recite at the beginning and/or end of meetings. Most regard these positively - that they are good for unity and give them a sense of having learned something. Beyond this, they receive motivational training mainly on health and education. In many cases they knew the basic issues before, but the training can give them a) more specific knowledge and b) more motivation to feel they can (and should) do something about it. Still they are limited by practicalities. Few have a latrine and many say the transport costs involved are too high. In the new area, most people say they drink water from a distant tubewell, and may resort to river or pond water in the rainy season. One related the response of an ActionAid worker to their request for help on this:

'If you try, everything is possible'.

This may in part reflect ActionAid's experience that people can exaggerate their problems over water supply when they know that ActionAid is a possible source of HTWs. On the other hand, however, in one of the older areas where ActionAid has supplied handtubewells, members stated this as one of the chief benefits of ActionAid's presence.

2.3.6 Education

Few samiti members have learnt more in terms of literacy than to sign their names. The common response was that it was too late now to be worth spending money on themselves. A few members (particularly leaders) have gone to school up to primary level.

ActionAid encourage samitis to pay a teacher to give additional help to their children, just as wealthier people often keep a private 'master' - often a senior school student who is lodging with them and teaches the children in return for his board. This is being done at present by two samitis in the new area, with members paying Tk5 or Tk10 per child, and some sending grandchildren when their own children are grown up. Generally all said this extra teaching was worthwhile - though it was unclear whether this was based on results or acceptance of the general value of education. Few samitis, however, seem to manage to keep a literacy class going for a sustained period, as problems arise over paying the teacher. In one of the older areas all three former children's classes have broken up. In the other one samiti member has been running children's classes for two years, although she does not receive a salary, as the other members do not pay reliably. The widespread failure of these classes clearly raise questions about how appropriate is the anti-dependency philosophy of ActionAid

when divorced from any initiatives towards mobilization. Can samitis drawn from the very poor really bear all the costs of development themselves?

2.3.7 Gender issues

Although gender issues do not figure in the Development Centre objectives (the emphasis is rather on families and 'domestic' concerns of health, nutrition, education), the programme clearly has gender implications. To make regular payments either means that a woman is gradually building capital of her own or that she has to ask her husband or son for money, and so implicitly challenge the cultural ideology of women's exclusion from economic affairs. This does not necessarily mean that the woman has rights over the use of the money she saves. One woman told, for example, how her son insisted she leave the samiti after four years of membership, and she had to give to him the full Tk900 of savings that she withdrew. Some see samiti membership as being a new kind of female service to the household. This notion was introduced, for example by a woman who had been deserted by her husband and is now living in her brother's house. She and her mother, she said, joined the samiti 'for my brother's future', recognising that he would probably always have to support them. In some cases, changes go further than this, as the loan capital enables women to mobilise their own labour. These are typically where she is naturally more able than her husband, or where the husband is absent or unwell. The case of Sondharani provides a good example of this.

Sondharani's husband is a barber, who would make enough in a year to keep them if he was paid at one time but as it makes a slight loss. They have 1/4 acre of house land. Sondharani is bright and determined, she studied to primary level. They have 2 sons and 1 daughter. She funds her savings through mushti cal and the sale of duck eggs, and they make repayments on the loan from business profits. She spent part of the Tk200 loan on ducks, and with part bought murri (puffed rice) and molasses to make moa, a kind of sweet. 1 kg murri @ Tk17/18 + 1 kg molasses @ Tk15 makes 1.75 kg moa. When he goes to market to cut hair her husband sells the moa @ 8 kg paddy (Tk32) per kg. Tk33 cost (excluding fuel and labour) thus gives Tk56, or net Tk24. At the season's end she will buy a goat.

The potentially positive impact of this programme in terms of gender is, however, limited in two ways. First, credit alone does not widen higher productivity opportunities for women, so the rational household choice (let alone male authority bias) is usually for the husband or son to use the loan. Second, for any but the absolutely lowest productivity businesses, some access to male labour for marketing is also a prerequisite.

The Development Centre programme has an overall contradictory character in relation to gender. While on the one hand it draws women slightly closer to the market place, on the other hand the programme clearly relies on the prevalent cultural system in which women are schooled to accept authority and sacrifice themselves for their families' good. The risk of a programme bringing new resources into a situation of inequality - that it will reinforce existing power relations - is the same in relation to gender as it is to class. Without a positive commitment to enlarge women's room for

manoeuvre, the overall impact of the programme can therefore be to reinforce existing gender inequalities. There is a danger of further institutionalizing this through the privatization of programme administration onto samiti members. Hard questions need to be asked about whether this would be possible if the clients were primarily male, and what messages are being given if the end result is that women are doing work for ActionAid at less than anything near a living wage.

2.3.8 Solidarity

Despite the wish of ActionAid to foster solidarity amongst the poor, the Development Centre programme is strongly individualist. The vast majority of loans are taken on an individual basis. There are just a few cases of joint agricultural projects, particularly amongst Hindus. In our field study, only once did a member say that their samiti was thinking of putting together the Tk600 loans to a common fund and to rent a rice mill. But even she did not mention this in the follow up individual interview. And others rejected the idea - they had their own plans, or their husbands would not agree. Some of the husbands we spoke to confirmed this. Experience of other organizations is certainly encouraging. Joint projects undertaken by, for example, Grameen Bank samitis, have been much less successful than their individual ventures. ActionAid see this individualism as arising out of the social and cultural environment, but this is also reinforced by the structure of their programme itself. It is evident in the tendency noted above for samitis to keep out the very poorest. The pressure which ActionAid puts on members to make payments on time makes samiti members also likely to be stricter with one another. The samitis are formed for collective policing, so that members put pressure on each other to make repayments, not for collective solidarity.

There are only isolated cases of samitis becoming involved in local social issues, or moving towards federation between different samitis, which might strengthen their voice. A few samitis have managed to call a community hearing to resolve a particular dispute. When the law that khas land would be made available to the landless was introduced two years ago, there was a temporary federation of samitis in one union, to make joint applications for the land, and a few households were successful. Potentially, through forming a pressure group like this samitis could improve their access to public resources rather than struggling, as they are now, to provide all their needs themselves. Two obvious examples are the need to regularise many members' occupation of khas land, and to put pressure on the local schools to treat their children equally as they do wealthier children, which they complain does not happen now. In the very conservative area of Bhola, however, where women have already faced considerable criticism from religious leaders for joining the samiti, such mobilization is clearly more difficult than in more liberal areas.

This notwithstanding, most members say they are now closer to one another than they were before. In some cases there is a lot of mutual support. This often reflects good relationships that predate joining ActionAid. The hierarchical internal structure and set patterns for loan amounts and access clearly reduce the scope for conflict and one of their pledges is that there should be no internal dispute. They also contribute to the considerable difference in degrees of understanding and participation in meetings

between leaders and members. In all those we visited the leaders were clearly dominant and aware of savings/loan amounts, able to repeat training given, etc, and had often made the more successful use of loans.

This may be intensified if ActionAid persist with plans to pass some of the administration onto members, over whom the organization will not have the same power to restrain unfair practices as they do with paid staff. Internal discipline is strong. Most groups have a forfeit system - Tk2 into savings fund for being late or absent, which is backed up by a minor penalty from ActionAid if the full group does not attend each week. This seems to be accepted as legitimate by members: it is their group responsibility to make sure each other is punctual. There are many mixed Muslim/Hindu samitis, including within the same group, and no apparent sense of tension. There is also one mixed male/female samiti, though men and women are in separate groups within it.

2.4 Problem Areas

The rhetoric of the samitis themselves taking the lead is very strong. A common statement among staff, which has almost become a slogan, is:

‘Whose samiti is it? It is not our samiti, but yours!’

In practice, however, particular samitis are far from making all the rules themselves. On the contrary, members are strongly impressed by the need to obey the rules. ‘Rule’ (niyom) was the most frequent explanation, used by both members to us and as reported by workers to them, of why samitis are organized in particular ways. A common statement of members put it this way:

‘Whatever they say, that is what we listen to (obey)’.

This is borne out by a small but indicative example of a samiti’s name, which are said to be chosen by members themselves as a sign of their ‘ownership’ of the samiti. One samiti we visited was called ‘*Ogrogoti*’, high Bengali for ‘advancement’. When asked, none of the members could explain what the name meant. Then it came out that the worker had given them a few names to choose from, and this was the one they decided on. Many incidental comments express a sense of compulsion, and a certain alienation from ActionAid. Many members, for example, described ActionAid workers as ‘government’. It shows, even amongst leaders, a lack of understanding of the overall framework, and the experience of all ‘outsiders’ as ‘government’ who come and demand things from the village. This came up frequently in relation to discipline and the rules. As one leader explained, they must pay back:

‘in as much as we have become bound by the government’.

However groundlessly, some members thus clearly fear, for example, the dispossession of their houses if they do not make payments.

The claim that the 'members decide' reflects ActionAid's hopes for the future, rather than the present reality. Past experience and members' comments play a part in the reformulation of the programme, but it is the senior staff who make the revisions. Rather than changes being initiated by samitis, there is often a time lag as field level staff and samiti members adjust unwillingly to changes of the rules they have learnt. When we talked these issues through with field level staff they pointed out that rules are indispensable to their work - people expect them to come with a programme. This is clearly both realistic in field practice, and reflects the overall stress of the programme on targets, a tight management system, and achievement of clearly defined objectives.

These points indicate a more general trend: the disjuncture between members' and the organization's perceptions. Talking with samiti members, what is most impressive and moving is the great sense of hope, of faith, a pledge of themselves that if they make sacrifices, obey the rules and save diligently they will bring success for their family. This comes out of their intense poverty and lack of prospects, their faith that good can come. But this is very different from some ActionAid discussion of 'long term planning'. People join a samiti not as a rational economic calculation, and many do not have a clear idea of what they have saved or what kinds of amounts they will end up with, or how the value of money will change those five years on. There is no sense of labour as being a cost, or any calculation of net rather than gross returns. And that rain comes, or animals die, is simply accepted - the loss is not seen as a ground to reflect on whether the loan was a benefit. One household where we went to interview the woman was nursing a baby with a severe eye infection. I asked if she had taken him to the doctor.

'How would I find the money?' she said. 'What about your savings?' I asked.
'That is the future' she said.

The point that of 'the members decide' appears also in relation to the life of the samitis. ActionAid's plan is to withdraw after five years. All the members we spoke to, however, hoped to continue if the worker extended it, with little plans of alternative methods of organization. Some talked, as primed, about seeing 'if we can stand on our own feet', meaning, it seems, individual economic self sufficiency, not running the samiti themselves. The ideas for gradual ActionAid withdrawal do not therefore come from the members themselves. Rather, they clearly reflect the current development philosophy, which is common to the majority of NGOs in Bangladesh, and is initiated from the top down. Thus even the loosening of control and opening samitis up to more self-definition by the members becomes a new technique for testing by an external, in this case expatriate, agency. There is clearly a tension between the room for individual creativity and participation for those further down the scale, and a centralized and systematized administration.

2.5 Conclusions

There is no doubt that the ActionAid Bangladesh Development Centres Programme is in many areas achieving its objectives. It is largely reaching the poor. It has good loan recovery rates. It has meant for some substantial increase in incomes and an enlargement of options, especially where larger loans have been given, and has inspired in most of its members the

confidence that they can do something to improve their families' position. The relevance of credit as a path to economic development is vindicated by our evidence.

The programme's achievements are in large part a tribute to the commitment and self-sacrifice of samiti members and their ingenuity in turning what they are given to good use. Alongside this, the discipline within ActionAid among both staff and samiti members is clearly a central factor in the programme's effectiveness. As with the Grameen Bank, payment by small weekly instalments limits the potential to divert repayments into consumption (Hossain, 1988:54). The ability of ActionAid to maintain its present stringency is helped by the virtual absence of competition from other NGOs in Bhola. The commitment to self-monitoring and openness to changing the system has also borne results. Beyond this, the programme's strength lies in its simplicity, its focus on the delivery of a single service, and its relatively high staff-client ratios.

The most serious potential constraint to the usefulness of the programme is the small size of the loans. This is a very common complaint among samiti members. While concerns about poor people's ability to repay are real, the fact is that many are still having to resort to outside loans to cover their credit needs, and so are incurring punishingly high interest rates. In addition, the marginal returns on larger loans are higher than those on smaller. To keep to tight restrictions on the volume of loans may be to condemn samiti members to remaining in poverty: while they may become less poor than they were, on these amounts of capital there is little potential for making the move out of annual deficit.

It is also clear that credit alone cannot solve all the problems of the poor. The most serious shortcoming is that the programme is not in general reaching the very poorest - those whose absolute level of income is simply too low, who are in chronic deficit for most of the year. The ideal of self-reliance is for them a long way off. The non-credit aspects of this programme (health education and tutoring for children) point up the chronic paucity of state provision. The question clearly arises whether economic ventures of individual poor households will ever be enough to make a significant impact on rural poverty.

3. GONO KALLYAN TRUST HORTICULTURE AND AGRICULTURE PROGRAMMES

3.1 Introduction

3.1.1 Overview

The aim of Gono Kallyan Trust (GKT)'s programme is to provide technical support and advice to small groups of poor people, particularly women, to take land on lease for horticultural/agricultural production. Produce is divided into three shares according to inputs: land (the landowner), labour (the samiti) and capital (GKT). The objectives are to increase consumption, particularly of vegetables, to enable the poor to gain access to land and by working together to raise income and lay a basis for self-reliant development and broader socio-economic change.

GKT operate in 10 unions of Saturia upazila with an annual budget in 1989/90 of Tk13,00,000 (excluding Relief and Rehabilitation) and 34 staff members, of whom 8 are women. In June 1990 GKT had 110 samitis, of which 47 were men's, 63 women's, with an average of 20 members in each. 40 of these groups are under 9 months old. Most of the samitis meet weekly, though some fortnightly or monthly. They all make savings and most begin to look almost immediately for land which could be taken for joint cultivation projects. GKT also give crop-seed loans and supply vegetable and tree seedlings on an individual basis. They have three nurseries for the cultivation of seedlings, on leased land. GKT also have shallow tubewells (STWs) and deep tubewells (DTWs) with which they provide irrigation on a 1/4 crop share basis. In addition, GKT have leased 11 ponds for pisciculture and have supplied some loans to samiti members on an experimental basis - they have no separate credit fund as such. In their relief and rehabilitation programmes GKT have supplied 451 houses, 111 hand-tubewells (HTWs), emergency food and medical supplies, seeds and seedlings.

In three years GKT has seen considerable progress in moving towards their objectives. The senior staff are dedicated and experienced and their commitment is reflected at the lower levels also. GKT is largely working with the poor - those with less than one acre of land. Most of the work on joint projects is fitted around samiti members' ordinary occupations so the crops they produce represent additional income, rather than replacement of existing sources. GKT's provision of access to technical and capital inputs mean the landless and land-poor are beginning to figure in the local land economy, which is still the basis of rural society. Rapid expansion in the number of groups means, however, that there is now a need to consolidate and strengthen management and particularly technical capacity.

GKT was formed in 1986 and started its operational work in Saturia Upazila, Manikganj, in 1987. The annual floods that year in Bangladesh were exceptionally heavy, and the 1988 floods were a national disaster. In April 1989, Saturia suffered a tornado that in a few minutes wrought massive destruction of buildings, machinery, trees and crops. Many people were killed, and thousands suffered severe injuries.

The case of GKT thus raises a theme central to the history of Bangladesh NGOs: the complex interconnections between disasters and development. On the one hand, NGOs development work has suffered severe setbacks through natural disasters, which have caused widespread economic and social damage, and have meant the suspension of normal activities. For many NGOs, two years of development efforts from mid 1987 to mid 1989 had to be diverted into relief and rehabilitation. On the other hand, the present NGO movement in Bangladesh was born out of the human disaster of the war of Independence in 1971, and NGOs have expanded rapidly in both size and number with the massive in-flow of funds following the 1987 and 1988 floods. For GKT, the disasters have meant access to many additional resources, particularly agricultural machinery. In 1989-90, GKT's relief and rehabilitation funds were three times the normal programme annual budget. At the same time, the tornado destroyed all their records and their rented office, so they had to spend 6 months based in staff homes. The disasters have thus both frustrated their general programme, and provided the means to establish themselves and enlarge.

The story of GKT is interesting also for what it tells of the experience of small, new, NGOs in Bangladesh. GKT is a local NGO, (almost all of its staff come from Saturia or nearby), and its local orientation is central to its development approach. In some ways it is very close to the classic model of NGOs as small-scale local voluntary initiatives, whose comparative advantage lies in their strong links with the area and their capacity to react swiftly and work closely with the people. At the same time it bears the marks of its setting: in Manikganj, the heartland of NGOs in Bangladesh; and in 1990, as the winds blow towards increasing autonomy from donors by mobilising funds from a variety of sources and generating income through business oriented activities.

3.1.2 GKT

Like many NGOs in Bangladesh, GKT was formed by workers who left other organizations. It is unusual, however, in two ways. First, the Co-ordinator, who occupied a senior post in one of the largest Bangladesh NGOs, left with the blessing of that organization's director, and still maintains a close relationship with him. This goes against the general pattern of bad feeling when staff leave an organization to set up on their own. Second, GKT's formation in 1986 grew out of a long standing commitment: some of the staff originally set up an NGO in Saturia in 1975. This became incorporated in the larger NGO that had acted as an intermediary for funding, and it was another ten years before GKT was launched with some new partners and a new programme for horticultural development.

In 1986, GKT began with research into Dhaka vegetable markets and seed stores. In Saturia they set up a demonstration plot of different vegetables, distributed posters and invited people to a meeting on the possibilities for horticulture. They formed samitis and began to lease land, at first on a cash basis, which the samitis planted with vegetables or used to set up mini-nurseries. Realising that horticulture was only seasonal, and a relatively limited intervention, GKT expanded their activities into mainstream agriculture.

At present GKT have three nurseries, of 1-3 acres each, all managed by women. They are guided by GKT's horticultural consultant, who has played a major part in the establishment and upkeep of the nurseries, advice on seeds and cultivation. They feature mainly vegetable seedlings - cabbage, cauliflower and tomato are in highest demand. There are also some tree seedlings such as papaya, sissoo and mahogany. In 1989 production was low for fear of flood. For the newest nursery, established in October 1989, the accounts to May 1990 show a 40% profit of income over cost, with 33% of output sold outside and the rest supplied to GKT samitis. The nurseries clearly have potential as income generating projects for GKT. For the future they plan to strengthen this and expand its scope: backward to set up a seed multiplication centre, and forward to marketing, storage, and food processing activities.

GKT has developed a distinctive style. The first element in this is a commitment to essentials. This shows itself in the simplicity of their office - mud floors and tin sheet walls - where all the workers, including the Co-ordinator, share rooms. Shortage of funds mean staff pay has been low and some senior staff are now owed back pay of up to eight months. Rather than keeping set hours, they work long into the night in peak seasons, but then may take time off or work short hours when the load is easier. This shows a readiness to respond to people's needs, adapting usual practice if necessary. Thus instead of GKT providing inputs in return for a share of the crop they may give a loan to the samiti to cover costs of cultivation. Or if extraordinary circumstances mean people cannot pay back the loans taken on time, GKT are flexible and will re-schedule repayments. This reflects their small size and local basis: they are able to make their programme a response to the situations people are in, rather than their being primarily oriented towards their own programme and putting it into operation.

The second element in GKT's style is a bold entrepreneurial initiative, an eye for whatever opportunities present themselves and how to make the most of them. Thus GKT have accumulated 50 STWs, 14 DTWs and 5 power tillers. Most of these were acquired as loans or on an instalment basis from the NGO in which the Co-ordinator used to work; some were reallocated to them when the organization which originally received the machines could not utilise them effectively; and some they received from special technical assistance funds. It is here that the inter-relations of disasters and development are at their most evident: most of this equipment was originally provided through relief and rehabilitation programmes to larger organizations. GKT have also earned some money through the sale of seeds, seedlings and fertilizer, irrigation water and hiring out the power tillers. In these ways GKT have managed to set up and extend their programmes despite the donors' caution. The donors considered their original project proposal in 1986 as overambitious, and cut it substantially giving funding only in small grants. It is only in 1990 that GKT have received approval for full funding of their main programme, for the following three years. In 1989/90, GKT received 50% of its ordinary programme funds from two British NGOs, Christian Aid and War on Want. They also supplied the lion's share of the emergency funding.

The ultimate aim of GKT is self-reliance, both for the organization and for the samitis that it sets up. As the Co-ordinator puts it:

'When I don't have to ask you people for money, then I'll be happy!'

GKT intend, therefore, gradually to hand over all productive assets to the samitis and perhaps foster a central federation of them to take over the distribution of fertilizers and pesticides. There is a strong ethic not to raise funds for GKT by increasing their share of agricultural output, or by supplying irrigation or power tillers for a profit. For the organization as a whole, therefore, they may move into different businesses to finance their development activities. The hope is to establish a larger base including a training centre, and then to extend to other areas, with semi-autonomous GKT cells, each staffed and run by local people.

3.1.3 Satoria

Satoria lies in Manikganj district, which some have suggested should be renamed 'NGO district' because of the concentration of NGOs working there. The three largest Bangladesh NGOs have major centres within an hour's drive of GKT's office. There are also a number of smaller, more local NGOs and, perhaps not surprisingly, a relatively high incidence of 'cowboy' NGOs, which form groups and take savings, and then disappear. GKT fosters good relations with the major NGOs in the area, attending co-ordination meetings each month or two. In general GKT feel few tensions: their view is that all are working ultimately for the same end, the development of the area, and that their local origins gives them a firm basis and a different orientation.

Satoria is under two hours' bus journey from Dhaka, though after turning off the main Dhaka roads the road surface is very poor. Internally Satoria is well served by rickshaws. The upazila centre is more like a small town with a large permanent market area with all kinds of shops, husking mills and an aluminium factory that produces cooking pots for use all over Bangladesh. The area is largely Muslim, with only about 12% Hindus. Relatively easy communications mean that many of the better off look to Dhaka or Manikganj for work in shops, businesses or offices. Amongst the poor there is also a lot of labour migration to Dhaka and its surroundings for earth work in the brickfields. For a month's work they get an advance of Tk100 - Tk250 and - if they are lucky and their contractor reliable - a further Tk500 to bring home. Locally too, earth-cutting is a major activity, including for women. For a morning's work on the roads they get 2-3 kg wheat (worth Tk16-24), or Tk12 if they work on an individual's land or house. Men also go in labour gangs to harvest rice in other parts of the country, getting between 1/8 and 1/20 of the crop in payment. Migration is localized: in some parts of the upazila men from poor households spend more of the year away than at home.

