THE IMPLEMENTATION OF RURAL POOR PROGRAMMES IN BANGLADESH

A Study of the Initiatives of the Government and Non-Government Organisations

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Submitted to the Department of Town and Regional Planning at the University of Sheffield in fulfilment of the requirements for the degree of Doctor of Philosophy.

August 1989

ABSTRACT

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This study explores the initiatives of the public and private sector in the context of the alleviation of poverty of the rural poor in Bangladesh. The central thesis is that the public sector has made a significant departure, at least in theory, towards the conceptualisation of the rural poor programme in a way that the private sector, particularly the non-governmental organisations, have been performing for the last two decades.

This study emphasises the recognition by the NGOs, particularly the "moderate" ones, that the nature of both the problems and the solutions change in the process. Bangladesh Rural Advancement Committee (BRAC), the "moderate" NGO under study, has gone through a "learn as it goes", responsive, inductive process. This study argues quite the contrary with the public sector initiative. It was only prior to the preparation of the Third Five Year Plan that debates were initiated to seriously criticise the rather sterile two-tier cooperative model for rural poor mobilisation around employment generation and acquisition of assets. Presently, BRDB opened the "flood-gate", which so long prevented the NGOs to contribute to the formulation of the training module of BRDB rural poor programme towards human development and institution building.

Although it has been argued that "moderate" NGOs, like BRAC, are not institutions setting about to prove a specific model or theory of development in a dogmatic or absolutist sense, it would be difficult to say that they are not guided by an ideology, as this study argues, when the NGOs themselves have accepted the "Freire-type-conscientisation", which in itself is a loaded concept. This study presents a "mobilising" NGO, where the concept of "conscientisation" has been shown to transcend the limits of present day thinking of moderate NGOs.

To my parents

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ACKNOWLEDGEMENTS

GLOSSARY, ABBREVIATIONS AND ACRONYMS

ADAB:	Association of Development Agencies in Bangladesh
ARDO:	Assistant Rural Development Officer
BARD:	Bangladesh Academy for Rural Development
BASWAP:	Bangladesh-Swiss Agriculture Project
Bhumiheen:	Landless
BIDS:	Bangladesh Institute of Development Studies
Bittoheen:	Assetless
BRAC:	Bangladesh Rural Advancement Committee
BRDB:	Bangladesh Rural Development Board
BSS:	Bittoheen Samabay Samity (Assetless Cooperative Societies)
CDI:	Caritas Development Institute
CEA:	Canadian Executing Agency
Chakri:	Employment
CIDA:	Canadian International Development Agency
CIRDAP:	Centre for integrated rural Development for Asia and the Pacific
DA:	Daily Allowance
DANIDA:	Danish Development Assistance
DPD:	Deputy Project Director
DTW:	Deep Tubewell
FIT:	Foundation for International Training
FO:	Field Organiser
GOB:	Government of Bangladesh
GSS:	Gono Shahajya Songstha
HQ:	Head Quarters
IBRD/GOB:	International Bank for Reconstruction and Development
IDA:	International Development Assistance
IFAD:	International Fund for Agricultural Development
IRDP:	Integrated Rural Development Programme
KSS:	Krishak Samabay Samity (Farmer's cooperative society)
LAP:	Loan Activity Plan
LGRDC:	Local Government Rural Development and Cooperative
MBSS:	Mahila Bittoheen Samabay Samity (Women Assetless Cooperative Society)
MSS:	Mahila Samabay Samity (Women cooperative society)
NFPE:	Non-Formal Primary Education
NGO:	Non-Government Organisation
NILG:	National Institute of Local Government
NWRDP:	North West Rural Development Programme
ODA:	Overseas Development Administration
ORT:	Oral Rehydration Therapy
PD:	Project Director
PROSHIKA:	Bengali acronym meaning development education, training and action
RCTP:	Rural Credit and Training Program
RDA:	Rural Development Academy
RD-1:	Rural Development Phase-1
RD-II:	Rural Development Phase-II
RDCLG:	Rural Development Cooperative and Local Government
RDTI:	Rural Development Training Institute
RLF:	Revolving Loan Fund
RPP/CII:	Rural Poor Program/ Phase II
SIDA:	Swedish International Development Agency
SS:	Samabay Samity (Cooperative Society)
SWRDP:	South West Rural Development Programme
TA:	Travelling Allowance
TARC:	Training and resource centre