Locally, the major occupation is agriculture, which is still predominantly a male activity, although in some areas certain tasks, such as weeding and harvesting potatoes, have become defined as 'women's work'. Wage rates for women vary. For

some jobs - such as harvesting mustard - they may only get their food, while for others they get up to Tk25 or rice or potatoes. Irrigation is a bit patchy, but overall coverage is relatively good. As the river changes course the land area shifts, and sandy chor lands of low fertility are thrown up in the place of formerly good agricultural land. Much of the land is low and prone to flooding. Major crops are tobacco, rice, jute and sugarcane. Wage rates in agriculture vary a great deal: the basic male rate is Tk25 or Tk30 plus two meals daily, though in areas where there is a lot of labour migration, men may get up to Tk50 plus meals for harvesting rice. Local crafts include weaving bamboo into baskets, stools or matting for house walls and many combine agricultural labour with small trading.

There are some absentee landlords who have moved to live permanently in Manikganj or Dhaka, but in general the land is divided into quite small holdings. The poor live very close together, on tiny parcels of land, and perhaps 5% of the population lack even house land. What land people have is intensively used, however, with an abundance of trees and vegetables are grown on fragmentary plots beside the houses.

3.2 The Horticulture/Agriculture Programme

The centrality of access to land in the predominantly rural society of Bangladesh has been discussed in chapter one. Having land property is the chief determinant of both social status and economic security. GKT's horticulture and agriculture programmes begin to address these issues. Immediately, they aim to give poor people the necessary support, technical advice and capacity to grow crops and vegetables to raise their income and consumption levels. Ultimately, giving the landless and land-poor access to land and productive assets to use on a collective basis may shift the terms of exchange between classes, and give the poor a voice in the communities to which they belong.

GKT's Horticulture and Agriculture programmes have five components:

- 1) formation of groups of 15-30 landless and land-poor people (generally those with less than one acre, though up to two in chor areas), with a priority for women, who will meet regularly and make savings;
- 2) training on development orientation and horticulture;
- 3) arrangement with the samitis of leased land for joint cultivation to be sharecropped on 'tebhaga' (three thirds) basis, with one third of produce to go to the landowner, one third to the samiti in return for their labour, one third to GKT in return for all inputs (generally power tiller ploughing, seeds and fertilizer, sometimes irrigation, and technical advice);
- 4) crop seed loans and seedlings for individual cultivation in fields and homesteads;
- 5) establishment of nurseries to produce seedlings and saplings for sale and the samitis' use.

3.3 Economic and Social Impact

3.3.1 Group formation and the client households

Almost all the samitis said that they decided to approach GKT after seeing the projects running nearby. In discussion, however, it became clear that the workers took a considerably more active role talking to people, saying what the programme was and what benefits they might see. GKT's relief work was clearly also a factor: one samiti mentioned specifically that it was through relief that they came to know GKT, and almost all have received relief through GKT either before or after forming a samiti. As subsidiary concerns, some members also said they joined in the hopes of taking loans, and being involved in social welfare.

Membership of the samitis is generally stable: of the sixteen studied, nine have seen no change in the members, in one the only change was that a large samiti split in two. Only three members have left, all because they worked away and so could not come regularly to meetings or put in their share of work on the joint project. In the remaining four samitis new members have joined after seeing the gains of the joint projects. Most of the samitis say that more people still wish to join, but they are hesitant to take them as more people would mean more complications in calling to meetings or to their joint work, and in some cases because they lived too far away. One member said how she had to try again and again to join the samiti, as she had lived for a while in Dhaka with her husband so they doubted that she had the experience necessary for the field work. On the whole there is just one member per household in each samiti, though there are a few cases of, both father and son being members.

Most samitis may have either one or two leaders so that one will certainly be present if the others are away. A few of the male groups had chair, secretary and cashier. In two cases of the women's samitis, their leader was also the leader of the earth works gang, and had taken the initiative to form the samiti. In many cases the leaders are less poor than general members, but this is not always the case. Usually, however, they stand out as having a much stronger grasp of accounts and being more forceful in conversation.

Two of the samitis were formed before they joined GKT. They both had undertaken joint projects - buying animals and share tending them amongst themselves. In one case they started the samiti six months before joining GKT. They bought chickens and saved Tk250 through them - there would have been more but many died of disease. They split the Tk250 between them before joining GKT (when two new members joined). In the other case the former samiti has been running for two years. They each made contributions and bought a goat, which was share-tended by a landless member. Eventually they amassed capital to buy 6 cows for Tk12,000. They have retained this samiti, running it concurrently with the GKT one. The membership is the same and they hold the two samiti meetings at the same time. They give Tk10 monthly to their samiti, whereas only Tk2 to GKT. This clearly represents a concern to spread risks, to retain autonomy from the NGO, and an opportunity maximization strategy.

A significant number of samiti members are present or past members of other NGOs, or have wives or husbands who are. This clearly reflects the density of NGOs in Manikganj district. As one member joked:

'Is there anyone left here now who hasn't joined a samiti?'

The exact extent of duplication of members is very difficult to state, as people tend to deny it. 11 of the 16 samitis admitted to some family members being involved with another NGO, and at least 25% include some present members of other samitis. One samiti we came across had been affiliated to at least two other NGOs before settling (for the moment) on GKT. Its leader is very strong, and has become a Union Council members on the strength of the backing of samiti members - from various organizations - in the area. The phenomenon of samitis being more stable than their NGO affiliation gives an ironic twist to concerns about NGO activities' sustainability.

In terms of economic status and occupation the samitis vary quite considerably. Some are small traders who are in a relatively good position - covering household expense and making a profit, in one case sufficient to buy 3 acres. The STW drivers are generally men from low-middle income families (maybe 1-3 acres) and there is a clear tendency for them to join or form groups subsequently, which may lead to an upward bias in terms of the GKT members' class composition. On the other hand, some groups are made up of the very poor, particularly women's samitis based on earth work groups, with a high proportion of single women. Overall, in each samiti there are on average 2 extremely poor - without even house land (in one case 8 of 19 members). An average of 9 per samiti have only house land, with no agricultural land. About half of the members generally have a little agricultural land, with a few over 3 acres.

Only 4 of 110 samitis are Hindu. This may reflect the agricultural basis of the programme and the tendency of the Hindus in that area to be more oriented to crafts, trade or business.

3.3.2 Joint cultivation projects

There is widespread appreciation of the joint cultivation projects. This is despite the fact that in a significant number the yields have been disappointing. Only five of the samitis with joint projects had encountered no problems with either the weather or input supply. Reasons for the satisfaction, however, are clear. Most of the work is fitted around other employment or household labour. Only very rarely did samiti members say that they lost income from other sources because of time spent on the project. People also say that working together makes it more fun and lightens the overall workload. On the other hand, the projects do carry some opportunity cost. Women with small children are particularly likely to be unable to take part. While in the majority of samitis all participate, in three projects were run by a smaller (and varying) number of members. Of the 16 samitis, all but two had joint projects, one of these was very new, and both were looking for land to establish projects.

Before discussing the characteristics of the joint projects observed, it is important to point out some limitations in the data. In the first place, the sample was not structured to give a representative reflection of the types of projects or returns on them - GKT's records are not ordered in this way. In the second place, I am using figures only for the crops that have been harvested, and so those for which income/cost figures are available. This means in particular that rice crops are under-represented, as most of the samitis had not harvested their crop when our study took place. Thirdly, most samitis keep no records of inputs and labour expended on the projects, though in a few cases they keep a written tally of days worked, to ensure that all contribute labour equally. This means that we had largely to rely on the recall of samiti members, which can be highly unreliable. In particular, we received widely varying estimates of the amount of labour expended on the same crops from different samitis. Where estimates of labour were greatly out of line I have excluded them from the calculations. GKT records and samitis' recall provide amounts of inputs, but not their cost. We have therefore had to impute costs to them. For GKT costs I have drawn up two different sets of accounts, one just for seeds, fertilizer and pesticide inputs, and one for these plus imputed costs of ploughing by power tiller according to a standard rate per unit of land (Tk350/acre). Irrigation (which is only supplied in a few cases) is excluded.

Amongst the samitis interviewed, potato is the most popular crop in terms of the numbers of samitis planting it, and brings in the highest returns of an average Tk50/day. This is followed by wheat bringing in an average of Tk45/day. The amount of land under wheat actually slightly exceeded that of potatoes (26% as against 23% of the total area). Returns on rice are good - Tk48/day - but the overall amount of rice grown by the samitis is still quite low, as many landowners prefer to grow rice themselves, only leasing out land to the samiti for the winter season. This may change as the irrigation programme becomes increasingly integrated with the joint projects for year round cultivation. Vegetables are generally planted on small plots and only account for 9% of the land cultivated. They brought an average of only Tk22/day, since in 1989/90 prices were exceptionally low. This has to be set against the experience of one samiti that planted early, harvested a very good crop and are vegetable traders by trade and so skilled in marketing: they made a profit of Tk3800 (Tk211 each) from vegetables on a total of just 3.44 acres, with just a few hours of work at odd times (excepting marketing).

One samiti took 0.12 acres for a nursery soon after GKT began to work. It was destroyed in the 1988 floods but they replanted and each received Tk450 (10 women). The land, however, was a bit far away and they came to know that the owner had been taking seedlings and selling them himself, so they decided not to continue with it. They have, however, arranged to take 0.45 acres of other land to set up a mini nursery again next year.

GKT has encouraged samitis to grow peanuts on an experimental basis, and they account for the largest amount of land (25.8 acres). This represents only three samitis, however. In one case the land (16.8 acres) had long been uncultivated as it was sandy and very close to the river. When they saw the crops the owners of the land came forward and claimed it, so it was not available to the samiti the following year. Also,

one third of the crop was ruined by people letting their cattle graze there in protest against women working in the fields, and perhaps also the planting of the land without taking permission. In the other cases the samitis (one male and one female, cultivating side by side) retain the land (total 9 acres) next year but will plant potatoes/onions. Peanuts are a high cost crop in both labour and capital inputs. In the case of the land being spoiled by cattle grazing, GKT made a loss of Tk26,569, or 83% of the inputs cost. The other cases also made a slight loss on investment, of around 10%. Samiti members received an average of only Tk21 per day's labour. Post-harvest factors affect this. The peanuts were all sold quickly at a relatively low price because of lack of storage facilities and fear that they would lose large amounts by people coming to taste them as a new crop.

As indicated above, income from different projects varies widely, depending on five main factors. These are: 1) the crop; 2) the amount of land taken; 3) labour given - amount, timing and skill; 4) timing/quality of inputs; 5) external variables - the weather, and the market. Heavy rain, the floods, and the tornado have destroyed crops or meant that seeds have not germinated. In general people have a resigned attitude to this: crops will not always be good, next year they will try again. Losses are, however, significant. Two samitis had whole vegetable crops washed away in rain, a total of nearly 3 acres. In many cases bad weather means that yields are substantially reduced. Thus one women's samiti received only 1687.5 kg of potatoes on 1.8 acres, compared to 2475 kg per acre of a men's samiti that had no weather problems.

Samitis that have undertaken projects for 2 years have clearly seen more benefit than those which have only worked for one. This being said, the average income per member from joint projects in the samitis we studied works out to Tk688, or yearly Tk410. This figure excludes a few cases of crops that are presently on the land, where the samiti holds the land for the full year, so underestimates the total sum gained. Average return on a day's labour is Tk38 - slightly under the local wage rate, of Tk25-30 plus two meals.

Several factors increase the comparative value of this, however. First is the fact that much of the work is done in 2-3 hour sessions, and so fitted around other household work or employment. Full days work are either done when there is no paid work available, or on a rotation basis amongst those whose members' main occupation is trading or labouring in other areas. In this case samiti members work in the 'off' periods while they are at home, and then are free to go away to work at other times while other members come home and take over. The second positive factor is that the work is available to both men and women, whereas agricultural employment is in the main reserved for men only. For women in particular, therefore, the GKT projects offer an opportunity for using their own labour to earn income.

The third way that the value of this income is increased is that the crop is available all at one time, rather than in small daily amounts, which go to immediate expenses. This can be a negative factor, as some of the male samitis have neglected their joint project work to take employment under pressure to bring in some income for that day's consumption. In general, however, gaining a lump sum means that it can be put

to better use, either stored until prices rise or consumed in the household, thus defraying the need to buy in small amounts on a daily basis at relatively high prices.

What these figures obscure, of course, is the very large differences between samitis, and between projects of the same samiti. The best returns were seen by one male samiti which planted 2.75 acres with potatoes, and for 9 days work received 337.5 kg each - valued at approximately Tk1530. At the other extreme, another male samiti planted vegetables on 0.1 acre, which only cost them each 9 hours of labour, but produced no saleable produce, since the prices of vegetables were so low that the samiti members just consumed them themselves.

3.3.3 Crop-seed loans for individual cultivation

60% of the samitis we interviewed had taken seeds on credit from GKT. In two cases this was for joint cultivation. In one case 19 women took 112 kg and GKT supplied a power tiller free. In the other the men took all inputs as a loan from GKT - @ Tk357.25 each. All the other cases were used for individual cultivation, mostly 20kg wheat seeds taken by an average of 3 members, though also potato in 2 samitis. In one samiti one member took 58kg out of a total of 100 kg given to the samiti - GKT have no ceiling on how much should be taken, but this case was certainly exceptional. In most cases the seeds were used by the person in whose name they were given, though in a couple they were passed on to a relative. This means that distribution may be less equitable than it first appears: thus one man gave the seed to his cousin, also a samiti member, who had already taken one loan and is clearly one to maximise opportunities, as he is also still a member of a BRAC samiti.

All say that they have received benefit in getting seed loans, that otherwise they would not have been able to undertake cultivation. This is not true in every case: for some GKT represent a softer option amongst a number of alternative ways to finance seed purchase. Most use the seed on sharecropped or mortgaged land. Thus one woman took Tk90 worth (10kg) of wheat seeds from GKT, and used it to plant 0.15 acre that she had taken on mortgage. She did not work the land herself, but incurred further costs of Tk270. She gained wheat worth Tk525, so made a clear Tk165. She has paid back Tk80 of the loan (the wheat was harvested in February). She says the benefit was that she did not incur a large prior expense and could pay off the loan gradually. Strictly speaking, crop-seed loans are supposed to be paid off after harvest, but in practice many pay off in instalments and so have use of the money a little longer.

3.3.4 Access to agricultural machinery

GKT took their first STWs in February 1989. Most of the STWs and all the DTWs are repayable by instalments. At present the irrigation programme for rice is separate from the share lease system, with water provided to both samitis and outside farmers for 1/4 of crop. For rice, about 80% of water is supplied to general public and 20% to samitis, though water is not given outside the samitis for wheat, potatoes or green vegetables. All the STWs and DTWs, and the power tillers, are driven by men. GKT said they wanted to train women to operate the STWs, but ultimately failed to because

of difficulties in ensuring safety for women going to the fields at night. At first DTWs and STWs were sunk simply according to public demand and need for irrigation, but more recently they have been sited particularly where there is a samiti or the potential of one being established. In line with its objective of passing assets to the poor, GKT want the ownership of STWs to pass to samitis within three years and DTWs in five. The samiti would then be responsible for repaying the instalments. None has been handed over yet, however, as GKT are waiting until they feel the samiti has the maturity to handle them.

The provision of capital inputs is a part of GKT's attraction and a way that it has become more widely known. Similarly, the capacity to introduce these capital inputs is an important part of the samitis' ability to gain sharecrop contracts. In one case a samiti told how they could get 7 acres of land for rice if they provided a STW, but not otherwise. The long term aim of GKT is that samitis will take over all land within a command area, and this is already happening in some areas with cold season crops.

3.3.5 Training and advice

A total of 759 people have received training on development orientation and horticulture. These include members of eight of the samitis we interviewed. While most said they felt it had been worthwhile, few could go on to say in any detail what they had learned. Two of the other samitis had attended an annual GKT meeting of samitis. Training is generally given to a majority of the members, not just to leaders. Perhaps more significant than formal training, are the practical experience of working on the joint projects and the guidance they receive from GKT staff. People then go on to apply what they have learnt on their own or sharecropped lands, though they have not always the resources to follow it in full.

3.3.6 Savings

Members usually pay an entry fee of Tk1-5 on joining the samiti. This and subsequent savings are deposited by GKT in a local commercial bank account for the samitis, where they earn 11.5% interest.

Savings were highly irregular up to August 1989 when passbooks were issued to samitis. Before that savings were just written in workers' diaries and then transferred to a ledger in the office. Savings were irregular because of the disasters: both the samiti members had little spare cash to invest, and supervision of samitis was irregular because workers were taken up with relief and rehabilitation work. Since late 1989 savings have been much more regular. Members who miss a meeting send money via someone else or try to make up the amount later. Amounts, however, are very small - no samiti saves more than Tk2 per member per week, and some as little as Tk2 per month.

Maximum total savings of the samitis we interviewed was Tk2000, for a women's samiti formed in November 1988, with most members having individual savings of Tk135. Other samitis have savings ranging down to Tk300, according to their age.

Most show considerable variation in individual savings, with the maximum about twice as great as the minimum, though in five all members have roughly equal savings. Overall, however, the savings do not seem to be a high priority for the samitis; it is primarily the chance of undertaking joint projects that attracts members to join. None of the samitis has used its savings for loans to members -all say the amount is too small.

3.3.7 Relief after disasters

Almost all the samitis have received relief of some kind, ranging from a little food to cook at the major Muslim festival of Eid two days after the tornado; through provision of vegetable seeds, seedlings and saplings; to cash loans; to one samiti that has received eight houses to be paid for by instalments. There is a clear association between this disaster relief and GKT's regular programme members. In the clearest case of this, HTWs installed under the flood rehabilitation programme were sited near a samiti or to an area where a samiti was likely to be formed. Most of those we saw were just outside the house of a key samiti member.

In terms of the clients' perceptions, the inter-relation of post disaster relief and rehabilitation and the normal programmes takes place at two levels. In the first place, NGO membership becomes a kind of insurance policy: everyone knows that samiti members receive relief first, and then it may spread to outsiders. This is grounded in cultural patterns of rights and obligations inhering in relationships, which mean that samitis have a legitimate claim (*dabi*) to preferential treatment, as a family member or a client in a patronage relationship would have. Thus one women's samiti jokingly rebuked one of GKT's senior staff members for having given houses to non samiti members when they also had need. In the second place, people receiving inputs often do not know from which programme these come: the interweaving of post disaster and normal programmes within GKT's budgeting means they are not alone in this. As far as clients are concerned, the people who arrange the joint projects have given the HTWs and houses. Several people, therefore, believed the housing programme was ongoing, and hoped to receive one themselves in the next phase. To have a post disaster relief, and especially rehabilitation, programme, therefore, is to strengthen the appeal of an organization.

3.3.8 Gender Issues

GKT give contradictory messages on gender issues. On the one hand they place a high priority on bringing women out of the household and into field cultivation. There is no doubt that this has been achieved, though it must be recognised that many of these women were already employed in earth work and in some areas some fieldwork has become 'women's work'. Nonetheless, earth work is very heavy and low status labour, and for some women the projects represent a more desirable way of earning income. The women have also clearly grown in confidence in being able to talk with men about cropping practices. There is still, however, more dependence in the female than male samitis on GKT workers for cultivation advice, and the women were generally much less able to say what inputs had been given, days of labour, and less clear in the way they reported the projects they had undertaken.

There is also the question of what happens to resources when they enter the household: the one who earns is not necessarily the one who has the say. As one male samiti member commented about income from his wife's labour:

'Her right (dabi) is greater, but if I ask for it she can't say no!'

The most serious shortcoming of this programme for women is, however, that the agricultural projects at present give only an additional, not a main, source of income. In view of the generally very restricted opportunities of employment for women, projects either need to become much larger or to be supplemented with other forms of income (eg from operating power tillers, rice mills etc) if they are to become a means of real economic advancement for women. That this source of income is only of marginal value is expressed by women's frequent comment:

'The crop that we got, that is our [only] profit.'

In the appointment of women as nursery managers GKT have shown boldness on gender issues. Interestingly, also, GKT's is the only one of the four NGO programmes reviewed here that shows no bias whatever by gender in the scale of benefits gained through the main projects. Both in terms of the total amount gained, and when controlled for crop type, women's and men's earnings in the joint projects come to almost exactly the same. On the other hand, in employment on a casual basis GKT follow existing market values in giving women lower pay than men. In addition, the new technology which is so central to their programme approach, is still overwhelmingly in the hands of men. As samitis come themselves to take over the technology, there is a clear danger that the present relatively equal balance by gender will be upset, and the control over major assets and so bargaining power, will shift to the male advantage.

3.3.9 Solidarity

GKT do not have the rhetoric of consciousness raising. Their strategy is clearly pro-poor, but they aim to establish first some economic security as a sound basis for social/political change. The joint cultivation projects, however, clearly have a powerful social as well as economic impact. Unlike many NGO 'joint' projects which come to rely on one or two members to keep them going, the agriculture and horticulture programmes depend on collective working. This forms a strong force for welding groups together and greatly reduces the potential for mistrust and suspicion to develop. Thus all groups said that relationships between them have improved since they formed the samiti, and most engage in small acts of social welfare in the village.

Some samitis also co-operate in other areas. In one where they are mostly vegetable traders, for example, they come together to hire a truck and one takes the vegetables on behalf of several people, thus leaving them free for work at home or on the project. As in this case, some of this co-operation predates GKT membership. It may be that the combined effect of so many NGOs working in the same area is to encourage people towards thinking of working together. One (male) samiti shows a possible way forward. The members have invested the income from their joint project in the samiti

savings, and aim to build up the capital to take land on mortgage for joint cultivation, and perhaps even buy land eventually.

Tensions over some people putting in more and some less labour on the joint projects were not voiced within samitis, though they could clearly be a source of problems. In one case the members who ran the project admitted that they had deliberately kept others out in order to get better returns for themselves. This problem may increase as more samitis desiring land puts more pressure on the amount of land available.

There were also a couple of cases where joint cultivation between a men's and a women's samiti has led into problems of unequal labour participation and the men taking decisions without proper consultation with the women. In both cases they intend to work separately in future. On the other hand, there are some examples of mutual help between different samitis, as for example a men's group has passed on land to a women's group to cultivate, when the women's group's earlier land was withdrawn, and the men's group found other land elsewhere. This sense of corporate identity may increase as samitis begin to take over all land within a STW/DTW command area.

On the other hand, in providing material inputs and organizing for joint projects almost immediately after groups are formed, GKT fly against much of the accepted wisdom amongst NGOs about the importance of building up maturity before making any major intervention. Two factors mitigate the potentially disruptive effect of immediate access to major inputs: first, that GKT have so far only handed over particular inputs on a project by project basis; and second, that cultivation is undertaken jointly, so everyone is directly involved.

GKT's plan to hand over STWs and other capital inputs to the groups to manage themselves is certainly desirable in terms of building up samitis' self-reliance. As GKT themselves realise, however, samitis need considerable maturity before this can be done, otherwise the new resources are in danger of being captured by more dominant individuals in the group. In the newest group we talked with, for example, their plan is to have samiti members farming the land as they do now (largely as share-croppers) but to call it a joint project and take GKT inputs, to be shared out according to land size and farmed individually as before. The secretary, who is now operating the STW on a salary from GKT, has plans also for the samiti to take over the STW and so make additional profits. There is clearly a danger that the combination of individual cultivation and a relatively well placed individual gaining privileged access to a major capital input may cause samiti solidarity to break down.

3.4 Problem Areas

3.4.1 Land tenure

The proximity to Dhaka is an important factor that predisposes landowners towards sharecropping. It means that the sons of wealthier people tend to look outside agriculture to service or business for employment, and have little experience or interest

in working the land. This not only helps GKT's programme, it also helps intensify its wider impact, which is to put pressure for change on the terms of sharecropping contracts. Despite the tebhaga becoming law, the predominant form of sharecropping in Sauria is still for the share-cropper to bear all costs and the landowner to take half of the crop. While this is exploitative under normal conditions, it becomes acute with rice which needs heavy irrigation. To some extent therefore, the shift in technologies is putting pressure on the old system, but activities such as GKT's help to hasten the process.

GKT's aim is to establish written leases on a Tk3 stamped deed, but this seems to be happening only in a minority of cases so far. Amongst the samitis we interviewed, only three have a lease arranged for a period of three years, and one for five, giving the samiti some security, so it can capitalise on profits or make up on losses in the following years. In the majority, however, land is given only for a single season. In two cases landholders have refused to give the land to the samiti the next year, in one because they were not satisfied with the returns, and the other because they saw the profits were very good, and want to take the land back to gain maximum returns themselves. Some landowners also take land back because they want to plant a crop that the samiti does/cannot and some samitis voluntarily give up land when they see that a crop does not grow well there. In one case land leased from a school had been planted with spinach, and was shortly after dug up by the school authorities for use in an earth construction project. In most cases samitis take small parcels of land from several owners at different times. In only two were samiti members themselves owners of joint project land, though in a few cases members were formerly share-croppers of that land.

3.4.2 Management and supply of inputs

Of the 14 samitis with joint projects, 6 complained that poor timing or the amounts supplied of seed or other inputs reduced the size of their harvests. This figure becomes less significant, however, when the total number of projects (35) undertaken by the samitis is taken into account. Some of these (particularly with seeds and fertilizer) reflect problems in supply that are outside GKT's control. Only problems with power tillers apply to more than one of the crops they have grown. GKT admit that the power tillers were in short supply particularly in the first year when they had only two. There are clearly some inherent tensions in everyone wanting to plough land at the same time, small pieces of land which cuts down efficiency, or land needing a second ploughing because of sudden rain and then the schedule for the power tiller getting delayed, and so on. In a couple of cases the samitis have had to plough the land themselves. In one case this was because theirs was the only project land in that area and not large enough to warrant GKT bringing in the power tiller, in the other case land needed a second ploughing as the earth was compacted by rain after the power tiller ploughing.

STWs are similarly not always available at the right time, or water is not given in the required amounts. Thus one women's samiti lost all the potato on 0.8 acres because the land became waterlogged with the coincidence of rain and irrigation shortly after fertilizer was applied. It may be that women's groups are more likely to suffer

irrigation problems than men's, as they are less able to insist on timely application of water. GKT feel that complaints regarding irrigation are a chronic and unavoidable factor - as GKT are supplying water 'free' there is no limit to people's demand.

Some landowners are dissatisfied with the amount of labour put in. They complain that women are not familiar with agriculture, so do not work properly, or that men are doing other work for an immediate wage so that the project does not receive the required attention. This is clearly a potential problem area since samiti members regard any return on the project as profit, know that they will personally receive only a small share of the crop, and so are not highly motivated to get the best possible return on that piece of land, if other income earning opportunities compete for their time. This may mean that landowners in future are less ready to give land to samitis. In some cases much more labour is required than samitis expected on GKT's advice - this is particularly the case in peanut cultivation, which in one case on six acres required 24 days of labour from each samiti member for a crop share of only Tk450.

These first years have been something of a honeymoon period. GKT have been able to distribute resources far beyond their normal programme capacity, and they have offered new access to technology and other inputs, which have promised greatly increased yields income. That GKT does in fact produce better harvests will be a key factor in landowners continuing to be ready to give their land, since under GKT's scheme the landowners' crop share is cut from the customary half to one third. As the number of samitis expands, a strong method for management of capital inputs will become increasingly important. Timing of inputs is a particularly crucial aspect, since it affects the yields, the market rates, and the opportunity cost of labour. Not all the staff are technically strong. Part of the difficulty in this area is that amongst a generally stable workforce it is the technical staff that GKT have found difficult to keep, as they can more easily find other jobs in government service or other NGOs.

This also has an important financial aspect. At present, the three shares system means GKT provide a substantial subsidy to the samitis. In its crop share, GKT in general make at best a marginal profit over the costs of their inputs, even excluding overheads. In the projects for which we have reliable figures, (excluding the catastrophic case of the 16.8 acres peanut project mentioned above) GKT made an average of 40% over material input expenditure, excluding the cost of the power tiller ploughing. When an imputed cost for the power tiller is included, this comes to 18%. These figures drop to respectively 14% and just negative (-0.05%) when two exceptionally good projects (of one samiti) are excluded. Where returns are very low GKT forego their share. Improved returns on projects are therefore vital if GKT are to be able to sustain the programme, let alone achieve the self-reliance that is their aim.

3.4.3 Marketing

Not all the produce is marketed, potatoes and rice particularly are often kept for consumption within the household. In general, however, there are problems of samitis selling to intermediary traders and so not realising as high profits as they might. Women are in a particularly weak position as they are excluded from the weekly

market and so have to sell produce through their sons or husbands or to traders who come to their homes. In one case there have been serious misunderstandings over marketing. A women's and men's samiti were working the land together. The men's samiti has taken the cabbage and gave it to a trader to sell, but it was late in the season and he said he could not get the expected price for it - Tk1500, so only Tk1000 has been shared out amongst the samitis. The women suspect that the men's samiti kept the extra Tk500, and the men's samiti does not seem to have taken the trouble to explain what happened. In the same samiti an influential member took the aubergine, sold it for Tk735, and is using the money for his own purposes promising to refund it to the samiti later. The women particularly are very angry about this and distrustful of him, and his brother who is a Union Council member and also involved in the samiti, says they will soon get it back. In another case, however, one member is using the Tk400 from sale of vegetables to buy fertilizer for sharecropping rice and there appears to be no tension in the samiti over it.

At present GKT have no storage facilities so have to sell at the lower prices immediately after harvest in local market. Attention clearly needs to be given to what the local markets can stand, to encourage samitis to plant a range of produce, and to find alternative outlets. GKT are aware of this and have held discussions with one of their samitis of vegetable traders about the possibility of their undertaking wider marketing. They have also longer term plans for setting up a cold storage plant and perhaps a Dhaka outlet for samiti produce. It is, however, important that GKT's technical expansion into other areas should not exceed their social capacity to carry samitis along with them.

3.5 Conclusions

The GKT Horticulture and Agriculture Programmes have as yet brought relatively small economic returns to their participants. They have, however, considerable potential in terms of raising the incomes of the rural poor and, even more crucially, enlarging their access to land. It is clear that the chance to cultivate land has a very wide appeal. This is not simply economic, it is a sense of gaining a stake in a society for which land is a key symbol and of taking control at a most basic level: the ability to produce one's own food. As yet this is marginal, and the main part of samiti members' incomes is derived from elsewhere but if the plan of samitis gradually taking over the STWs and DTWs and all the land within their command areas goes ahead, this need not necessarily be the case.

On the other hand, experience from other NGOs shows that problems over joint resources commonly arise as time goes on and the sums involved increase. This is particularly the case if this takes place at the same time as the introduction of significant new assets such as the STWs and DTWs, which tend to have an individualising impact on samiti unity, and to supersede the importance of other samiti functions. With the added danger of competition between samitis for sharecropping land, it is therefore vital that GKT take time to consolidate their achievements and that numbers of samitis and staff should not expand beyond GKT's capacity to train and supervise, and foster some collective solidarity between samitis as well as within them.

That much of GKT's strength derives from their grounding in the locality is clear. It has enabled them to take advantage of many opportunities that outsiders might never have heard of. At the same time, the experience of senior staff has been a crucial factor. This shows itself partly in their care to foster good relations with major national NGOs, through which they have gained access to resources far beyond those they could have achieved alone. The STWs, DTWs and power tillers have both been important for GKT's credibility as a serious and technically competent organization and have meant samitis can back up their requests for land to lease with their ability to provide new technology to enhance production. The experience of GKT shows how smaller NGOs can mobilise a relationship with a larger NGO patron to serve their own advancement.

4. GONO UNNAYAN PROCHESTA FISHERIES PROGRAMME

4.1 Introduction

4.1.1 Overview

Gono Unnayan Prochesta (GUP)'s fisheries programme aims to provide the material inputs and technical support necessary to enable samitis of women, landless men and marginal farmers to gain access to disused ponds and develop them for fish cultivation to increase incomes and improve diets. In the initial stages, re-excavation work is to provide employment for the landless. As a joint project, pond cultivation is also intended to develop and strengthen samitis' solidarity and ability to work in co-operation together. Most of the ponds are taken on lease for 11 years, during which time any profits are divided 75% to the samiti and 25% to the pond owners. GUP begin by re-excavating the ponds to make them appropriate for use. They provide training and advice to samiti members, supply fish fingerlings for stocking the ponds, and are present when fish are caught and sold. GUP's integrated development approach means the fisheries programme has no samitis of its own, but provides technical support to established samitis which belong to other programmes. The core functions of these samitis are savings and credit, though they may also be involved in handicrafts, cultivation, or livestock production. While fisheries constitute a separate sector in programme terms, they therefore rely for day to day administration on general samiti motivators and extension workers. Fisheries thus represent for the samitis just one of a number of options and forms of involvement with GUP.

In 1990, 145 ponds were held by GUP samitis, 16 by institutions, and a further 35 are run by GUP directly. The ponds are located in 6 upazilas of 3 districts, though the majority are in GUP's 'home' upazila, Rajoir in Madaripur district. GUP's main work is with their 476 samitis through which they reach approximately 8,000 families. They have a broad range of programmes, encompassing agriculture, livestock, functional education, tree plantation, sugar cane processing, handicrafts, a bakery, community health, credit, youth participation, legal aid, a Peace Centre and a Training Centre. In addition, there is an emergency programme for year round readiness to respond to disasters.

While the GUP fisheries programme has generally had a positive effect on the village environment, providing for larger and cleaner sources of water for domestic use, and an increase in total fish production, it cannot be said to have been successful in achieving its aims overall. The programme has been badly hit by the floods of 1987 and 1988 so that in those years many samitis sustained substantial losses and are only now beginning to recuperate. This aside, however, there are many problems within the programme itself. Three of the eighteen ponds we studied are no longer operational. Many samiti members are far from being amongst the poorest. Samiti coherence and solidarity is poorly developed. Many have started pond projects while the samiti itself is still new, and it has largely fallen to one or two members to take responsibility for them. Technical support has been weak, particularly in the crucial initial stage of re-excavation. While most samitis have seen some net profit, the scale

of this is small - overall average gain per member per year from pond cultivation is only Tk69, excluding re-excavation costs. Looking only at samitis and years that had shown a profit, in more than 50% of cases they had gained less than Tk100 per member per year. There are too few fisheries staff to provide the necessary backup and support. Records both at the samiti level and within GUP itself are unreliable and highly unsystematically kept.

The Gono Unnayan Prochesta (GUP) fisheries programme brings out a number of important issues. In the first place, fish cultivation is increasingly common amongst Bangladesh NGOs. On the one hand, it represents a way that landless people can gain access to significant productive resources, which are often lying redundant. On the other hand, it is also a part of the drive of NGOs to achieve some measure of self-sufficiency: if well developed, fisheries can be a means for NGOs as well as samitis, to generate substantial income. In GUP, as in other NGOs, fisheries has developed in the last few years into a full programme in its own right, from being an activity which some groups were involved in, in a more informal way. Increasingly, it is seen as a specialist area, which requires its own resources. From this develops a creative tension between social and technical objectives: ideally, the technical should serve the social, and enable the fuller development of underprivileged people. There can however be problems with organizations that are not primarily technically oriented moving into higher cost and higher technology interventions. Alternatively, the technical, and particularly its business potential, can sometimes take over from the social and become an end in itself.

While this report is primarily concerned with the fisheries programme, it is unavoidable to consider the organization of GUP in a more general way. After many years as a regional NGO, with a strong local basis largely limited to one upazila, GUP is now making a bid to extend its work to the national scale. In terms of gaining a wider sense of the overall movement of NGOs in Bangladesh, therefore, GUP is at a particularly interesting stage.

4.1.2 GUP

After the 1971 war of Independence, Quaker Peace and Service (QPS) ran a programme for relief and reconstruction in Rajoir. When QPS withdrew, 8 of the former volunteers decided to start their own organization, Gono Unnayan Prochesta. QPS gave an initial start-up grant and they began to work in rehabilitation, providing tools, some housing, seeds and supplementary rations. With the 1974 flood and following famine they had to turn again to relief. In the mid 1970's GUP began working with samitis, at that point in two tiers, one for the very poorest and the other for the slightly better off. The two tiers were amalgamated in the early 1980's to form a single co-operatives programme.

The GUP centre in Rajoir is a large compound flanking two sides of a canal. On one side are the programme and administrative offices, a small shop and tea-stall, staff quarters, and a flower garden, from which flowers are sent for sale in Dhaka. On the other side is the training centre, which includes its own accommodation, the women's programme compound and separate enclosures for the batik programme and bakery.

Another substantial site houses the Peace Centre and Child Health Centre, plus some further staff accommodation. There are a number of smaller sub-centres. Several key members have long-standing close links with Service Civil International (SCI), the international voluntary organization, and GUP has maintained a strong international flavour, with frequent foreign visitors for shorter or longer stays. This outward orientation is expressed also in their training programmes. A relatively high number of GUP staff go to other countries or other organizations for training, and GUP provide training for a number of other agencies, and some come to use the GUP centre for their own training programmes.

As a major employer in the area, GUP has considerable voice in local affairs. The Assistant Director (General) officiates in distribution of khas land, and in the post-1988 flood 'cluster village' programme, 21 out of 23 new houses were given to GUP members. GUP held a workshop on development at the suggestion of the District Commissioner, which was attended by many in the local government structure. They have also given training to BRDB workers and government employees from other areas of the country. GUP see no competition with BRDB, as they are oriented to different client groups. There is only one other NGO in Rajoir, a small new one formed by a local politician. Otherwise, GUP has had a territorial approach to the area, keeping out a number of other large organizations that have been interested in setting up work in Rajoir.

GUP have a strong interest in agriculture, and emphasise the introduction of new crops, new varieties, new breeds of livestock, and new methods of cultivation. In the 1970's GUP were involved with the supply of shallow tubewells (STWs) for irrigation, and are returning to this now with a number of deep tubewells which are to be supplied to samitis. GUP have a total of 235 staff, and an annual core programme budget of approximately Tk200,00,000. They generate a small part of this through their own activities, and receive some funds in kind, for example wheat from the World Food Programme (WFP), in addition to some inputs from UNICEF and other international agencies, including a number of foreign NGOs. The main programme funding comes from a 'consortium' of four NGOs, of whom the largest donor is the British agency, Christian Aid, which funds approximately 25% of their core programme budget.

While GUP are one of the most senior among Bangladesh NGOs in terms of their length of operation, before the 1987 floods they worked in only two upazilas. With the emergency programme they moved to other areas in 1987, and greatly expanded their number of clients and working area in 1988. Before the 1988 floods they had 132 samitis, now they have 476. They are now working in 11 upazilas in 6 districts. Rather than looking towards withdrawal now the emergency period is over, GUP are moving towards setting up permanent operations in those areas. The people, they say, have asked them to stay, and there are clearly strong dynamics towards expansion. They feel their regional focus has kept them to some extent marginalised in relation to the major national NGOs, and their seniority as an organization justifies a more central position. They have an office in Dhaka, and recruit increasingly from technically qualified professional people for whom there is a competitive market. Expansion gives staff opportunities of working in different areas, and the enhanced

status and training opportunities that attend a national NGO. So far, however, GUP's major donors have resisted this move.

4.1.3 Rajoir

The upazila of Rajoir straddles the major east-west highway from Faridpur to Madaripur. As the crow flies, Rajoir is approximately 60 km south west of Dhaka, but as it lies across the Padma (Ganges) river the route is circuitous. Throughout the day, buses to and from Dhaka run every half hour or so, the journey takes from 5-6 hours. Within Rajoir itself there is a relatively good network of secondary feeder roads. The population is mainly Muslim, but with a significant minority of Hindus, and a small number of Christians.

The major crop in Rajoir is rice including some of the irrigated, higher yielding varieties. The southern area is sandy, and over the last 10 years they have been growing crops adapted to this: peanuts, soya bean, chili water melon. There is some jute, and sugarcane is grown in the north and south. The north is relatively well irrigated, and has higher land prices, while in the south irrigation is patchy, though there have been STWs since 1975 and are now beginning to be deep tubewells.

There are a number of very wealthy, often absentee, landlords, who leave a manager in charge of their large estates in Rajoir. Some middle income families also have members doing business in Calcutta or the Gulf states. Locally, agriculture is the major occupation, with male wage rates of Tk20 for a morning and a further Tk10 for three hours in the afternoon. Aside from this, fishing and small trading are common activities, and carpentry is a major occupation. There is significant migration to other areas for work, either in labour gangs at the rice harvests, or to work in towns as rickshaw drivers, and some women in the garments industry in Dhaka. Norms on women's paid work vary considerably in different parts of the upazila. In some areas no agricultural work is available, but in others they do some kinds of field tasks, and work, for example, stripping jute for a recognised daily wage.

4.2 The Fisheries Programme

4.2.1 General background

The national dish of Bangladesh is 'mach-bhat', fish and rice. Being in a delta area, fish in Bengal has historically been in plentiful supply. Fish is the most important source of animal protein in Bangladesh, but total fish production in 1985 was 8% less than that in 1971, with inland fish production dropping from 729,000 tons to 577,000 tons (Bangladesh Bureau of Statistics, 1985, quoted in Nord, 1988:2-3). The decline is in part due to the reduced flow of the Ganges river, and the seasonal drying out of surface water sources that are used for irrigation. At the same time, demand for fish increases with the ever rising population. Prices have thus risen sharply, and purchase of fish is generally beyond the scope of poorer people.

Fishing and fish trading is an ancestral trade for some sections of both Hindu and Muslim communities. The source of fish eggs or fry is generally the rivers, since the number of hatcheries is low and attempts to set up higher technology ones have been fraught with problems. Impressive networks exist for bringing fish fry from one area of the country to another. Fish production and marketing is characterised, like other sectors in the Bangladesh economy, by a many-tiered system of larger and smaller traders and producers, interlocked through a chain of credit dependence, protected access to resources, and long-standing personal ties. A typical pattern would be for a set of fishers in one area to sell to a larger trader, who would then resell to another one in a different area. S/he then supplies fish to a middle trader, who in turn passes the fish on to fish vendors. The vendors agree a market rate with the middle trader and keep whatever they can make above that. They then repay the middle trader at the set rate, who passes this back to the larger trader, taking a percentage cut (perhaps 31.5%) for him/herself.

About 14% of total fish production comes from ponds which have been dug either purposefully to provide water for domestic use or fish cultivation, or when earth has been needed for house construction or building up the homestead site. Only about half the area under ponds in Bangladesh is cultivated at present, and the average yield is extremely low (Master Plan Organization, 1987, quoted in Nord, 1988:3). Part of the reason for the low rate of cultivation is multiple ownership of ponds, which can deter any individual from making the necessary investment, for fear that s/he will not receive commensurate returns. There are also problems with availability of fish fry, the costs of stocking fry compared to comparable costs in agriculture, construction or re-excavation costs, irregular feeding, lack of training in scientific methods, theft or deliberate sabotage by other villagers (Gill and Motahar, 1982:12-17).

The idea of samitis of landless and marginal landholder co-operatives taking over these unused ponds is not a new one. The First Five Year Plan, 1973-78, included a programme for 'Reclamation of Derelict Tanks', whereby samitis were to take over derelict government-owned (khas) ponds. Since then, there have been a number of Government and non-Government initiatives towards co-operative fish cultivation. The number of NGO programmes in particular has increased markedly in the later 1980's. Overall, however, results are disappointing, with low and declining yields over time, serious internal management problems in the groups, and only marginal extra employment and income being provided for members (Nord, 1988). In some cases however, especially where the samiti managing ponds is drawn from those who are originally fishers or fish traders by profession, collective management has brought significant success. Not only have relatively high levels of production been achieved, but also samitis have indicated their potential to break the links of dependence and exploitation, becoming their own middle trader, so the margins on sale return to the samiti rather than being trimmed away by an outside business-person.

4.2.2 The GUP fisheries programme

GUP samitis began their first pond projects in 1976, and fisheries has formed a separate sector since 1988. Since that time, they have appointed one of the fisheries assistant co-ordinators as a technical specialist. He works alongside a second assistant co-ordinator with longer field experience and one extension worker. All are male. Two new extension workers are to join them in 1990. The GUP fisheries programme in 1990 envisages total expenditure of Tk17,41,392. Direct donor funding is requested for less than 23% of this; the balance is made up from wheat from the World Food Programme (WFP), which is used for paying labour; GUP's own credit cell; and almost 16% from the programme's own income. This budget only includes funds that are centrally managed by the fisheries programme. There are also separate fisheries components - with budgets - within other programmes, to which the fisheries staff provide service.

In 1989 and 1990, the fisheries programme involved:

- 1) Re-excavation of derelict ponds (59 in 1989, 20 in 1990);
- 2) Arrangement with samiti and owners of lease if appropriate: current terms were an 11 years lease in which the samiti will get 75% and the owner(s) 25% of net profits, excluding the cost of excavation. GUP staff are typically signatories of the lease, and the document is held in the GUP office.
- 3) Production of fish fry from spawn and supply of hatchlings to samiti ponds, or advice on availability elsewhere;
- 4) Advice on inputs, stocking, care, feeding etc. with follow up visits to check on progress/problems;
- 5) Training courses for samiti members and staff in other programmes on fish culture and management;
- 6) Loans from the credit cell to samitis for pisciculture;
- 7) Arrangement of fishermen for catching fish and overseeing fish sale;
- 8) Measures for flood protection - raising pond banks and fine meshed seine net to prevent fingerlings escaping;
- 9) Experimental projects in cat fish culture and fish drying.

As noted above, these are implemented through samitis which are administered through other programmes. The fisheries staff provide technical support in liaison with other programme staff.

4.3 Economic and Social Impact

4.3.1 Group formation and the client households

The samitis vary, with some very poor members, and others considerably better off. The names of samitis do not correspond closely to their membership. Thus, in a group that had taken the name 'youth welfare samiti' the oldest member was certainly not below 60, and neither the secretary nor cashier below 40. This case is simply an anomaly with the name, but the general point holds also for GUP's classifications. Thus one 'landless' samiti member has 6.75 acres, and there are generally three or four members of 'landless' groups with more than one acre, which produces a reasonable crop in irrigated areas. Women's groups, though they may be billed as 'landless', are mixed class, with some holding up to four acres. One 'marginal farmers' group ranged from those mainly dependent on petty trading or share-cropping to a mondol (big man) of the village. Overall, GUP's approach can be more accurately described as general community development, it is not strictly targeted on the poor.

The significance of this goes beyond the fact that GUP's work is not limited to its stated target clients. The inclusion of better off samiti members can act positively to exclude the poor. The 'youth' samiti presents a very clear example of this. Work on re-excavation started 4 months after the samiti was formed, and 4 of the original members dropped out in the first months. The story was told to us as though they were wealthy people not prepared to make the payments of Tk100 per head or get their hands dirty by putting in the 10 days voluntary labour necessary to get the project going. On our visit, we found a man who had migrated with his family to work as a carpenter for 8 months to a nearby town. He returned with Tk800 - just enough to repair the thatch roof of his house and buy in a little paddy to see them through the lean season. The secretary explained to him how the samiti was for people like him, how if he could not give money he could give work, how ready they were to compromise and take him back. His face had a blankness close to hatred, as he listened mutely and, at the earliest chance, left.

There were some changes in membership in all the samitis we saw. In one samiti there are now 18 members when they began in 1981 with 17, but only 8 of these have been in the samiti from the start. Two others had similarly fluctuated in membership size. Six had increased in numbers overall, of these two had gained 33% new members after the floods. Two were stable in numbers though members had left and been replaced. The four others showed a net decline. A minority were said to have left for their own social or economic reasons. The major reason given for members leaving was migration to India or on marriage.

There is a strong association between pond owners and samiti members and this is clearly likely to introduce an upward tendency class-wise. Owners of 11 out of the 15 leased ponds were either themselves samiti members, or were represented in the samiti by female family members, and one of the others was leased from a member of another samiti. In 4-5 cases this is because people who were already members have an asset lying idle and see the potential for its subsidized recovery.

Alternatively, a group of pond owners may form a samiti, with the chance of re-conditioning the pond as a major incentive. GUP's rule was that samitis taking a pond project should be at least one year old and have a minimum of Tk2000 savings, though since 1989 this has been changed to a minimum of three years and Tk3000. Of the twelve samitis we studied, however, five took ponds under a year after forming the samiti, in two cases the ponds were bought, with help - one loan and one grant - from GUP.

In 3-4 cases people are made samiti members because they have shares in the pond: on the one hand it is feared they will be obstructive if not included as members, and on the other they may put on pressure to become members, so that they can have a say in the pond management. Thus, for example, in one women's samiti two people were taken on as samiti members because they had shares in the pond, despite the fact that they were already members of another samiti. Bureaucratically the problem was got around by naming in one case the mother and in the other the daughter of the other samiti's member. GUP fisheries staff are aware of the contradiction between the inclusion of pond owners and a priority for the poor, and aim to maintain stricter targeting in future.

4.3.2 Characteristics of the ponds

The most common fish stocked in GUP ponds are rui, mrigel, and katal. A few samitis have also stocked telapia and prawns. The prawns were a failure as they cost more to stock and were all lost in the flood, but other samitis plan to experiment with prawns in the future. GUP aim to provide fish from their nursery, usually as a purchase but sometimes on credit to be repaid at harvest. The oldest samiti, whose members are mostly fishermen, buys fish from one of its number who takes eggs from the river and grows them in a nursery pond. They say GUP fingerlings are more expensive than fish that they have cultured themselves, and it is certainly true that GUP makes a good profit on its nursery ponds, as they sell fingerlings in line with the local market rates. Four of the samitis simply dug a channel to let in wild fish during the rainy season, and did not buy any cultured fish. While this is some samitis' usual practice, the number of samitis digging channels this year was larger than normal, as they were hesitant to spend money on stocking fish, for fear of flood. For 1989, GUP fisheries staff estimate 15-20% of the ponds were stocked by digging a channel.

It is very difficult to state the size of the ponds, although this is an important variable in considering the output that might be expected from them. The figures given by the samitis differ by up to 100% from those in GUP records. Discrepancies reflect that samiti members estimate the size of ponds rather than knowing the exact measurements, and different ways of measuring, some including the banks, some only the water surface area, and so on. There is less controversy over depth, typically from 10 to 12 feet, though more in some cases because of special problems like mud or sand. GUP figures on length vary from a maximum of 160' to minimum 100', and width maximum 125', minimum 80'.

The ponds are all used for domestic purposes, and there is no doubt that in providing an enlarged and improved water source they have brought a significant benefit to

households in the vicinity. They are used for water for cooking, for bathing, and washing clothes. They are not used for washing animals. Some keep ducks and some do not - they are thought to dirty the water for domestic use. None of the ponds was used for irrigation.

The main use of banks is for banana cultivation, and in the early years sale of bananas can outstrip sale of fish, and be the main means of financing pond inputs. The yield of bananas rapidly declines, however, within three to five years, and the land has to be cleared and re-dug before further use. Samitis also grow vegetables and mustard or sesame beside the ponds. 4 of the samitis had successful banana plantations beside their ponds; 3 had mixed banana and vegetables; 2 ponds that were owned by the samiti had date and coconut palms beside them; 1 had just mustard and vegetables - no bananas were planted for fear of theft. 4 of the samitis are not cultivating the banks at present - for lack of co-ordination between members who live in different villages; because of a dispute with the owners on what should be grown; and for fears of further losses due to flood.

Of the fifteen ponds we visited that are still in operation, most are in quite good condition, and some are outstandingly attractive. The water is generally quite clean, they get good sunlight, and have some vegetation for the fish to feed on. Most have sunken branches and bamboo to frustrate unauthorised netting and provide shelter and something for the fish to rub themselves on to remove the slime on their scales, which is said to encourage growth.

4.3.3 Measuring impact

Calculating income from pond cultivation is made very difficult by the fact that there are no reliable figures. No separate accounts are kept for the pond, purchases and sales are simply entered into the general samiti accounts books, which serve also to record savings, loans and all other financial incomings and outgoings. Entries are not always dated, or may be in mixed Bengali/English calendars. If there are two or more ponds accounts are not kept separately. It is not always clear exactly what a particular entry refers to. Parallel records are not kept in the GUP office, and GUP workers of whom we asked assistance in reading the samiti accounts books were as confused by them as we were. This situation may change in future, however, as fisheries staff are taking measures to improve record keeping in the samitis.

Added to this, GUP practice builds in a number of subsidies. The first and most obvious is the costs of re-excavation, which are only charged by GUP at 50% of the cost price of the wheat used. This is further enlarged by the fact that in practice few samitis are repaying their re-excavation loan, and none in the instalments laid down. Beyond this, the recorded figure is often further supplemented through funds from the members themselves or their voluntary labour. On the other hand, costs may be overestimated, as samitis recount the inputs that they should have given, rather than the smaller amounts that they gave in fact. Whatever else, this lack of rigorous accounting shows that even the most business minded of the samitis is not working on a strictly calculated profit/loss basis.

Output of fish is relatively easy to record, as the samitis usually fish only once or twice in the year, with GUP people present at the netting and sale. In most cases the same team of fishermen is used, as they are members of one of the oldest samitis. As the number of ponds and the distance over which they are spread expands, however, other groups of fishermen are also beginning to be used, and GUP have their own nets which they plan to hire out to samitis for more frequent netting. At present, however, netting is strongly co-ordinated - the GUP staff member in charge of fish sale boasts that he 'doesn't allow' two samitis to catch fish on the same day, for fear of glutting the market and bringing prices down. There is very little consumption of fish by the samiti members themselves. If they eat, they have to buy, though they usually pay slightly less than outsiders. Sometimes samiti members will also agree to keep back for consumption among themselves a small proportion of the fish at the time of netting. In general, however, GUP discourage distribution of fish beside the pond, for fear that social obligations to give fish to locally influential figures will cut into samiti profits.

A further problem in measuring costs and profits arises over the incidence of such matters as disease and theft. In 1989 one samiti stocked one of its ponds with over Tk4,000 worth of fish, and lost it all through theft. These are the real odds of life, although they are cushioned by GUP's soft repayment policy, and in some cases by a lump sum being given in partial compensation. Several samitis, for example, took GUP fish in 1987 and 1988 on credit, and never had to pay back. In the figures that follow, I have excluded cases of exceptional loss, either through floods or theft, because these would so strongly bias the data overall. I have therefore largely used figures either up to 1986 or since 1989.

4.3.4 Costs and benefits in pond cultivation

Irregularities in the data mean that figures on income from ponds can only be tentative. Nonetheless, I have made calculations based on the ponds and the years for which information was available to us. Three of the eighteen ponds are now not operational, due to insufficient depth, samiti conflicts, or fears of flooding. The owners of another one are seriously dissatisfied with the way the samiti has been running it, and are threatening to repossess it. These aside, in over 70% of the years for which we have figures, the ponds did bring some profit. For these years when the ponds brought profit, average returns were Tk130 per member per year. When the years making losses are included this figure drops to Tk69. Both these figures exclude the repayment of loan for re-excavation. This is the realistic picture, as very few of the samitis have begun to repay this: except for very old ponds, samitis have at most given a token sum towards re-excavation costs. When the re-excavation cost is figured in, the average return per member per year becomes negative, dropping to -Tk9. To show averages obscures huge variations in the returns of different samitis. From a maximum of Tk494 per member, positive returns on expenditure drop to just Tk2. For more than 50% of the positive cases returns were below Tk100 per member; with 16% respectively between Tk1-200 and Tk2-300; and 11% Tk4-500.

Timing is clearly the most important factor that underlies differences in costs and benefits. Thus in 1987 and 1988 all ponds made substantial losses because of

flooding. Size of the pond is clearly also important in the scale of returns, and this has been stated in other studies. In general, the larger ponds are more profitable, as there is more space for the fish to exercise and for feed to grow. The largest pond showed the highest ratio of income to costs - almost 400%.

There is a noticeable tendency for returns to decline over time: of the seven cases with highest profits, six were in the first effective year of operation (excluding the flood years). This is different from what might be expected, as in the first year there are high construction costs. The major costs of re-excavation are supplied in the first place by GUP, but in some cases samitis say the work done was not sufficient, and they needed to complete it themselves. This aside, there are always additional costs of clearing the banks for cultivation, constructing a small wharf for bathing and washing, purchasing branches or bamboo to put in the water, and so on. Added to this, it takes a little time for the earth to settle and the vegetation to grow in re-excavated ponds, and this tends against seeing good returns in the early period.

Against this, however, there is a tendency for care to decline over time, and for people to give up regular feeding and exercising of the fish (exercising is done by drawing a net across the pond). The most extreme case of this was in a handicrafts samiti, where the members were all drawn from different villages, so showed very little commitment to the pond cultivation. In almost every case care for the pond devolves within a short time onto one or two members. The generally low rates of return to samiti members through pond cultivation is reflected in a lack of enthusiasm and interest in their maintenance among ordinary samiti members. While this does not necessarily mean that levels of input decline, it will tend to, as the people find other calls on their time, which may serve their direct, personal interest in a way the pond will not.

A significant factor in this is difficulty in finding money for the inputs as time goes on and the first enthusiasm wanes. The ideal is to pay recurrent costs out of pond earnings, but they may also have to be financed from group savings or contributions, which people may be resistant to make. It is easier for samitis with wealthier members to keep up the recommended levels of inputs, and there is a weak positive correlation between the economic status of samiti members and the performance of the ponds. This does not however hold for every case.

Samitis whose members are already fishers are clearly in a strong position to take pond projects. The oldest samiti was in this position, and now possesses two ponds of its own, has just taken a new one on lease for a nursery, and has several members who have taken GUP loans for fish drying businesses. The value of cultivating the ponds in a 'scientific' way is borne out by one of the most business oriented of the pond samitis, which realised profits of Tk480 per member, a return of 168% over costs. Ironically, however, these results were outshone by the women's samiti with the largest pond, who took a much less interventionist approach, but realised the highest rate of profit. They put in no lime because the pond was connected to a canal, and they feared the fish would escape. They have put in no fertilizer as the water is used for domestic purposes and local elders said it would not be hygienic. They did not sell all the fish when one was discovered with a disease, as GUP generally advise,

because they did not wish to destroy the mustard on the banks by the process of netting. Nor did they apply any medication, but tested the other fish and finding no further evidence of disease, continued as before.

Within the samitis, individual benefit is clearly greater where the numbers of members are smaller: this underlies, for example, the very high individual returns to the members of the 'youth' samiti. Beyond this, there is clearly more benefit to those who are also pond owners, who not only get an additional share of the profits but also, and crucially, in the longer term have a substantial asset brought into service, which previously was lying idle. There is no doubt that the chance to get a redundant asset reconditioned for use is a strong incentive to pond owners to join or even form samitis. While the conventional wisdom says that multiple ownership of ponds is itself a problem, therefore, it seems rather that the capital involved in re-excavation is a highly significant factor in deterring more intensive pond use by the owners.

It is not only for fish cultivation, but also for domestic use, and for the enhanced social status that results from pond ownership, that owners of disused ponds, in or out of a samiti, may be happy to have the pond re-excavated. In some cases, indeed, theirs seems to be the chief benefit. This was so, for example, with the pond of the women's handicraft samiti, which was dug on the land of another samiti's chair, an influential person locally. There was no pond there before. The pond was not dug deep enough as it is sandy ground, and so virtually dries out in the hot months, and the women had to sell all their fish to the men's samiti. It will have to be re-excavated again next year. The pond is, however, beside the owner's house and so of continuing use to his family for domestic purposes.

4.3.5 Savings

The level of savings is low - almost all save only Tk5 per month. In general, members with most savings have around twice as much as those with least, but this varies - in one samiti all savings were equal, in another the maximum savings was Tk428 while the minimum Tk35. Overall, savings do not appear to be a very high priority. In the case of the dual membership mother/daughter, for example, they had saved only Tk108 in the daughter's name since 1987, and only Tk280 in the mother's name since December 1984 - an average of Tk4 a month when they were relatively well to do. In general, the tendency observed in other organizations for the richer members to contribute most did not seem to be the case here - in the 'youth' samiti, the member with the smallest savings was the richest of all. This suggests other motivations in joining samitis; and the inclusion of people with other, more profitable, investment opportunities.

4.3.6 Credit

Most of the older samitis have given loans to members, at a rate of 3% per month (formerly 5%). These loans are generally below Tk500. They may be for business or consumption - there do not appear to be any rules on use.

All the samitis but two have taken GUP cash loans. The other samitis are hoping to gain a loan soon. Loans vary between Tk3000 and Tk150. The oldest samiti (52 members, 14 years old) has received total loans of Tk1,64,500. The loans are divided unequally between members, either by demand for capital or by amount of savings. There is a clear tendency for the larger loans to go to wealthier members, and to samiti officers (who also tend to be wealthier). Across all samitis, loans to samiti officers average at Tk1300; loans to ordinary members at Tk760. This difference is also visible between samitis by economic status and by gender: loans taken by members of male landless samitis average at Tk690; those by other male samiti members at Tk893; those of female samitis at Tk575. Sometimes this reflects self-limitation by samiti members themselves. One extremely poor woman member who had taken no loans expressed her position strongly:

'If like this, you've got no future, you can't go taking loans.'

First loans are to be repaid at 6% interest, second at 9% and third at 12%. Generally there is little sense of pressure on loan repayment and this is reflected in overall repayment rates. Different GUP staff give varying information on loan repayment: some put the blame on the floods and say that before that 80-90% of loans were repaid on time; another estimate puts repayment of loans given before August 1989 at about 25%. Loan repayment levels were not directly monitored before the Credit Cell was set up in August 1989. There is no doubt that GUP have a flexible attitude to repayment and that this increases the utility of loans to members in the short term, although in the longer term it can lead to friction within the groups. In one case non-repayment of loans was stated as the reason for a samiti breaking up. GUP say their flexibility is necessary in view of the fact that those with whom they are working are really in need.

4.3.7 Additional employment

Though samiti members may help out with voluntary labour, the majority of the work in pond construction is done by hired labour. The workers are sometimes samiti members, sometimes members of other samitis (particularly landless) and sometimes other poor people. This indicates that those within the samitis are not generally the poorest, who would be ready to do earth work. In one case, where the group members all have some agricultural land and many another trade or business as well, upkeep and cultivation of the pond banks is also done by hired labour. Some women's samitis work themselves planting and tending the pond banks, others hire labourers to work the land or sharecrop it out to one of their husbands.

4.3.8 Training

All but two of the samitis had received fisheries training. The two were both women's groups. Training programmes have been irregular and at short notice. A different person is supposed to come from each samiti each year, but in fact in all the samitis we spoke to at most two people had attended training sessions, and in most the same person came each time. These were invariably samiti office holders. One person said that the content of training programmes in different years was

contradictory, as it was held by different people, but that it had improved since GUP got their own technical specialist. Training sessions have also been improved since his appointment through adoption of a more participatory style. Due to this, and perhaps because of having the frequent refresher course, people seem to have retained the training they were given and to have a good knowledge of basic pond management.

This lack of rotation of functions and responsibilities is evident in leadership of samitis also. Once leaders are selected, they generally stay in post unless they are felt not to be doing the work satisfactorily, or if they leave the area. Nine of the samitis (75%) had not changed their leadership at all. In practice the leaders take on all necessary functions, with little wider consultation, and even in samiti meetings there was little sense of any discussion besides giving savings and economic ventures. Resolution books showed the signature of a minority of members, dropping as low as two or three in some cases. In one case the move to take a new pond on lease was initiated by a GUP staff member, and the decision to go ahead was taken by the samiti members he could find in the market area, to be ratified by a group meeting, the last of which took place more than a year ago.

4.3.9 Solidarity

The long term aim of GUP is that samitis should become independent and register with the Government as Samabaya (co-operative) Samitis. So far, however, only the oldest samiti we visited has done this and there are serious questions about whether the samitis would be ready for this step. As stated above, samiti membership is unstable, and this clearly has negative implications for solidarity. In some cases, however, there was the reverse problem: samitis have become mini institutions in themselves, with other relatives taking their place as older members have died. In general, attendance at meetings is erratic. The three women's samitis were said to meet twice a month, and four others weekly. Two meet irregularly, approximately once a month. Three no longer hold meetings - in one case since December 1989 and the others December 1988. The irony of the ponds being taken in part to foster group solidarity becomes clear when the projects, as in these cases, have outlasted the active life of the samitis without entirely breaking down.

There are a number of anomalies also in who are the samiti leaders. One, as stated above, is the Mondol of the village. Another is the wife of a Union Parishad (local government) Member. In one village a husband and wife lead, respectively, the men's and women's samiti, with the result that the husband, whose own samiti is one of those that no longer meets, also makes his presence felt in the women's samiti. His wife and the secretary of that samiti virtually run the pond project between them: he sharecrops the banks of the pond; the money received from sale of fish this year is still in their hands, it has not so far been deposited with the samiti. In the handicrafts samiti the leader is actually a GUP worker and handicrafts trainer. It is she who has attended all training sessions that GUP has offered, and she who handles all their economic transactions. In her absence the other members are very hesitant to talk.

Samitis do show some signs of building up mutual support. One marginal samiti has extended Tk2000 to its cashier to mortgage land, which he is now farming on a share-cropping basis, giving half the profits to the samiti. A landless samiti has given money to one member who got jaundice (he is now paying it back) and has made an outright gift of Tk400 (matched by Tk400 from GUP) to a poor member for his marriage. On the other hand, the samiti whose fish was stolen believes that they know who were responsible, but feels powerless to take action. The oldest samiti has built up substantial capital through savings and various projects over the years. Instead of keeping the money in a common fund, however, the members have several times divided the samiti funds among themselves, realising amounts of approximately Tk500 each at a time.

GUP have also made some moves to build up mutual support between samitis. In one union, 52 samitis have come together to take a rice mill as a joint project. Each samiti has between one and three shares worth Tk1000 each. The handicrafts samiti has also invested Tk5000 of its savings in a new Women's Programme shop. On the face of it, this is impressive evidence of joint mobilization, although it is clearly far too early to say what the final outcome will be.

There are, however, some questions as to how far ordinary samiti members, and even samitis which do not have particularly forceful leaders, will have a voice in the joint projects. There are already allegations of unfair practices and capture of the rice mill by dominant personalities. It may be that over time the projects will stabilise and poorer members exercise their numbers to assert their voice. There is clearly a danger, however, that these joint projects might primarily become a means of mobilising samitis' savings for the benefit of particular individuals or factions. There is only limited evidence of the basic group strength and habits of participation on which such an investment should be built.

4.4 Problem Areas

4.4.1 Re-excavation

There are two major problem areas relating to the re-excavation of ponds. The first is the inaccuracy of many estimates of how much earth needs to be dug; the second is confusions over cost recovery. The rule is that only disused ponds should be re-excavated, there should be no loss of agricultural land through digging ponds from new. This was followed in all but one of the ponds we saw.

There have been serious problems with miscalculations of the amount of wheat that would be needed in payment for the work to be done. The proposal to WFP for the largest pond budgeted for 3.37 metric tons. In the event, it needed more than 15 metric tons, and a further application had to be made to the donor agencies. In one landless samiti, the work had to be completed with Tk7000 of their own funds - GUP originally said they would bear the whole costs, but then said they could not give more than Tk19,500. Three of the ponds we visited either need now or have needed in the past a second re-excavation, as the first time the pond was not dug deep enough

and it runs dry in the hot season. Problems with ponds needing re-excavation have also arisen because of sand deposits following the 1987 and 1988 floods.

In part this reflects factors outside GUP's control: delays due to bad weather or topographical features that only become evident in the course of re-excavation. Problems with mis-budgeting have also arisen, however, through schemes being drawn up by staff or local volunteers who have no special training. GUP recognise that there have been problems, and have introduced measures to tighten up on site approval procedures. As a result, the number of new projects has been reduced from 59 in 1989, to 20 schemes implemented in 1990. In this, GUP have clearly resisted the pressure to re-excavate more in order to fulfil targets and demonstrate more achievement.

Re-excavation of ponds is financed through food aid from WFP to GUP who supply it as a loan to the samitis, repayable at half the market rate. The repayment is to go into a revolving loan fund. The 13 ponds re-excavated since 1985 have cost an average of Tk18,087. The maximum is Tk40,192, the minimum Tk5,000. These costs are borne entirely by the samiti: the pond owners take their shares before re-excavation costs are figured in. There is a delay however: even one year later, some samitis had not been informed by GUP how much the re-excavation of their pond had cost. Few samitis could say the size of the loan they had to repay, and several were unaware that they had to repay at all. As each staff member we asked about the letters informing samitis of re-excavation costs, referred us to someone else, we infer that there is an organizational problem with responsibility for particular tasks falling between different departments.

4.4.2 Pond tenure

Four of the ponds have been bought by samitis. The majority, however, are on lease. In one the owners take no share but have rights to cultivate one bank of the pond; in another, the pond is on lease for the life of the samiti. Its owners are all samiti members. GUP's system is strong in having legally valid leases. They have also had to fight to establish a 75:25 ratio for division of profits. Ponds are not usually sharecropped in that area, but the usual contract for share-cropping of land is on a 50:50 basis. On the other hand, the acceptance by pond owners of a smaller share in the profits clearly reflects their benefit in having the ponds reconditioned without cost. There is however a problem with the prominent part that GUP plays in arrangement of leases. All the samitis affirmed the importance of GUP co-signing the lease for security. Lease documents tend to be held in the GUP office, as the samitis feel they will be safer there, though GUP are now beginning to issue photocopies of the lease documents for samitis to keep themselves. The dependence on GUP with regard to the lease arrangements clearly raises questions about the longer term sustainability of the project.

4.4.3 Management

Just three staff cover 196 ponds and mis-budgeting and mis-siting, as noted above, are a possible result of staff shortage. This has been exacerbated by frequent change over

of staff, as technically qualified officers have left to take up opportunities elsewhere. Fisheries staff admit that they cannot get around to all the ponds and that this limits the quality of support they can give. Most of the practical follow up falls to the extension worker.

Reporting is an acknowledged area of weakness in GUP. There is no sense of any active monitoring of pond performance, input costs against output, at either the samiti or organizational level. The lack of readily available accounts within the samitis clearly lays the way open for misunderstandings and distrust to develop between the few who take responsibility for maintaining the ponds and the other members.

Within GUP itself, there is confusion about who keeps which accounts and who is responsible for which part of the administration. There are no files in the samitis' names which contain all information on them, bits and pieces are scattered in several offices. Even then there are major gaps, justified by the need to encourage samitis' self-reliance and so for records to rest with them. But even in the samiti, records are haphazard and not necessarily carefully kept. There are gaps, for example, between dates in the office of credit disbursement and samiti records of credit received - 3 weeks later. There may be a good explanation for this, but on the face of it this, and the disjunction between amounts of funds recorded in different places, appears highly irregular.

There is hope that this situation will be corrected in the future. The newer technical officer is aware of the problem of poor records and committed to confronting it. His efforts so far have been frustrated by having to spend a great deal of his time supervising re-excavation, but he has drawn up a pro-forma for a new notebook for samitis to keep proper, separate, pond accounts. A session on keeping accounts has been introduced into the training programme, and he has plans to undertake monitoring from the office.

4.5 Conclusions

The fisheries projects fostered by GUP have in general brought only small economic benefits to members, and most group members are only marginally involved with them. This said, the pond projects have overall resulted in some improvement in the availability of water for domestic use, and a net increase in fish production, and substantial economic gains have been made in a few cases. Two of the longer standing samitis have raised sufficient funds to be able to buy ponds for their use. The support that GUP have given in establishing written leases, supplying fish fingerlings and loans for fish cultivation, and providing trainings, have to some extent overcome potential bottlenecks. Even so, the pond projects are not bringing in such returns to owners that they are likely to renew leases when their time runs out. There is little doubt that the main attraction of the programme for pond owners is the promise of getting their asset re-conditioned without cost. It seems unlikely that the programme would be sustainable if this facility were withdrawn.

Nonetheless, overall many members have gained through belonging to GUP samitis. The provision of relief, including charity from GUP in individual misfortunes and some

compensation for pond losses in disaster times, has been of benefit. Credit has also been of use to individuals, although this has disproportionately benefited those who were already better off. Samitis still look to GUP with expectation of help, though older samitis complain that they no longer get the personal attention and support that they used to in the early days.

The most serious constraint is GUP's poor management. This is shown both in the technical and financial handling of pond projects and in the very limited development of participation and solidarity within samitis. There is great disparity between samiti members in degrees of social and economic benefit, with those who are better off from the start tending to gain most.

There are two clear points in the programme at which the intended social and business/technical priorities can conflict. First, poor social development of the samitis tends to mean that pond projects in practice become the province of one or two better placed members. Second, the concern to develop the ponds as business ventures may result in samitis selecting as members only those who have clearly the means to contribute, and so further exclude the poorest. There is no evidence that the GUP samitis have challenged existing vested interests in the pyramid of exploitation which surrounds fish production. GUP are committed to develop marketing and move out from production into processing fish, and this could enlarge samitis' share in overall profits from the fish sector. Any such move, however, would also require much fuller solidarity and commitment to the group if benefits are to be generally shared. As they stand the pond projects do not serve as a basis for mobilization of the poor, or a move towards social change.

5. CARITAS BANGLADESH SOCIAL FORESTRY PROGRAMME

5.1 Introduction

5.1.1 Overview

The primary aim of the Caritas social forestry programme is to motivate people, in particular its samiti members, to grow more trees around their homesteads. It also encourages them to plant on government or institutions' lands such as school fields, roadsides, and embankments. While fruit tree varieties predominate, particular encouragement is given for people to plant fuelwood and timber tree varieties, in line with Government of Bangladesh priorities. The programme involves general discussion of the importance and benefits of trees; training in methods of planting, grafting, and seedling care; the supply of seedlings at a subsidized rate; and support for the establishment of village based nurseries. Caritas have encouraged their samiti members to plant trees around their homesteads since the mid-1970s, but a separate programme in social forestry was launched for 3 years on a pilot basis in 1986 and this was enlarged and extended for a further 3 years in 1989.

Social forestry is implemented through the main samiti development programme of Caritas, Development Extension Education Services (DEEDS). It covers 28 upazilas under 21 districts. As both the Government and other NGOs are similarly working to motivate people to grow more trees, it is difficult to determine what the specific impact of the Caritas programme has been. Alongside these interventions from outside, there seems also to be a strong dynamic from within village society itself towards a heightened awareness of the importance of trees, as people realise how much they have lost through the widespread felling and non-replacement of trees over the past twenty years. In a peasant society which depends on the natural resources of land and water, people are receptive to the argument that catastrophes are due to disturbance of the proper balance between the human and natural environment. While this makes the task of evaluation more complex, the fact that so many different agencies and social trends are in the same direction, is undoubtedly positive, and helps to make each particular initiative a success.

The social forestry programme has been badly hit by the floods of 1987 and 1988, when a large number of seedlings were lost. Damage by livestock is another significant constraint, not so much to planting, but to the survival of trees. The cost of fencing is often prohibitive, so seedling survival depends mainly on people keeping watch. Local estimates put the survival rate at 50%, though Caritas surveys in Birol and Sardar upazila came out at 78% and 70% respectively, for Caritas seedlings. Caritas nationally puts the figure at 68% (1988-9).

In the area we visited, the primary aims of the Caritas social forestry programme are being achieved: people are motivated to plant trees, there is beginning to be acceptance of new varieties and the economic value of fuelwood and timber, and small nurseries are being established in the villages and bring considerable profits. The impact of the programme spreads well beyond its immediate clients, as others see what is happening and come and learn from them. The programme is facilitating what

people are interested to do and this indicates that it is both appropriate and is probably fostering sustainable change. On the other hand, there are very few activities on a communal basis. There is very little plantation on government or institutions' lands, partly because problems encountered have led Caritas to lay less stress on this.

The underlying tendency of the programme is to bring greater benefits to those who are already relatively well off. This is partly because samitis do not generally include the very poorest people. But more fundamentally, it is due to the essential requirement of land on which to plant trees. Amongst the poor, some do not even own the land on which they live, and many others are already using to the full the little space they have. The stress on fuelwood and timber also fits more closely the interests of the more wealthy than those of the poor. People's first priority is to have fruit for consumption and sale. Poorer people have adapted to the use of marginal resources for fuel, it is those who are better off who are still using the 'traditional' sources of wood, bamboo and cattle dung. It is also those who have a relative surplus of land who can afford set some aside for fuelwood or timber trees.

Caritas' social forestry programme raises two issues which are central to current thinking and strategies amongst Bangladesh NGOs. The first is the need for 'sustainable development'. The disastrous floods of 1987 and 1988 are widely believed to have been caused, at least in part, by environmental degradation and specifically deforestation. NGOs have seen much development work literally washed away in the floods, and so recognise environmental sustainability as a crucial aspect of development. At the same time there is growing emphasis on the importance of clients becoming self-reliant, and of NGOs beginning to generate some of their own finance. The primary thrust of Caritas' social forestry programme is thus to encourage people to plant trees around their homes, and so grow more of their own fruit, fodder and fuelwood, for consumption or sale. It also aims to foster village based nurseries, and so a degree of local autonomy in seedling supply. Equally, through the establishment of its own nurseries Caritas can recover part of its programme costs.

The second issue is connected to this. It concerns the 'target group' approach which has been favoured by Bangladesh NGOs since the late 1970s. This is now being reconsidered, in view of the interconnection of different groups within the rural economy, and a belief that farmers with small and even middle-sized holdings should not be excluded from NGO support, in order to arrest their decline into landlessness. The argument for broadening the range of potential clients is particularly strong in the case of environmental programmes, where the greatest impact is clearly to be made through encouraging all classes of people to participate. Similarly, if production of fruit, fodder and fuel are increased overall, this should help bring prices down and reduce pressure on the marginal resources now being used for fuel and fodder such as rice husk and straw, leaving these to the very poor who cannot either grow or buy alternatives.

5.1.2 Caritas

Caritas Bangladesh is an autonomous Bangladeshi Catholic foundation and receives funds from all over the world, predominantly from Catholic sources. As a member of the international Caritas federation, Caritas Bangladesh benefits from wider exchange on a relatively equal level with its sister organizations in other countries. Caritas has existed since the Pakistan period, was then superseded in 1971 by CORR (Christian Organization for Relief and Rehabilitation) and was reintroduced as Caritas in 1976. Caritas has a central office and training centre in Dhaka, plus 7 regional offices in different parts of the country. The structure and programmes are similar in each regional office, with some variation according to the size of area covered. In each region Caritas concentrates its work in particular upazilas, typically 3 or 4. Within these upazilas work is again focused on particular unions.

While Caritas have in recent years tightened their targeting on the poor, their approach still shows the signs of its earlier community development orientation. Caritas believe that working with all levels of society is important to disarm any potential opposition to their focus on the poor, especially in view of the suspicion that tends to surround Christian organizations. They also aim to mobilise the more wealthy to work for the good of the poor in their community. Locally, they work in quite close co-ordination with government, and see a good relationship with the upazila authorities as important to their ability to operate. Samitis also cater to different client groups, including some relatively wealthy people, though only landless and women's samitis are eligible for the full range of support that Caritas provide. Their total annual budget in 1988-9 is Tk26,60,00,000.

Programmes cover a broad range, from road and bridge construction projects, through the provision of pumps for drinking water and latrines, agricultural and fisheries development, preventative health care, 'feeder' schools for young children, skills training, housing and emergency relief. DEEDS is the core programme and many of the other programmes are linked with this. Under DEEDS, small groups are anchored by regular savings, and given training, subsidized access to various material inputs, and loans. The ultimate aim is to foster group solidarity for joint action, as well as to bring about the social and economic development of individual members.

Under the DEEDS programme in the three upazilas we visited, there are at present 700 samitis, of 15-25 people each. The aim is to have a men's and women's samiti in each village, but this is not always achieved. Men's samitis are divided into 'landless' (less than 0.5 acre), 'marginal' (0.5-3 acres), 'youth' (not class specific) and 'credit unions'. The latter are given training by Caritas, but are not part of their main programme structure. Women's samitis have not been divided by class and this is still the general pattern, although there Caritas now recognise that class affects the relationships between women as well as between men, and newer women's groups tend to be drawn predominantly from the landless. Samitis meet on a weekly, fortnightly or monthly basis to hold discussions and make savings.

The DEEDS programme has changed considerably over time, reflecting the trend from Comilla style co-operatives to more homogenous groups oriented towards savings and

credit for smaller income generating activities, characteristic of the NGO movement in Bangladesh as a whole (see chapter one). The next move is similarly in line with current trends, as Caritas plan to withdraw from the upazilas where it has been working, and hand over to a federation of the samitis. Caritas will then remain in those areas only in a supportive/advisory role, and move its main programme to new upazilas.

5.1.3 Dinajpur

The field study took place in Caritas' northernmost region, Dinajpur, which Caritas regards as the area most successful in social forestry. The field study was conducted in 3 upazilas, each with a different character. Birol is where Caritas first set up its programmes in Dinajpur and so is well established. In Bochaganj, Caritas have only been working since 1986 and so have a clear and coherent programme which has benefited from previous experience elsewhere. By contrast, Nawabganj is 60-70 km from the regional office and this, combined with poor administration and a border area where society is more fragmented anyway, mean that implementation of the DEEDS programme has been fraught with problems. Because of the close inter-relation between the DEEDS and social forestry programmes we felt it important to look at both together, so worked with two checklists of questions, one on socio-economic circumstances in general, and one on social forestry. In this report, however, the DEEDS programme is considered only in as far as is necessary to set the social forestry programme in context.

Dinajpur lies along Bangladesh's western border with India. The bus journey to Dhaka takes 14 hours. Historically, the Dinajpur region was well forested, but declining tree cover meant that in 1960 Dinajpur was designated part of a special development zone for forestry. Existing forest areas are mainly sal trees, though there are some newer block and agro-forestry plantations, with species such as ipil ipil, eucalyptus and segun. Within the villages, the most popular trees are mango and jackfruit, followed by banana, guava, papaya, date and coconut palms. Aside from these, other trees commonly grown are: jam, lychee, lime, grapefruit, kamranga, nim, betelnut and arjun, tal, krishnachura, and amongst fuelwood and timber, sissou, simul, kodom, pakor and babla. Major crops are rice and sugar cane, with some wheat, potatoes and jute. Availability of irrigation is variable - in one area we visited there were many shallow tubewells, but in both the others irrigation was patchy.

Communally Dinajpur is very mixed, with a Hindu minority of up to 50% in some areas and a significant number of Adivasis and Christians. There is some in-migration particularly of tradespeople from Dhaka and Noakhali districts. Wage rates in agriculture vary a great deal by area and season, from a standard male level of Tk20 plus food or 1.5kg rice, down to Tk5 and 1kg rice for men and Tk3 for women. Women are limited in the kinds of field work they may do, and this also varies by community and region. Adivasi women do a much wider range of field work, Muslim women very little. Women may get up to Tk10 per day, but at other times may only be given their food in payment. There is some seasonal migration for agricultural work. Male non-agricultural occupations include small trading in vegetables, aluminium pots and pans, crops and spices; working in the brickfields; thatching or

building houses; and fishing. Women may have small rice or fuelwood businesses, they also weave jute sacking and shopping bags.

Patterns of landholding vary in different upazilas, but in Dinajpur as a whole there is a history of very large landowners who still just take one rice crop and let the land lie idle for the rest of the year. In general the productivity of the land is low, particularly through lack of irrigation, and this is reflected in generally lower land prices than elsewhere in the country. Dinajpur is less densely populated than other areas of Bangladesh, with clusters of homesteads at some distance from each other and villages fairly clearly differentiated.

A number of other NGOs work in Dinajpur, both local foundations and branches of the major national NGOs. The Grameen Bank is also extending its presence. For some of the small local NGOs Caritas acted as sponsor when they applied for outside funds. To some extent Caritas continue to act as intermediary, carrying out, for example, evaluations or appraisals for new projects. On a day to day basis, however, Caritas work largely on their own. In some cases they have local agreements with other NGOs not to work in the same villages.

5.2 The Social Forestry Programme

5.2.1 General background

Older villagers in Bangladesh can still remember the time when they would have laughed at the idea of having to pay for firewood: trees were in plentiful supply and wood was there for the taking. Now, in some areas, even the straw left in the fields after harvest is sold. Electricity is limited largely to urban areas and upazila headquarters, and Bangladesh has few resources of coal or oil to draw on. Most cooking, and the boiling of rice before husking, is done over fires in clay hearths. Wood and bamboo are basic materials in house construction and furniture. Woodfuel is used in huge quantities in brickfields, since as a delta area Bangladesh has little stone or rock, so mainly bricks or brick chippings are used to construct any permanent structure. At the same time as consumption of fuel is increasing, its supply is dwindling. The pressure of poverty means trees are cut down and sold in times of shortage; a growing population needs more and more land for housing; the drive to increase agricultural production has resulted in the clearing of forest areas; numbers of cattle are declining so the alternative fuel of dried dung is increasingly scarce.

Wealthier rural households have often their own cattle (and thus dung-fuel), and they usually have trees or bamboo or if not can afford to buy in. Poorer households, however, are pushed into using ever more marginal sources of fuel. Particularly in northern Bangladesh, women with huge baskets of leaves, bark, or straw, are now a common sight in the villages. They laugh if asked whether their husbands will be angry about them breaking purdah:

‘He’s more likely to beat me if I’ve no way to cook the supper!’

While more land under cultivation means some increase in straw, this is undercut by the common HYVs having a shorter stalk than local varieties. The need for fuel puts pressure on alternative uses of paddy husk and straw, such as cattle fodder and roofing materials. An increasing amount of time has to be spent in fuel collection, and cooking becomes more arduous and hazardous, as the fire has to be constantly fed and the flames leap fast and high. The shortage of fuelwood, however, is much less acute in Dinajpur district than in some areas, as people can collect brushwood from the forest areas, and some women even make a business out of this.

As women are largely centred on the homestead area, they are often responsible for planting and tending trees and vegetables around the houses although these are two of the few responsibilities that are not strictly assigned by gender. Even if women plant trees, however, this does not mean that they necessarily have the main say in when trees are cut down or sold. Houses are typically built in some kind of enclosure, and some trees may be planted within it, but generally they are planted outside, to keep space free as a living area and for drying unhusked rice. As rural households are only partially integrated in the market, what people can grow themselves has an important effect on their diet. The poor can rarely afford to buy fruit and there is a special joy in being able to give children and wider family fruit from one's own tree. Trees may also be sharecropped, particularly date palms which are tapped for juice which is then made into a kind of raw sugar.

The Government is backing the need for more tree plantation. Programmes encouraging plantation are featured on radio and television, and the Forestry Department has its own nurseries which sell seedlings more cheaply than private ones. From 1982-7 a Community Forestry Programme has aimed to build up the area under tree cover through mobilizing local participation. This includes: a) block plantation, in which local people are responsible for planting and care of fuelwood seedlings, on a sharecropping basis; b) agro-forestry, in which people grow crops between trees and are to receive a share of the trees' value; c) strip plantation along roadsides, embankments etc with a watch-person system to protect the trees; and d) village afforestation, a programme of seedling distribution and training on a village by village basis, directed mainly at the larger landholders.

These programmes have had only limited success. Senior Dinajpur forestry officers themselves say that while 70-80% of trees planted along major highways have survived, the survival rate is only 10-20% on local roads, and 5-10% for the seedlings distributed after the village afforestation training. In the tree-share programmes it has still not been finally decided how to divide the produce between the various interest groups, and in many cases tree felling has been delayed, so there remain some doubts whether the local people who were involved in the early stages will actually receive the share that has been promised. There are also widespread problems with forestry officers themselves plundering the resources they are supposed to protect.

For 1987/8 to 1993/4, a new Social Forestry Programme is planned to replace the Community Forestry Programme. Trees are to be planted through schools, along embankments, minor roads, and in wood-lots in Reserve Forests. This programme is to be implemented through the upazila authorities. In readiness for it, the major

NGOs with social forestry programmes have formed a social forestry NGO forum through ADAB, to present a united front to the Government and lobby the programme to be implemented through the NGOs. This kind of Government-NGO co-operation is already happening in some areas. Rangpur and Dinajpur Rehabilitation Services (RDRS), Caritas Dinajpur's nearest major NGO neighbour, for example, has an agreement with Upazila Parishads that they will provide management of roadside plantation. The upazila provides the funds to pay women Tk15-20 a day to keep watch on the seedlings and saplings and so protect them from being damaged by livestock. RDRS also provide training to motivate their samiti members to plant trees around their homesteads. If successful, the new NGO forum initiative will mark a considerable change in the attitude of Government, which rejected Caritas' initial programme for social forestry, on the grounds that it trespassed on the territory of the Ministry for Agriculture and Forests.

5.2.2 The social forestry programme

Within the Caritas annual budget (1989) of Tk26,60,11,567, the social forestry programme is a very small component, commanding an annual budget of only Tk20,08,349. It is wholly funded by CAFOD, UK.

The social forestry programme has four main components:

- 1) motivational discussion within the samitis and special training on tree and vegetable plantation and care;
- 2) supply of seedlings at a 60% subsidy to samiti members;
- 3) financial support, advice and training to help foster village based nurseries;
- 4) plantation on government or institutions' land (this has been de-emphasised since problems in the initial phase).

5.3 Economic and Social Impact

5.3.1 Group formation and the client households

The client households vary considerably by class, even within the same samiti. This is a legacy of the community development approach and practice in the field not catching up with policy changes. Targeting is much looser in Nawabganj than in the other areas. Some are undoubtedly poor, without even house land, but in general the very poorest are not members - they say they have not the money to save. Poorer group members are also more likely to withdraw their savings in a crisis or find they cannot keep up payments. Very large economic differences within a samiti can bring strain: one group had been re-formed with just landless and a few marginal farmers, after the large, earlier mixed class group had broken down over capture of profits by the wealthy. On the other hand, many poorer members feel that it is important to have some members who can read and write and have a stronger presence in the

community. The key factor seems not to be economic homogeneity, but how far samitis begin with or develop a relationship or target which binds them together. It is those who have seen the possibility of a samiti as a joint venture, not just a means to individual advancement, who have seen the fullest benefits.

The size of samitis varies. Caritas' target is 15-30 members, but the smallest samiti we came across had 10 members, and the largest 41 (the 41 was a special case of a whole, united Hindu caste community and neighbourhood). Of the samitis we visited, 50% had increased in size since formation, 38% had decreased and 12% had stayed the same. Over the 6 months from July-December 1989, the three upazilas record their numbers of samitis as respectively 44 broken, 4 new, 254 present; 27 broken, 27 new, 302 present; and 22 broken, 5 new, 142 present. Staff say that groups commonly break up because of weak supervision in the first year and when they are formed simply in the hopes of getting loans. Male groups break more than female. Members say others have left because of arguments; moving away; and being unable to make payments or meetings. This is borne out by ex-members themselves.

There are marked differences between leaders and ordinary members. Leaders tend to have a better economic position than ordinary members, and to be much clearer about samiti business. These differences are particularly marked in Nawabganj, where many ordinary members could not say what their own savings were, whereas in the other areas most people could. Caritas have recently introduced a rule that leadership should be rotated to give everyone a chance to learn how to run the samiti. This was practised in Bochaganj and Birol, but in Nawabganj many leaders seemed to be regarded as there for life. The Caritas system relies quite heavily on samiti leaders as intermediaries: they are responsible for putting savings in the bank and it is they who generally attend training programmes, and are then to share what they have learnt with the samiti as a whole. It is therefore important for leadership to revolve: otherwise the programme itself has a strong tendency to confirm or even intensify inequalities between the leaders and ordinary members.

5.3.2 Training and motivation

Training in social forestry is one of the options provided to samitis through the DEEDS programme. General discussion is backed up by special training sessions of one or two days, given typically to two group members. In many cases it is the leaders who go for training, as the best educated members, in others it seems that there has arisen a new office holder, the one who attends training. Those who take training are meant to pass on what they have learnt to the other members in samiti meetings. In addition, discussion of social forestry takes place in an annual open meeting in each upazila, and further backed up by the distribution of posters and leaflets.

In all the areas that we visited, people are aware that the number of trees has fallen sharply over the past generation and put this down to trees having been sold off in times of shortage, and not replaced. People are now aware of the importance of trees, for fruit, income, shade, protection from wind, for bringing breezes (oxygen) in the atmosphere, and to try and halt changes in the weather. Trees are also used as

insurance against lean times. Many people take the care of seedlings very seriously, as several women put it:

'Growing a tree is like raising a child'.

Everyone says that there are more young trees around now than there used to be, and most of those with any trees at all had planted a significant proportion of them in the last 2-3 years. The prime interest is in fruit trees, as people say they will be able to give the fruit to their children to eat, sell it if there is enough, and ultimately sell the tree itself when it stops giving fruit or in times of shortage. Highest demand is for mango and jackfruit trees, with coconut also popular as a good source of income.

All of the samitis we talked to in Birol and Bochaganj had received social forestry training, though coverage was more patchy in Nawabganj. Samitis in Birol and Bochaganj were generally much more cohesive and had much fuller information sharing than those in Nawabganj. Virtually all their members state that Caritas has played a part in their increasing awareness of the importance of trees. Looking at the wider picture, however, it is clear that the Caritas programme is itself an expression, rather than the main cause, of the new awareness. There is also an evident multiplier effect in people forming their own small gardens or plots of seedlings, and becoming suppliers and advisers to their neighbours and kin. At the same time, most of those who are now most actively planting trees have some past experience and many nonmembers have independently set up impressive gardens or clusters of trees around their houses.

While its training programmes are the core of Caritas' motivational work, they are also supported by posters and leaflets, open meetings, some motivation of school children, demonstration plots and visits to successful schemes. In practice these are marginal. There are some problems with availability of posters and inappropriate distribution, where by many, for example, ended up inside people's houses, rather than being effectively targeted on public places. Leaflets are given out with training, and the quality of those produced in Dinajpur was praised in an evaluation of the programme in December 1988. None of the people we spoke to, however, referred to them or could produce them. There are plans to print a further 2000 handbills this year, so this situation may be rectified.

Open meetings take place only once annually in each upazila, sometimes as part of a general Caritas publicity day, sometimes on a separate occasion. These clearly can only serve to raise the general level of awareness, which, as noted above, is already quite high. There was some provision to set up demonstration plots in the initial budget, but this was not used and so was subsequently dropped, and staff with an already heavy workload find it difficult to put in extra time for demonstration plots. Visits from one area to another are included in the project description, but there is no provision for them in the budget. The regional forestry officer plans to do this on an informal basis, taking (for example) nursery owners to visit others on the back of his motorcycle.

5.3.3 Distribution of seeds and seedlings

Caritas has two strategies for increasing the range of seedlings available in the villages. First, Caritas supplies subsidized seedlings to group members in the main planting season, the monsoon. Second, Caritas also supports the establishment of small nurseries in the villages, and aims to have at least one of these in each union. Many of these, though not all, are run by Caritas members. In Dinajpur, the regional forestry officer has set up an impressive nursery and plantation area within the Regional Office grounds.

In the first phase (1986-9), Caritas gave seedlings to group members at an 80% subsidy. This has now been reduced to 60% with, in Dinajpur, a ceiling of Tk40 per individual, beyond which seedlings must be purchased at full price. Everyone is clear about the subsidy, and a number of people mentioned it as a significant incentive to take the seedlings.

In Birol and Bochaganj, all the samitis we spoke to had been offered seedlings, though in two cases no-one had taken any, from lack of space or lack of cash. Delay in the Government's programme approval system, however, meant that the main planting season was missed. No seedlings at all were distributed in Nawabganj in 1989/90, and in Birol and Bochaganj staff described the distribution as like a 'shotgun wedding' - with no time to make the proper preparations. In Nawabganj there were also other problems with seedlings supply. One women's samiti complained to us that they had not been given seedlings, though the male group in their village had been:

'We are all Caritas members, so why aren't we treated equally?'

There are also some problems of access due to the budget limiting the locations where seedlings are available. This is particularly likely to affect women, because of their more restricted mobility. The policy of forming a male and female group in the same village, with the one largely consisting of the spouses of the other, can thus be problematic. The male samitis tend to receive more and larger Caritas loans, and have substantially better access to inputs, justified on the grounds that 'the household' has got it through the men. This reconfirms existing gender biases in access to resources and also, of course, can penalise widowed and divorced women, who are often amongst the most needy.

Caritas aims not only to increase the supply of seedlings in general, but in particular reflects the Government's priorities in aiming to encourage planting of fuelwood and timber trees. This has met with only limited success. The regional forestry officer says that Caritas are still giving fuelwood and timber trees 'by force' - eg by substituting two fuelwood seedlings for one of the fruit trees requested by samiti members. This does not mean, of course, that the trees are necessarily planted or looked after: survival rates for fuelwood and timber seedlings are significantly lower than those for fruit trees.

Part of the problem is simply the lack of familiarity with fuelwood and timber species. There are a number of other factors. Fuelwood and timber reflect priorities set by

outsiders: particularly by townspeople, who require them for fuel. In both Nawabganj and Bochaganj, however, forest areas mean relatively ready availability of brushwood for fuel for most of the year. In general people seem to have adapted to the need to use marginal sources for fuel, and (unlike in other parts of the country) lack of fuel did not seem a major worry. It seems therefore that the presence of a strong market for these woods, rather than consumption needs, is likely to provide the main motivation for growing these trees. On the other hand, an aggressive market (as, for example, the brickfields provide) is in danger of leading to further overall reduction in tree numbers.

Second, the priority of fruit trees among the poor is understandable - reflecting a strategy of 'food first', and a recognition that in the end they will get timber as well. Third, many fuelwood and particularly timber trees take longer to mature, while fruit trees become productive relatively early on. To plant fuelwood or timber thus requires considerably more confidence in the future, in security of land tenure, and being able to set aside some land for a number of years. Yet the general social trend is towards increasing insecurity, particularly amongst the poor - with growing landlessness and declining stability of marriage and family solidarity. It is not surprising that among non-fruit trees, it is the fast growing eucalyptus that is most in demand.

The main constraint to planting trees is the lack of land. Space within the homestead is already in use, and many have little or no land outside. Amongst the poor, a common response to our questions about what trees people have was:

'With this little land, shall I plant a tree or build a house?'

The problem is thus not simply one of motivation: as one landless group member said:

'With fruit the price it is these days, the wish to plant trees is crying in me, but without any space, what can I do?'

Insecurity of land tenure is also a factor, particularly for those who are living on other people's land. One such had planted mango trees and sold them for Tk800 to the owner of the land when they grew large. In another case, a man had planted trees around the house where he was staying, but was turned out when they had grown. He is nonetheless planting again in his new house - again, the land does not belong to him. But these are exceptions. Most people who are staying on other's land do not plant trees, because they feel it would be all their work and all another's profit. The most extreme cases of this that we came across were in families (nonmembers) where the land is still not divided between the sons, so no-one is prepared to plant until they know exactly which section of the land would be theirs.

Caritas' supply of seedlings has had a positive effect. At the same time, it is only one source of supply among many. The overwhelming majority of trees are still grown from the seeds of fruit eaten. Seeds and seedlings are also gathered from kin or neighbours' trees, or Government plantations along roadsides. People also buy seedlings from the forest office, the upazila nurseries, and in the bazaar. There is also

an existing informal network of private nurseries, where people with particular skill cultivate seedlings for their own use and sale.

5.3.4 Measuring impact

The following two sections consider briefly the economic impact of the main components of the DEEDS programme - samiti savings and credit - to give a sense of the wider programme context to which the social forestry programme belongs. It is too soon to state the economic impact of the social forestry programme itself. Most of the seedlings are still small, and any fruit in the first place tends to be consumed rather than sold. In the case of the poor, this represents in general an increase in consumption, not the saving of income which would otherwise have been spent on buying fruit, since they rarely do. People are aware of trees' potential for income generation, however, and some have deliberately set aside one area of plantation for their own use, and another for sale. Reflecting their greater access to land and integration in the market in general, it is particularly men who are planning trees for income generation, while women tend to be primarily oriented towards providing higher standards of consumption for the family.

5.3.5 Savings

Saving is the minimal group activity, and most say it is worthwhile, and that the wish to save was a main motivation in joining the group. Some had saved at home or in informal village samitis, but they say that saving with Caritas is more secure from being raided in lean periods or plundered by other family members. Amounts saved range from Tk1-20 per week, though very few save more than Tk10. Some groups save monthly. In some samitis all agree to give 28kg rice after harvest to increase samiti funds. Discipline is relatively loose. The person with the most savings may have therefore as much as five times the amount of the member with least. In one case one member had been unable to make savings for over a year - she was in debt after her daughter's wedding - but continued to go to meetings. It is attendance, rather than savings, which is the key criterion of group membership. Meetings may take place in one person's house, in different people's houses, at a central point, or (more rarely) in a Caritas community centre or their own samiti house.

Many groups give loans out of the savings, mainly to samiti members. Some women's groups have not done this, for fear that people would not be able to pay back. For the sake of security, loans tend to be given in line with savings. This clearly introduces a bias of benefit towards already better off members. It reflects also, however, how the poor, and particularly women, may feel anxious about taking a loan and whether they will be able to repay. The amounts taken are generally small, of Tk200-500. Rates of interest on these loans are set by the group. Some have loaned to members @ 50% p.a. deliberately to raise joint savings. Others loan @ 12% p.a. the standard Caritas rate; and others still @ 5% per month, a third of the standard village rate.

In Bochaganj and Birol there is much closer supervision, support and control of groups. Both have, for example, an agreement with the banks whereby group

members cannot withdraw savings without a Caritas representative being present. In Nawabganj, however, Caritas has tended to rely on group leaders to collect savings and deposit them in the bank - supposedly, within 24 hours of receipt. In practice, the leader or another (usually richer) group member may hold the group savings themselves for long periods.

This has led to considerable problems. In the most outstanding case, Tk10,000 of two groups (one male landless and women's) in one village was given as a bribe to the Upazila Chair to site a DTW in their area. There was no clear plan on how profits from the DTW would be divided, and the organizer believes that after repaying the savings the wealthier villagers (one member and one non-member) would have used the DTW as their own. In the event they did not get the DTW and up to now they have been unable to regain their money, though the richer people responsible for the plan say that if necessary they will return the money out of their own resources. The samitis almost broke up over this. This was only one of a number of cases of leaders 'borrowing' from group funds that they kept in their own houses. Attitudes of poorer members to the rich holding their savings vary. At times they do not keep accurate accounts themselves on the grounds that they will get a fair share when savings (eg invested in paddy) are divided; and at other times they are full of suspicion.

5.3.6 Loans

Loans are given by Caritas at an annual interest rate of 12%, with 50% rebate if loans are repaid on time. Loans are given to the group, who then decide how to use/divide them. They tend to be between Tk5,000 and Tk20,000, though they may be more if there is a particular project (such as buying a pond). Repayment rates are very high at 95% in Birol and Bochaganj, but are only 25% in Nawabganj.

Many groups have not received loans, but in those that have there is interest for more. Most loans are individual in practice, despite the fact that they are given in the group's name and the group is ultimately responsible. In some cases loans are given for group projects. Sometimes a number of individuals within the group are deputed to undertake some activity on the group's behalf, when it is not practicable for all to be involved. At other times the group involvement is clearly nominal - one nursery owner, for example, will receive Tk5000 for building up his nursery, and he will not give the group any share of the profits, since it is clearly his individual project. In other cases though, the group does require some share. As with loans from savings, Caritas loans may be divided in line with amounts of savings. The bias of this towards richer members is offset in some cases by borrowers paying an extra 12% interest to the samiti.

The loans for nurseries are among the most successful loans to individuals, as these enable an individual to set up a new business. Other outstanding cases are where loans enable the purchase of joint assets which serve as a focus for group solidarity and enable the poor to break out of exploitative relationships. On the other hand, large loans given too early can overstretch samitis, and cause them to break up.

5.3.7 Nurseries

The nursery programme is a significant way in which Caritas has helped increase the supply of seedlings, supported the establishment of a successful income generating venture, and helped initiate a scheme with a wide-reaching multiplier effect. There are 99 village based nurseries sponsored by Caritas in the country as a whole. There are 7 Caritas nurseries in Nawabganj, staff could not say how many private; 9 established and 1 just starting in Birol - plus about 5 private; and 4 Caritas nurseries, none without Caritas support, in Bochaganj.

There are two main types of nursery. The first is larger, on more than an acre of land, established by a quite wealthy person, as one business among others run by the family. Establishment costs are relatively high, but returns support this: one such on 3 acres in Birol makes an annual profit of Tk80,000-100,000, for an outlay of Tk50-60,000. Approximately half of his business comes from government contracts for roadside tree planting and a further 15% of his business comes from Caritas. The second type is much smaller, none more than 0.2 acre, often set up by Caritas members after training through their samitis. The majority of the nurseries we visited were of this type.

The primary input from Caritas is advice and training. Personal contact with Caritas staff, both DEEDS workers and social forestry organizers, is also significant, both in encouragement to start on the venture, and in continuing support and suggestions as time goes on. Despite being based in the regional office, the regional forestry officer has taken considerable trouble to foster personal relationships with nursery owners of all classes, and the trust that he inspires is impressive. Many nurseries have also received some material inputs from Caritas. These come in the shape of subsidized rower pumps (HTWs), loans, or (one off) grants. Loans are not given to non-samiti members - but most nursery owners become members of samitis.

The chief constraint that the smaller nursery owners face is lack of land. One has extended his nursery from 0.04 acre of his own land to include 0.09 of his uncle's, on a one third profit-share arrangement. The kin relationship gives him some extra security, but generally people are hesitant to enter into share-leasing arrangements, as the investment is necessarily long term and they fear being turned off the land when profits reach a certain level. There is no budget to support the purchase or cash-leasing of land.

The nurseries vary considerably in their tidiness, the health of plants, and their efficiency in terms of fencing and provision of other inputs. Nonetheless, only one of the nursery owners has made a loss, and his has only been going one year, after an initial heavy investment (Tk60,000, including a shallow tube well). All of the others report profits, and quite small inputs - many of the seeds and seedlings are gathered (including through local children for a small sum) rather than having to be bought. Several expressed the centrality of the nursery like this:

'The nursery has become plough cultivation to me'

The nursery owners all plan to continue with their nurseries and if possible expand them. One owner with a nursery of 0.10 acres in Nawabganj has been able to buy 0.33 acre @ Tk4000 with profit from the nursery. His motivation came from Caritas in 1980, when he became interested through their basic training, and then took a grant for Tk1000 to buy the basic inputs. Previously he had a small vegetable plot on that land. The other nurseries are much newer, but even so are showing good profits - one social forestry organizer has a small nursery on 0.09 acres, and in the first year made Tk3500, for an investment of only Tk44.

Most nursery owners go to the weekly market to sell seedlings, and to publicise their nurseries. Customers increasingly, come to them. Caritas is also important as a consumer as well as supplier - Caritas buys as many as it can of the seedlings it distributes from its own nurseries (at present in Dinajpur about 70%). The regional social forestry officer estimates that this makes up perhaps 20% of nurseries' output. Exact figures are not available as up to now nursery owners have tended not to keep separate accounts books, though Caritas are now encouraging them to start this. In one case where the owner was keeping separate accounts, however, the Caritas share was 60% of his sales. The guarantee of Caritas' orders is important in the establishment of small nurseries.

One aspect of the nursery programme is its demonstration effect. Others come to ask nursery owners' advice or help in planting or grafting. People see the opportunities and go home to set up small orchards of their own. In one case a wealthier villager has approached the nursery owner to set up and tend an orchard on his land on a share-cropping basis. Primarily, of course, it is those who already have some surplus who are able to take best advantage. There are also, however, some more equalising aspects: in one case, for example, a nursery owner told how he supplied cut price seedlings to a poor man from a neighbouring village, who wished to plant some mahogany trees to support him in his old age.

The nursery programme, however, represents a clear place at which the target group focus conflicts with the programme's overall objectives. Contacts with larger nursery owners typically precede samiti membership, through advice or formal training. They then often become Caritas members (in the mixed class youth groups or credit unions) to gain eligibility for inputs. This increases the proportion of Caritas resources that go to richer people. After some persuasion, for example, Caritas staff agreed in 1990, to loan Tk5000 to the large Birol nursery mentioned above to purchase fencing when he showed them the damage caused by animals grazing. Though a samiti member since 1985, he was unable to say how many members there were in it, and clearly did not attend meetings very often. His economic circumstances put him beyond any of the target group categories to which Caritas subscribe, and yet he is clearly a beneficiary.

It is in relation to gender that the nursery programme is at its weakest. Despite women having the primary responsibility for looking after small trees around the homestead, all the nursery owners are male. This seems a classic case of men taking over what was formerly women's work, when it begins to be seen as a business investment. Reinforcing this, in most of the cases, excluding the large nurseries which

are well away from the homestead, it is the women of the family who do most of the work. Yet in few cases is this recognised and the wife also included in training. Even then, it is only as a co-worker, not as the one with the main responsibility. All the social forestry regional officers and organizers are male, and motivation to set up nurseries would seem to be primarily aimed at men. Yet there is no obvious reason for this. Social forestry would seem on the face of it an ideal opportunity for capitalising on and extending women's existing skills, in ventures with productivity beyond conventional 'women's' income generating activities.

5.3.8 Tree planting

It is in the plans to encourage groups to plant trees on road-sides, embankments, and in school grounds that the social forestry programme aims to foster co-operation between group members. This aside, all activities are on an individual basis - even nurseries, in which there might have been scope for co-operative management by a sub-group of a samiti. However, it is in this area of plantation on institutions' or government land plantation that the programme has been least successful. Problems with arrangements on tree sharing in the first year led Caritas to draw back from this area. In 1989/90 it is now being re-introduced on a limited basis, after further discussion with the government authorities involved.

In a few isolated cases, groups have been motivated to plant trees without any individual benefit, beyond that of being local people whose children may eventually eat the fruit produced. In general, however, the lack of reliable leasing arrangements has inhibited all but private plantation. While no-one has an individual interest in ensuring seedling survival, they tend to get destroyed. The RDRS system, whereby in conjunction with the Upazila Parishad a caretaker is paid Tk600 per month to look after seedlings on 1 km of road seems to be successful, but this system has been rejected by Caritas. The regional forestry officer is therefore at present pursuing an idea based on Forest Office practice, whereby trees are intercropped with lentils, and samiti members have the right to the lentils and prunings from the trees in payment for care.

5.3.9 Solidarity

There are some instances of groups making joint contributions to help out members in trouble, or other poor members within their community. There are also a very few cases of samitis standing together to oppose an injustice. One samiti fought against a false case which was filed against one of their members, and managed to get the case dropped through a village community hearing. Another samiti supported one of their members who much earlier had had his land stolen through substituting sale for mortgage papers. In this case however they were unsuccessful, 7 members were arrested and the others fled for fear of the police. In the end charges were dropped (the social forestry organizer had a friend in the local police station) but the land has not been regained. Perhaps less tangible, but still important, a number of women's groups said to us: 'Now we know how to talk'. This is true of some men's groups also - their contact with the outside through Caritas and their experience of taking

some control over the economic side of their lives has made them more ready to speak, to go to government offices, to question and voice their needs.

5.4 Problem Areas

5.4.1 Staffing and resources

The budget for the social forestry programme can act as a constraint. The 'pilot project' framework still seems to hold, as Caritas is committed to move gradually, step by step. Social forestry has, for example, considerably less status than the fisheries programme, which has a staff member of assistant field officer level in every upazila, while the social forestry programme has only an organizer (semi-volunteer). The organizers are paid as volunteers, have no margins, for example, to fund a trip to the regional office, and the regional social forestry officer finds it difficult to insist if the organizers do not achieve what he would like.

This constraint is compounded by confusion over the responsibilities of social forestry organizers. Central Office staff say that the organizers should be working only within a target union; the Central Social Forestry Officer says that they should gradually move out from this base in succeeding years; the organizers themselves believe that they have responsibility for the whole upazila.

The programme as it stands has something of a split personality: it is technical but largely implemented through non-specialists; it aims to contribute to major environmental changes but its practical implementation is typically low key. The central social forestry officer is a horticulture specialist rather than a forester, and many of the regional forestry officers and organizers have no science background. Since the basic motivation for acceptance is there, the question clearly arises whether the technical side of the programme could usefully be upgraded. This would mean fuller training for organizers, the regional and central social forestry officers, so that they can act more effectively as technical resource persons, leaving the basic motivational discussions to the DEEDS workers.

5.4.2 Reporting

The level of reporting and record keeping in the DEEDS programme as a whole is poor. This is not so much due to individual shortcomings, as to the lack of an adequate system. The present one is not sufficient for close supervision and documentation by the local staff, let alone self-monitoring. There are clear gaps between the situation as it is experienced and the conventions of what is reported. Reporting that does take place is largely statistical - no accounts are kept, for example, of social conflict, though there is now a request for case studies for the Caritas newsletter. Caritas attempt to involve staff in discussion of programmes and any revisions to be made, and a better system through which field level staff could reflect on their own experience would clearly strengthen this. Despite these attempts from Central Office, many of the field-level workers feel that they have little voice.

5.5 Conclusions

The Caritas social forestry programme in Dinajpur has gone some way towards achieving its ends of raising the motivation of the poor to plant trees, and so laid a foundation for environmental conservation, improved diet and a rise in incomes. The scale of its impact has, however, been modest, resulting primarily in a few more trees being planted around individual homesteads. The more ambitious aspect of the programme - to foster collective planting projects - has yet to be implemented to any significant extent, and the aim to re-orient demand from fruit to fuelwood varieties has seen only limited success. Its nursery programme has, however, helped to broaden seedling supply and to form profitable businesses for some marginal land owners.

The main constraint in terms of the programme's impact on poverty is the centrality of land in a tree planting programme. At this point the overall programme objectives are in contradiction with Caritas' priority of the poor. This contradiction is never made explicit, but it clearly underlies the programme, and social forestry might serve as a useful case study for talking through the issues of targeting on a more general basis. The capacity of the poor to plant more trees very quickly reaches a limit. Unless there are secure ways for a group of poor people gaining longer term tenure of land, the in-built bias of the programme is always going to end up by favouring the wealthier. If the focus on the poor is to be retained and strengthened, there will have to be a widening of the programme into secondary areas such as marketing which are less dependent on landholding, or some more active mobilization towards the poor gaining for themselves more secure access to the crucial productive resources.

6. CONCLUSIONS

6.1 Introduction

6.1.1 Overview

At the conclusion of such a study as this, modesty seems the appropriate approach. Four projects cannot stand for the NGO movement in Bangladesh as a whole, and it is important not to over-generalise any findings from them. At the same time, detailed exploration of particular projects provides a valuable basis for any contribution to the NGO debate. This final chapter, therefore, summarises the main achievements of the four case study programmes, and reflects on their effectiveness in achieving their stated aims of raising the economic status of the rural poor. It also returns to the issues of the NGOs' character and approach that were raised in the introductory chapter, and suggests some common directions in which the case study findings point.

The organization of this chapter is as follows. First, there is a brief account of the aims of the NGO projects, against which their achievements must be measured. This is followed by a discussion of the issues that have arisen concerning the methodology of evaluation. In the second section the overall record of the four projects, the specific issues is considered in relation to reaching the target groups, changes in income and social benefits. In the third section the 'style' of NGOs is considered in relation to their management approaches and characteristics as institutions. The chapter concludes with reflections in more general terms on the place of NGOs in Bangladesh development.

6.1.2 Problems in evaluation

In programme evaluations, the adage 'he who pays the piper calls the tune' is often strikingly borne out. The questions asked are typically the donors' questions; the NGO running the project feels it is being put on trial; the project participants are viewed simply as the 'target group' defined from outside, and their lives of interest only for what they show of the project, rather than the reverse. The danger in such an approach is not that the donors' concerns are invalid, but that the starting point is unacknowledged, and the perspective taken by the report is implied to be objective. To restore some balance, it is important to widen the focus from the programme itself, to explore why things have happened as they have, and to recover people as central actors, rather than the objects on which the project acts.

In practice, this means that the process of evaluation should always be self-reflexive, sensitive to whose point of view is being taken and to exploring its own categories even as it applies to them. The predominant motif of cost-benefit analysis offers a clear instance of this. Costs, according to one view, may be benefits according to another. Local NGOs' staff salaries, for example, would come in to this category: they appear on the one hand as costs to the project, and on the other as part of the benefit a project can bring, especially in the context of employment shortage. Accountability is another such area. The mechanisms for monitoring and reporting

to institute accountability to donors may compete directly for staff time with quite different procedures to ensure accountability to clients or the local community. The key concepts of 'self-reliance' and 'dependence' need similarly to be subject to this kind of reflection and critique.

The four case studies indicate a number of practical difficulties in the process of evaluation. Project records are not usually such as to provide reliable background data and so lead to heavy reliance on clients' recall. More fundamental, however, are the unsatisfactory conditions under which interviews are conducted. They take place usually on first introduction to people and are strongly interviewer-led. Respondents rarely know the context in which evaluators come, and so they construct one for them, shaping the information they give in line with the assumed power and interests of the evaluators and calculations of the gains and risks of different forms of response. The limitations of data gathered under these circumstances point to the importance of the NGOs themselves strengthening procedures for ongoing self-monitoring.

In assessing the impact of a project, one of the greatest difficulties is to judge the difference that the project has made. This is clearest in the case of the Caritas social forestry programme, where it is simply one of a number of similar programmes run by the government and other NGOs. But in the other examples also, it is important to remember that the project represents only one of the opportunities open to village people. It may not therefore be valid to attribute all changes to the impact of NGO intervention. A business newly started or extended with credit from an NGO, for example, might well have been undertaken anyway, using an alternative source of funding.

A third point that comes through strongly in these case studies is the limits to NGO control of what happens. The most striking aspect of this is the natural environment. The disastrous flooding in Bangladesh in 1987, 1988 and 1991 has hit NGO development efforts extremely hard, both in terms of their work programmes having to be set aside for relief and rehabilitation, and in set backs to the income generating projects that they had fostered. Seedlings planted under the Caritas social forestry programme, fish in ponds stocked under the GUP fisheries programme, crops planted under the GKT horticulture and agriculture programmes, were all swept away in the floods. Another kind of limit to NGOs' control, is the use members make of resources they receive through samitis. This is often quite different from the stated purpose for which they were taken, and may even involve them passing into someone else's hands. These occurrences, together with frequent theft, pose considerable methodological difficulties in evaluation: should these simply be discounted as anomalies, or must they in some way be reckoned in as part of the odds of life?

Tracking the exact use of funds provided by NGOs directly or earned through NGO sponsored income generation projects presents similar difficulties. This is seen most clearly in the case of credit which, as noted in chapter one, appears to promise clear and quantifiable results. At minimum, these are presented in terms of repayment rates, the rationale being that if people can repay, the loan must have brought them benefit. In fact, repayment rates of themselves do not say anything useful about the use of the loan or returns on it. To take an extreme case, a loan taken at high interest within the

village to finance a daughter's dowry will almost always (eventually) be repaid. This does not mean that the loan was invested profitably, but that the family painstakingly accumulate funds from other activities or by sale of assets to make the repayments. The loan has to be repaid for fear of reprisals, to help ensure further loans in the future, and because of the importance of other ties with the loan-giver. All these reasons can apply when the loan giver is an NGO rather than a wealthier villager. This may in large part underlie the higher rates of repayment consistently recorded amongst the poor, and particularly women. In such formal structures at least, they are far more amenable to pressure.

In assessing the economic impact, then, there is no substitute for looking at actual loan use. Accurate data on this are, however, extremely difficult to gather. Rather than glossing over this, it is worthwhile to spend some time looking at why this is so, and what it shows of the household economies of samiti members, and so the environment in which NGOs work to 'raise economic status'.

First there are technical points that make precise calculation difficult. In reality, a loan is not given for a single purpose for which it is used and which bears a set return. Rather, the same loan may be split or joined with existing capital. This tendency is inherent in the structure of the programme: loans are given in set amounts which are convenient administratively, but not necessarily what is needed at the time. They may therefore be kept until later, partly used, or supplemented from other sources. The same loan may thus be used in many different ways, each of which realises a different rate of return.

Complexities do not end with initial loan use. The capital gained may be reinvested in yet further ways, gained and then lost because of random factors such as weather and disease, or finally just consumed. This raises the clear question: what share of the profit can be attributed to the loan, and when do you stop counting? These difficulties arise even more strongly when the loan is used to purchase a productive asset - land, a fishing boat, a sewing machine etc.

Further difficulties arise in costing small outputs - particularly eggs, milk etc which may be partly consumed in the household and partly sold, and of which in any case few people keep accurate tally. Then arises the question of how to cost negative returns. A clear loss is only shown in cases where the loan has been used for business investment which actually leads to a loss of starting capital. Use for consumption might be justified as a net benefit on the grounds that it at least defrayed the need to take in high cost loans from elsewhere. This is in fact argued by ActionAid, and its logic is irrefutable. At the same time, however, this virtually writes success into the programme as long as loans keep on being disbursed and collected: efficient administration of funds becomes the criterion for success.

In addition to these complexities, an accurate economic analysis would need to take account of the opportunity cost of the loan. The NGO may be only one possible source of finance, and may close off other options. Informal, no interest loans between kin would be an example of these, as would other arrangements for sharing

of resources in kind. These 'off the books' activities are particularly characteristic of village women's management strategies.

The second point is the bias in responses. Typically, those who can give the fullest account of their loan use are those who have done well. This is both because they are more happy to say what they have done and because they tend to be more conscious or active. Conversely, those who have used loans for consumption or in some other way that they feel is illegitimate will tend to try and conceal this. Thus a woman will say she used a loan to buy a goat while her husband admits that the money went into his already thriving and highly profitable business. A striking collective example of this was a samiti meeting that we attended, in which it was said that all those taking loans would use them to buy chickens but in individual interviews no-one mentioned chickens, they were all planning other uses.

The third point is that the household is a joint venture. This means, first, that the loan may be utilised by other household members so the loan taker may not be able to say accurately what returns on the loans were. Lack of detailed knowledge of returns is especially likely when loan use crosses gender lines. A further aspect of this is expressed in the Bengali word '*songsar*' which can mean household or family unit. Within the household, there is often therefore no division between working capital, capital assets, and consumption. Rice, for example, could be any of these as respectively currency; stocks for sale when prices rise; or food. Within the household funds are highly fungible: loans may be used for consumption and then repayment managed again out of general household resources. It is difficult to say precisely what comes and goes where and how. The complexity of this is intensified by households being only partially monetized, with prices of goods that may be used as proxies for income showing high variability, particularly by season.

The significance of these points goes far beyond an explanation of difficulties in data collection: they indicate the world in which people live. Thus the ways that different people keep accounts indicates different degrees of integration in the market, and varying responsibilities and kinds of power within and between households. To require a strict economic profit/loss tally is to frame questions in a male-biased way: it is the men, who are typically more fully oriented towards the market, who are able to give the most satisfactory answers. Focusing on these questions thus implicitly devalues women's contribution to the household economy, as it is often located primarily within the non-monetized sector. It also, for men and women, reduces the reality in which different costs and benefits are weighted according to priorities. Thus loans which must be repaid are 'higher cost' than those that may be delayed; a piece of 'unpaid' labour helps foster a relationship that may bring material returns in future.

Together these points add up to raising serious doubts about the validity of discussing loan use in terms of 'impact'. Rather, it is clear that loans, and other inputs, provided by NGOs represent one resource amongst several alternatives, that may be used in a variety of ways. The way to frame the question, therefore, is in terms of what people make of the opportunity provided, not of what the programme makes of them.

6.2 NGO Approaches and Achievements

6.2.1 NGO aims

The NGO projects reviewed in this study all have the following aims in common. First, they are intended to benefit those most in need: the landless and land-poor. While the primary criterion for defining the 'target group' is economic, gender is also a significant variable in affecting poverty between households and access to resources within them. The second major aim is to raise the incomes of the target group. This is to be done by securing their access to key resources. This involves: encouraging savings and providing credit; arranging for share leasing of land and fish ponds; supplying technical advice and training, and some key material inputs. The third aim is that the income generation projects thus fostered should become self-sustaining, rather than reliant on continued support from the NGOs. The fourth aim recognises that poverty has social as well as economic dimensions: it is to promote solidarity amongst the poor.

6.2.2 Reaching the 'target group'

All of the NGOs form samitis (co-operatives) as the basic unit with which they work. This is both an administrative convenience - dealing with individuals would require considerably more staff time - and intended to promote group solidarity. Samitis generally meet weekly, though some fortnightly and some monthly, and an NGO organizer is usually present. The modal size of samitis is 15-30 members, though in practice this varies as members join and leave. Instability in samiti membership is a feature common to all but the newest NGO (GKT). In some cases this is because members move to another NGO which seems to have more to offer, in most they simply withdraw from NGO involvement as circumstances at home change or they argue with other members. Samitis also break up altogether: this tends to happen either early on when they do not receive the immediate benefits they expected, or much later, when there are significant joint assets over which arguments arise. Members not obeying the rules, particularly where there is a high degree of collective responsibility as in ActionAid's programme, is also a common cause of samiti break up. Former members sometimes re-join later on. Changes in samiti membership mean on the one hand that more people are reached by NGOs than present membership figures portray. On the other hand, however, it clearly undermines group solidarity.

Samitis are typically stratified according to gender and class, although there are some mixed gender groups and there is a tendency for NGOs to regard class differences as less significant amongst women. Samitis also commonly divide according to community (Hindu or Muslim) but this is more often a result of neighbourhood links than NGO policy.

Working with the poor

Overall, the NGOs reviewed here are predominantly working with the landless and land-poor. Many samitis are not, however, as economically homogenous as they

appear. The strictness of targeting varies considerably between the organizations. ActionAid has the tightest procedures for client selection, while both GUP and Caritas still show evidence of their early community development approaches. Both these organizations recognise this institutionally, with separate groups for the landless and 'marginal farmers'. In practice, there is a significant minority of small landholders within 'landless' groups, and members of 'marginal farmers' groups may extend into the middle rung of Bangladesh rural society, whose landholdings support year-round self-sufficiency in foodgrains.

There is a tendency for NGOs to represent their clients as poorer than they actually are. In all of the four cases, NGO clients are not, in the main, from amongst the very poorest. This reflects a dilemma that faces NGOs. On the one hand, their legitimacy rests on their working with 'the poorest of the poor'. On the other hand, the NGOs are under pressure to produce results. This dilemma becomes particularly acute when the dominant paradigm is for 'self-reliant development'. This is clearly an important step up from a relief orientation, in which poverty is seen as the lack of consumption goods. It still, nonetheless, underestimates the structural factors that underlie poverty as a whole, and the reasons that particular poor households stay poor.

In the first place, while NGOs recognise structural factors such as the low land-person ratio, shortage of employment opportunities, restrictive gender division of labour, and inadequate state provision of education and health care, they can make only piecemeal attempts to remedy these. In the second place, while the new forms of access offered by NGOs fit the enterprise strategies of some poor households, they do not tackle some key obstacles faced by the poorest. These include ill health, which is one of the most common causes of economic decline in Bangladesh (cf Pryer, 1989); chronic deficit, which prohibits setting aside capital for business; poor kinship, neighbourhood and patronage links; and a lack of skill or aptitude to manoeuvre in relationships and the market.

Households such as these may show little observable difference from others of the poor in terms of material assets, but the odds are clearly weighted against their being able to achieve self-reliant development. If dependence on the NGO is to be avoided, their capacity to absorb inputs for productive use is likely to be extremely low. On the other hand, their comprehensive rehabilitation could drain NGO resources through consumption subsidies. By contrast, those households whose members are healthy, include able adult males, have at least some economic margins and include someone with a head for business and personal politics will typically show better returns on NGO investment and form a sounder base for NGOs' expansion of their budget and activities.

There are further factors which undermine the NGOs' stated aims of strict targeting on the landless. First, there is no clear division between the landless and those with very small holdings. Landless people may sharecrop land for part of the year or mortgage in land in return for a loan; small holding farmers may have to work on others' land for part of the year, supplement their holding by leasing more land in, or even lease out their land and so receive only half of what it could produce, because of lack of (particularly male) household labour to work it. No indicators hold for

identifying the significant lines of economic difference throughout Bangladesh, slippage between the categories at different seasons and the variability of different locations mean that these can only ultimately be discovered within a particular context.

Whatever the difficulties in defining a target group, few NGOs wish to follow the alternative means of selection, which is to limit the scale of their programme so as to make it too marginal to be of interest to any but the very poor. Vertical linkages across Bangladesh society mean poorer clients may themselves approve inclusion of some higher status members. These factors all combine with the observation that small holding farmers are vulnerable to decline into landlessness, to loosen the NGOs' strict definition of the poor and widen the scope of their targeting.

The practicalities of NGO working also contribute to this tendency. NGOs have an ambivalent relationship with the better off people in their working areas. Whatever their rhetoric, in practice most NGOs operate through an accommodation with the existing power structure. Most NGO workers are from the middle class, and so find among the middle and larger landholders their natural peers. Institutionally also, having links beyond the poorest, and being seen to have something to offer other groups, can be an important help to NGOs operating in that area. In the projects of both GKT and GUP, for example, the NGO as guarantor is an important factor in the samitis gaining leases for land and fishponds, and being able to retain them. It may be no coincidence that it is the foreign operational NGO, which might be expected to be less amenable to local pressures, which has maintained most tightly its targeting on the poor.

Across all the income generating projects, joint or individual, there is a tendency for the greatest benefits to go to those who are already better off. This is true both in terms of the scale of resources that clients receive from NGOs, and in the returns they get on their use of them. Men receive larger loans, have privileged access to new technology and are more likely to be involved in more substantial joint projects, than women. Men with some education and existing business or landholding see more benefit than the landless.

This reflects a combination of institutional bias, self-limitation on the part of disadvantaged sectors, and the operation of intra-group dynamics. At another level, however, it represents one of the aspects in which NGOs' control is limited, as noted above. At its simplest, these limits mean that the NGOs cannot counteract the inherent bias within the social structure - and they have chosen to accommodate themselves to, rather than challenge it. More complexly, it may also indicate limits within the NGOs themselves, between their stated institutional aims of working against existing patterns of advantage, and the practice of individual staff, who have been shaped in their thinking by that same social structure.

□ *Gender issues*

In terms of gender relations, the NGOs' practice has been contradictory. On the one hand, they have taken positive steps to 'integrate women in the development process', in line with the rhetoric of the International Decade for Women, 1975-85, which has

been endorsed by successive Bangladesh governments. The proportions of female members in the study programmes are 87% for ActionAid and 52% for GKT; female samitis account for 44% of samitis in GUP. National figures for Caritas were not broken down by gender, but women's samitis made up 42% of those in the three Dinajpur upazilas where the field study took place. Targeting women makes sense in terms of NGOs' commitment to work against existing patterns of disadvantage. It has two further attractions. First, it is a high priority with the donors, and second, the gender division of labour means that most women's work is based at home and so they can attend samiti meetings during the day, while many male samitis have to meet by night, which is both less convenient and more hazardous for NGO workers.

Where both policy and culture have tended to make women 'invisible', simply to recognise their presence by targeting them may be seen as a step forward. Coming together for group meetings, being the ones to bring new NGO resources into the household, beginning to take up or extend their income generating activities, all to some extent boost women's confidence and can constitute a challenge to the ideology of total dependence on male provision. The potential for this is stronger in programmes like those of GUP and GKT, which involve women moving into activities in which conventionally men have predominated: horticulture and agriculture production and fish farming. Overall, however, with gender as with class, all but a minority of NGOs have chosen to accommodate their programmes to existing power relations. This was neatly expressed in a number of different locations when women members referred to the NGO as 'guardian', in an interesting piece of cultural transference.

Poor women in Bangladesh have always made an 'economic' contribution to their households. What is new is the recognition of this, rather than the fact of it happening. At the same time, as the number of landless households is rising, poor women are seeking new means to contribute to household income. The NGOs have incorporated this into their programme approach, and have extended the opportunities facing women. In most cases they have not, however, had the boldness to recognise how fundamentally the changing economic conditions call into question the established ground rules on gender. NGO programmes thus reproduce a family welfare orientation for women, with a stronger economic emphasis for men. While there are exceptions, there is a clear tendency for projects for women to be less well funded than those for men. Income generation projects for women use predominantly very simple technology, are intended to provide supplementary, rather than major sources of income, and involve participation in the market at only the lowest rung, where women may produce more goods but have little control over their disposal.

6.2.3 Changes in income

Savings and credit

All the NGO samitis are anchored by savings. Most of the households were already setting aside money when they could, but samiti members say the discipline of contributing a regular sum makes them save more than they would otherwise. Women particularly say they value the extra security of having cash out of the house, and thus

invulnerable to plunder by other family members. Savings are generally made as insurance for the future, rather than for a specific purpose, and most samiti members do not keep close tally of the sums they have deposited.

The scale and regularity of savings differs considerably from case to case, and person to person. The ActionAid programme places most emphasis on savings, with a norm of Tk5 to be paid regularly each week. The other organizations are much more flexible, with levels falling to Tk5 per month, and rising to Tk20 per week, though the weekly average would be Tk2-3. Savings are also less regular as members may miss weeks when they are under financial pressure. In GUP, particularly among better off clients, their very marginal level of savings seemed to represent a membership fee to the NGO samiti, rather than a significant resource in itself. Savings held thus varies greatly between clients, length of membership, and the different organizations, but they can represent significant sums: some interviewees from Action Aid development centres have up to Tk2000 in their accounts.

All of the NGOs provide credit to their clients, although GKT have done so only on an experimental basis. Demand for credit is high. Loans may nominally be given to samitis, but in practice the great majority are utilised individually, and repayment is the individual's responsibility. The size of loan given to an individual ranges from a minimum of Tk200 to a maximum of Tk5000, the average being around Tk900. Interest rates vary, from the top rate of ActionAid's 17.5% pa to the lowest of GKT's 5%. The predominant pattern is for them to be heavily subsidized: an average interest rate on a bank loan would be 16% pa, while GUP and Caritas charge a maximum of 12% pa, and minimum of 6%. The extent to which NGOs are subsidizing credit is in fact even greater than the differences in interest rates make it appear, since a large number of smaller loans means relatively higher transaction costs. Even ActionAid, charging an interest rate slightly higher than that of the commercial banks, do not cover their costs.

Repayment practice varies sharply between the NGOs. ActionAid are strict, and the system ensures that samiti members put pressure on one another to keep payments to time. This pays off, with a very high repayment rate: more than 90% of loans are paid within 24 hours of due. The other NGOs are all much more flexible. This has both costs and benefits. On the one hand, some ActionAid members clearly undergo hardship to keep up repayments. On the other hand, non-repayment to time in the other NGOs undermines the establishment of a revolving loan fund, and so prospects of sustainability. More immediately, extended non-repayment is also one cause of samiti break up.

There is a tendency for those already in a position of advantage to capitalize on this in access to credit. Leaders tend to get larger loans than ordinary members, small holding farmers than landless, men than women. Some of this is due to institutional bias, but also significant is the effect of the members' actions themselves. The samiti typically decides which of its members will receive how much of each joint loan and so is responsible for the bias that occurs. Samitis may also lend to members from their own group funds.

In such cases they are more conservative than when using the NGO's funds: usually lending either according to power in the group or in line with the amount of savings held. Loan use exacerbates these patterns in loan allocation: the person who takes the loan may not have use of it, but may pass it on to someone else, who often has some kind of power in relation to them. The larger the resources involved, the less likely they are to stay in the hands of a subordinate person. Thus, in line with the usual pattern in Bangladesh, the smaller loans in ActionAid's credit programme are predominantly used by women, while the larger ones are likely to pass into the hands of male family members.

The variety of uses to which credit is put and the NGO practices surrounding its issue, make it very difficult to generalize as to the efficacy of credit as an NGO development intervention. The high level of demand is witness to its being appropriate; and in defraying some of the need to take other, higher interest loans from non-institutional sources it is almost by definition a success. The evidence shows that at least part of the capital is deployed in the income generating schemes for which it was borrowed, though it is very difficult to be certain that those activities would not have been undertaken with money from another source if funding from the NGO had not been forthcoming. With this proviso, it appears that NGO credit can be a significant factor in leading to accumulation of assets, extending people's market involvement, encouraging people to undertake new activities, resume ones that have lapsed, or extend enterprises in which they were already engaged.

Difficulties in calculation make it impossible to generalize about the average rates of return on loans. Greater gains appear to be made on relatively large loans (Tk1000+) available on a recurrent basis, particularly when these enable the recipients to shift their level of market engagement. The efficacy of NGO credit could be improved if there were a stronger policy to look for the potential for such shifts: for poor women to move out of the low technology, high risk, marginal return sectors in which they are restricted; for poor men to shift from being simply labourers for others, into having more control over the terms on which they engage in the market. The difficulty of such a strategy is that it would challenge the vested interests of the middle and large traders who can at present set the markets to suit themselves. This has happened in some cases, but in general raises an oppositional element to the NGOs' development strategies, from which they have tended to shy away.

□ *Joint projects*

For Bangladesh NGOs in general, joint projects have proved to be far less successful than individual income generation schemes. This holds true for the projects reviewed here. The annual average income per member from a GKT joint project is Tk418; from the GUP's fisheries programme, at most Tk130, and -Tk9 when all costs are included. In terms of technical inputs and expertise, and in management, joint projects place considerably greater demands on both NGOs and the samitis themselves. Joint projects are, therefore, less common than individual: in both the ActionAid credit programme and the Caritas social forestry, joint projects are an option but in neither have they been taken up on a significant scale. If they do take place there is a high chance of their becoming dominated by a minority of the participants. When joint

assets become substantial there is frequently dispute over their control. In most of the cases reviewed here the returns to individuals have been marginal, and in a few mismanagement led to considerable losses to the samiti, though the NGOs may discount their own costs to soften the blow to the samitis.

Joint projects are most likely to be successful and their benefits to be evenly shared when some prior solidarity exists between samiti members before they join the NGO. Similarly, they are most effective when the group members themselves have clear priorities from the start and a commitment to work together to achieve them, rather than being brought together and given a purpose simply by virtue of the programme itself. Chances of success are greatly improved if the joint activity is one in which group members are skilled and if all members take an active part in the project and so build up and renew a sense of commitment through working together. Where these conditions are fulfilled, joint projects have a much greater potential than individual income generating activities to bring about a change in the market itself, as well as the groups' members' relationship to it.

6.2.4 Social benefits: learning and solidarity

The NGO organizer leads group discussions on topics such as possible income generating programmes, health care, the importance of education, nutrition, sanitation, and so on. Amongst women's groups more time is spent on 'family welfare' topics: in men's groups economic-oriented discussions of the project predominate. As thoughts of 'consciousness-raising' have declined, there seems little vision of where further the 'teaching' component might go, and there is thus a marked tendency for this element to dwindle over time. There is also a clear danger of being patronising and telling women what they already know very well, or of teaching them theory, which they do not have the economic resources to put into practice. This is, of course, the old objection to 'consciousness raising' in the new guise. The poor are not unaware of their situation and talking it through in new ways does not, of itself, bring in the social, economic or political conditions necessary to change it.

Results of more formal training programmes organized by NGOs appear to be mixed. There is a strong tendency for a single member in each samiti to become the one who attends training, despite the stated aim of this being shared between members. Where literacy is low and training is still classroom oriented, this specialization is not a surprising outcome. On the job advice seems to be at least as useful as training sessions, and is usually needed to supplement any more formal training given. Even where NGOs are moving into more technical areas, they commonly lack the resources to give practical training programmes. Bringing samiti members together for training can serve some functions of building up a sense of common identity and belonging to the NGO, and it may be useful for samiti members to meet with others from different areas and exchange experience. They make, however, heavy demands on members' time and can involve considerable travel, often by foot and over long distances. Samiti members are not, of course, simply passive recipients of whatever NGOs arrange for them. As one woman remarked, she now substitutes another member to go to special training sessions much of the time:

'For who wants to sit about and listen to them talk all day?!'

There is danger that training sessions can be more about the needs of NGOs to demonstrate their activity than of practical use to their participants. The average training programme is of days packed full of one officer talking after another, with little opportunity for members to participate or share with one another in a more informal way. Some NGOs are beginning to recognise this, and to build into their programmes more recreation and unstructured time.

The NGOs' aim of building up solidarity amongst the poor is still some way from achievement. Flux in membership indicates a lack of common group identity, leaders tend to become entrenched, while most members settle back into taking a considerably less active part. For the NGOs there therefore appears another, immediate concern: with the tendency for samitis to break and re-form, how much it is realistic to expect to achieve within the life-cycle of a samiti?

While many samitis undertake some common welfare functions, joint social action or participation in local issues is rare. This reflects the orientation of the NGOs themselves, which lack a clear vision of where enhanced solidarity might take their clients. A possible exception to this is GKT, whose programmes involving joint work have a potential for bonding members together and an underlying dynamic which could re-orient access to land by class and gender. As yet, however, it is too early to say how well GKT and their members will be able to carry this broader programme through. Nonetheless, while the more ambitious aim of building solidarity among the poor may still prove elusive, there is no doubt that coming together and having some input from outside has helped to raise many members' self-confidence and sense of possibility.

6.3 An NGO Style?

6.3.1 Participation

The NGO style has the notion of a high level of participation as a key element. Whereas superiors in government offices are addressed as 'Sahib' or 'Moshai' (sir, Muslim/Hindu), those in NGOs are addressed as 'Bhai' or 'Dada' (elder brother Muslim/Hindu). While in Bangladesh hierarchical relations exist between brothers, this is still a significant difference. Interestingly, the government/NGO distinction does not hold for women, who in both cases are called 'Apa' or 'Didi' (elder sister, Muslim/Hindu). The use of family terminology accurately suggests the relatively personalised, charismatic character of NGO leadership, compared with the systems of government bureaucracy. It also expresses a degree of informality within a structure in which everyone knows their place.

Two of the ways in which NGOs are often claimed to be more participatory than official programmes are their relatively small size and local orientation. This study shows that in practice the tendency for NGOs in Bangladesh is to become large scale and nationally based. It is perhaps no coincidence that it was the smallest, newest

NGO with the strongest local links (GKT) that seemed able to respond with most flexibility to the particular needs of the poor in their area. Taking a pessimistic view, this might suggest that the costs of success as an NGO - growth - are the undermining of the very factors that underlay its effectiveness in the first place. GUP seems a clear case where expansion has led to a fall in the quality of relationship which programme participants at first enjoyed with the NGO staff.

The existence of an 'NGO style' suggests that the common claim that NGO interventions are each unique is overdrawn. Of the programmes reviewed here, GKT's is the only one that does not appear in various forms in different NGOs within Bangladesh and beyond. On the other hand, the importance of personalities and individual commitments should not be underestimated: they come through as significant factors in all of the case studies. To transplant a programme to another social context or extend it on a different scale, cannot but be to change it. Such a process is most likely to be successful when it develops out of the self-monitoring of a programme itself, and incorporates the flexibility to adapt to the new context.

The current priority placed on 'self-reliant development' has emphasised the importance of participation at the samiti level also. As the slogans go, it is the samitis' samiti, the members' NGO. Somewhat contradictorily, this rhetoric issues from top down, rather than representing a ground swell of members' self-confidence. Nonetheless, the NGOs are taking practical steps towards members taking more organizational responsibility. Foremost amongst this is Caritas, with its plans to withdraw from present areas of operation and hand over to samiti federations. This is also evident, however, in ActionAid's loosening up of their rules for samiti organization, GKT's plans to hand over management of inputs to samitis and GUP's fostering of union-wide joint projects.

There are two findings to note in relation to this. First, samitis' decisions are by no means necessarily more equitable than the NGOs' procedures. In these studies, samitis have been seen keeping out poorer people to safeguard their own interests; dividing loans by power in group and by savings (which often serves as a proxy for wealth); and refusing to lend out samiti funds at all for fear members would not be able to repay. Samitis being left with the responsibility to bank their own savings led to savings being kept at home and used by leaders, and in one case to the savings being lost when used as an unsuccessful bribe. In a situation of scarce resources, loosening institutional control can mean leaving the more vulnerable open to resources being captured by the less scrupulous.

The second finding is simply this: the members do not want the NGOs to withdraw. The push towards 'member control' comes from national and international development theorising, not from the clients themselves. This point is considered in more detail below.

6.3.2 NGO administration

The 'NGO style' in Bangladesh, as elsewhere, is caught in the tension between a volunteer and professional ethic. This is clearly evident in their moves to become more technically proficient, although they have difficulty retaining technical staff and few have the funds available to establish fully proficient technical backup. All of the organizations reviewed in this study have paid staff working on a full time basis who see NGO work as their chosen career. At the same time, they all also work through 'volunteers', local people working in their home areas, who are often given a small 'honorarium' for their services. Justification for this is given in terms of their relatively low expenses in working from home, the fact that they are working for the development of their own community, and the fact that they gain experience through doing the voluntary work which stands them in good stead for gaining paid employment in future. There is certainly a pattern of people moving from volunteer work into paid employment, often in other organizations. At the same time, such opportunities do not always come, or may not for several years, during which period such workers feel themselves to be exploited, and that their own experience of the organization is contradictory to the development ideals it espouses.

It is typically the 'volunteers' who attend group meetings and are responsible for samiti development. While administrative posts are filled by regular staff, therefore, the primary work of NGOs is dependent on the good will or desperation of 'volunteers', and so vulnerable to their possible disillusionment, and shortage of time because of their need to take other work to make some income. This inevitably affects the quality of service which clients receive.

The issue of staffing is inevitably tied to that of administration costs. These are difficult to calculate and to allot a share of costs within Britain to each project would be very arbitrary. Even within Bangladesh, figures for administration are difficult to come by, since the Government ceiling of 10% on receipts for administration makes NGOs include administration within programme costs, entering only the unavoidable minimum under the 10% heading.

Other studies which have compared government and non-government development programmes suggest consistently that the NGOs' are comparatively higher cost. Sen (1988:272-3) states costs per group member as Tk963 and Tk1962 for two NGO programmes (BRAC and RDRS) while the figure for BRDB is only Tk173. In practice BRDB's costs are probably higher than this since not all of the BRDB samitis are operational. Without knowing the basis on which such calculations are made, it is clearly impossible to compare them with figures for the NGOs considered here. Only ActionAid make available a breakdown of data on costs, and they calculate for June 1989 staff costs of Tk24 per member per month making an annual total of approximately Tk288. This represents a deliberate drive towards cost reduction, since the figure for December 1988 was approximately Tk480 per year. Overall, there is little doubt that as a sector the NGOs are comparatively well resourced: NGO staff tend to have higher salaries than government officials at comparable levels, and to have better back up resources. In the rural areas, one can tell immediately where

there is an office of a major NGO by the number of vehicles, particularly motorbikes, that it has in its compound.

The change amongst NGOs from supplying major capital inputs to an emphasis on fostering self-development by the poor, necessarily increases the ratio of administration to other costs. As the former Director of ActionAid in Bangladesh put it: 'Our staff are our programme'. The tendency of NGOs to expand geographically and by sector also introduces an upward trend in administration costs.

A clear finding of the case studies is the inadequacy of NGO systems for recording, let alone effective self-monitoring. This costs both in programme efficiency and in terms of project achievement, as improperly kept accounts, particularly in joint projects, can easily lead to distrust between samiti members, and even suspicions of NGO workers. At the same time, a common complaint amongst staff in the larger NGOs is that an increasing amount of their time has to be spent at their desks, rather than out in the villages with the people. The problem is that the records are not kept for use in the local office, but to justify themselves to head office, and ultimately to demonstrate accountability to the donors. At the same time, funding NGOs in Britain are often dissatisfied with the quality of reports they receive. There is a clear need for work to be done in this area, to devise systems for keeping records and accounts that: are of clear relevance to those who keep them; achieve a balance between simplicity and scope for flexibility; and will also satisfy donors' desires to understand how things are going.

The root of this problem is not, of course, simply technical, it reflects tensions between different levels of NGO management and the funding and operating NGOs. While the terminology is of 'partnership', the equality and mutual trust which this implies is a great deal to achieve within hierarchical organizations or funding relationships. Progress towards fuller partnership would seem to be an important corollary of more satisfactory forms of record-keeping being instituted.

6.3.3 Self-reliance and sustainability

In the late 1980s and early 1990s, self-reliance and sustainability have come to be priorities amongst Bangladesh NGOs. This reflects, in part, their level of vulnerability if in future outside funding were to be cut or withdrawn. To guarantee some independence as institutions, therefore, the NGOs have begun to set up business wings to generate some internal funding, though few of these have so far proved successful. The issues arise also in relation to project costs, and whether these could be cut or recovered from clients, to establish programmes as self-financing units, which could potentially become autonomous of the NGO, and managed by clients themselves. The establishment of revolving loan funds, which require no further injection of outside capital, gives the clearest example of this so far. Finally, concerns for self-reliance and sustainability apply also to the income generating projects undertaken by NGOs' clients, that they should be run on a genuinely economic basis without continued reliance on the NGOs' support.

Issues of self-reliance and sustainability may be presented in simply technical terms, as aspects of NGOs' efficiency, or more politically, as nationalist priorities in an overall context of foreign dominance or the touchstone of a radical commitment to help the poor and not foster simply a new dependency. The tensions in this are seen very clearly in the case of Caritas as they debate the form that their hand over of power to the samiti federation should take. Everyone recognises that to withdraw is risky: those at the top feel that it is a risk that must be taken, if Caritas are to put their commitment to fostering self-reliance into practice. At another level, however, the issues of self-reliance and sustainability also call radically into question the nature of NGOs themselves and their role in the wider context of Bangladesh development.

In the first place, the priority given to self-reliance and sustainability partly derives from outside Bangladesh: its roots lie in shift in economic and political thinking in the North towards private businesses and self-help initiatives. In following these trends, the influence of outside factors on Bangladesh NGOs is evident in the setting of overall policy aims and values. This is not to say that there are no dangers of aid dependence in Bangladesh, or no examples of damage done by a relief mentality. It is rather to point out the need for critical discussion of the ideological content of terms like self-reliance, dependence and sustainability, to ensure the most effective choice of strategy for each context.

It is clearly worthwhile for income generating projects fostered by NGOs to aim at self-reliance: the continued presence of the NGO cannot be guaranteed, and its capacity to assist others will be limited if it has continually to be servicing existing clients. In these terms, both ActionAid's credit programme and Caritas's social forestry programmes have relatively good prospects for fostering self-reliant development projects amongst their clients. Four factors seem important in this. First, they both have relatively modest aims. These are, second, appropriate to clients' demands and third, extend rather than replace existing activities. Fourth, they are both oriented predominantly to the individual household, rather than attempting collective economic co-operation. Added to this, ActionAid's savings and credit programme is outstanding amongst Bangladesh NGOs in the singularity of its focus. With a few concessions to health and educational needs amongst the poor, they aim primarily to provide an efficient, targeted banking service. Their strictly limited intervention and tight procedural discipline contribute both to programme efficiency and to reducing any danger of clients' dependence.

By contrast, the projects sponsored by GKT's horticulture and agriculture programmes and GUP's fisheries programme are comparatively heavily reliant on continuing NGO input. They are more ambitious, first socially - aiming at gaining access for the landless to major productive resources - and second, technically. Third, while they as yet provide only marginal gains in income, they involve a majority of clients taking up activities of which they have little experience. Fourth, they envisage co-operative working between members, and this is in tension with the social structure in which collective identity is predominantly oriented towards the family/kinship group.

These projects are intended to be self-sustaining and there is no reason why they should not become so in time. At present, however, they are heavily dependent on

the NGOs for subsidies, and for day to day project management and technical advice. The NGOs are also significant as guarantors. This is clearest to see in the case of GKT, where the NGO inspires the landowners with confidence that their more technical approach to cultivation will produce better results, and it may take some time and work before the landowners are ready to see the samitis by themselves as capable and trustworthy.

Turning to the NGOs themselves, the issues of self-reliance and sustainability become more complex. It is difficult to see how the NGOs themselves could become financially autonomous. In the first place, they have as a basic charter the aim of transferring resources to the poor. This would seem to make recovery of costs from clients a contradiction in terms. The philosophy of encouraging self-reliance clearly dovetails with concerns for cost effectiveness: the less you give the more 'cost-effective' you can be. This needs to be carefully scrutinized. It may be that aspects of NGO programme could be more effective with more finance: in the ActionAid literacy programme, for example, samiti members seem to find it difficult to sustain the necessary extra expenditure themselves, and few classes are actually taking place. There may be paths to provide more material support to the very poor, in ways that increase rather than circumscribe their room for manoeuvre and ability to take power in their lives. There is a danger that cost effectiveness can become an end in itself, which can mean undermining other development priorities, and for this to hit hardest those least able to fight for themselves.

Secondly, the availability of foreign funding has shaped the Bangladesh 'NGO style' in ways which would not be easy to sustain from internally generated sources. The NGOs have become substantial institutions with a pronounced tendency to expand both the range of their programmes and the geographical scope of their working area. The donors have therefore played a contradictory role: on the one hand they extol the virtues of self-reliance, on the other their provision of funds has moved the NGOs into a position where self-generation of the funds to keep them going is simply impracticable. This may spiral further as NGOs receive larger and larger funding from official donor agencies and become increasingly top heavy as more and more time and energies are spent on servicing donor requirements.

Similar contradictions are evident at the local level also. While on the one hand NGOs state their aim as fostering self-reliant development among the poor, on the other they build themselves up as institutions that look set on staying. With one voice they go to the poor with something to offer; with another they say that the poor should stand on their own feet. Whatever the rhetoric, the institutional logic of NGOs does not favour their continual divestment of hard won samitis.

There is a further, more critical aspect to this. This is the need to examine what self-reliance and sustainability can mean in the context of poverty in Bangladesh. The danger of these themes, in the North as well as the South, is that they put the blame for disadvantage on those who suffer it. They implicitly deny any wider responsibility for poverty in the constitution of society or the state. The reality facing the poor in Bangladesh is minimal state provision which leaves them with chronic economic insecurity, very limited access to legal protection, poor health and educational levels.

The tension between high population density and scant mineral resources is exacerbated by limited technological development and frequent occurrence of natural disasters. The Bangladesh government itself is heavily reliant on aid financing. The political process has not so far served as a vehicle for the interests of the majority. Viewed this way, poverty is clearly a structural problem, which cannot be overcome simply through self-help income generation projects amongst the poor.

That the poor themselves recognise this shows in their attitudes towards NGO withdrawal. Only a tiny minority of members wish this to happen. This does not indicate a 'dependency culture' but reflects the circumstances in which the poor are set. They, if any group, live 'self-reliance' with a vengeance: depending on sale of their physical labour for survival; living and working with minimal protection from the sun and the cold; meeting new claims by stripping essential assets; seeking to mobilise relationships for their advantage. In this situation, what NGOs can offer the poor, perhaps above all, is some insurance for the future. They are the new patrons, to whom the poor can look for social support and economic benefit. A key part of this is the guarantee to NGO members of protection in times of trouble, which has been borne out in the late 1980s and the early 1990s by NGOs practice of targeting first their own clients in relief and rehabilitation programmes.

6.4 Concluding Comments

Income generating projects for the poor should, of course, be founded on a sound economic basis. At the same time, the limitations to such programmes have to be squarely faced. The poor are not poor because they lack the wit or will to change their situation. To focus simply on their own efforts may be implicitly to support the structures which keep them poor. A fundamental dilemma faces NGOs here. As long as they stay in the shallows of helping the disadvantaged while not threatening the entrenched interests that make them so, their work can continue uninterrupted and even supported by the elite. Their institutional interests, and their belief that the poor are best served by their continued presence, thus lie clearly with adapting to, rather than challenging, the existing power structures.

Ultimately, however, poverty is a question of power and political changes are required if the poor are to have some voice and if the structural factors which underlie their situation are to be tackled. Improving the economic situation of the poor may be a necessary part of this, but it can never be sufficient. For the NGOs this does not mean rhetorical claims about consciousness raising or class alliance, still less does it mean a head-on confrontation which can only bring damage to the weaker party. What it means is the vision and flexibility to see the opportunities, to see the points at which exploitation occurs and how they can be re-directed. It means a sense of overall direction which, at the same time, stays alive to the particular, local, possibilities for change.

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