TARD:	Training Academy for Rural Development
TCCA:	Thana Central Cooperative Association
UBCCA:	Upazila Bittoheen Central Cooperative Association
ULC:	Upazila Loan Committee
UNDP/FAO:	United Nations Development Programme/ Food and Agriculture Organisation
URDO:	Upazila Rural development Officer

CHAPTER ONE

Background to the research

1.1 BACKGROUND

The economy of Bangladesh is primarily agrarian with agriculture's contribution amounting to about 50 per cent of GDP (Planning Commission, 1985: 208). Yet, poverty reigns supreme in the rural areas, more than 50 per cent of rural households are functionally landless and 76 per cent fall below the required minimum calorie intake of 2200 K. cal per day (Ibid : 208). There is, however, differences of opinion on the trends of poverty in Bangladesh. An ILO study suggests an increase of the "absolutely poor" in Bangladesh from 40.2 per cent in 1963-64 to 61.8 per cent in 1975 (ILO, 1977: 147). Ahmed and Hossain in a study done in 1985 supported this conclusion of increasing misery of the poor by showing an increase from 52 per cent in 1963-64 to 67.9 per cent in 1977-78 (Ahmed & Hossain, 1985: 70). Osmani, however, stated in contrast that the proportion of the poor in rural Bangladesh declined from 92 per cent in 1963-64 to 83 in 1973-74 (Osmani, 1982: 126). The definition of the "poverty line" could determine the wide divergence in estimates.

The high inequality in the income distribution has accompanied the deepening of poverty. The Gini index of income distribution, which shows percentage of income accruing to each decile of the population in household, for Bangladesh has increased from 0.36 in 1963-64 to 0.39 in 1981-82. The share of the bottom 40 per cent households of the total income has decreased from 18.4 per cent in 1963-64 to 17.36 per cent in 1981-82 (BBS, 1981-82: 20). In the distribution of land, similar trends have also occurred. In 1977, the bottom 40 per cent farm households cultivated only 13.3 per cent land, while in 1983-84 it had shrunk to 7.6 per cent (BBS, 1983-84: 32). Landlessness, an

ever escalating problem, has increased by more than 5 per cent annually and has more than doubled over the last generation. This has gradually widened the gap between the rich and the poor. According to the Agriculture and Livestock census 1983-84, 56.4% households in Bangladesh are landless.

Linked with landlessness is the lack of employment opportunities. The Planning Commission stated that 0.8 million new entrants enter the labour market every year, and the figure in 1979-80 stood at 8.5 million people effectively out of employment.

Economic inequality has generated distortions in the production process as share cropping terms laid down by the large landowners has discouraged the efficient utilisation of scarce land. A similar decline in the command area of irrigation projects were brought to the fore with the advent of "waterlordism" or the monopoly of the village elites over irrigation equipment. The benefits of economic development are retained by the local elites thus separating the poor from the production circuit. In 1983, while carrying out a study, BRAC found that relief goods earmarked for the distressed, and programs destined for the poor, ultimately enriched the local influentials (BRAC, 1983). Chambers described the influence exerted by the local elites as "robbery" where they utilised extra-legal methods with the aid of law enforcing agencies to abet the exploiters in deception, blackmail and violence to rob the poor (Chambers,1983: 133-134). Arens and Beurden, while studying the power structure in a Bangladeshi village reported that the "court has become a rich peasant's instrument for the oppression of middle and poor peasants" (Jenneke Arens & Jos Van Beurden,1977: 154).

The state structure implicitly seems to patronise the local elites in consolidating their stranglehold on the economy symptomatic of the qualities of a "soft state" as diagnosed by Gunnar Myrdal . According

to Myrdal a soft state comprises "all the various types of social indiscipline which manifest themselves by deficiencies in legislation and in particular law observance and enforcement, a widespread disobedience to public officials on various levels of rules and directives handed down to them and often their collusions with powerful persons or group of persons whose conduct they should regulate... These several patterns of behaviour are interrelated in the sense that they permit and even provoke each other in circular causation having cumulative effects." (Myrdal, 1970: 208).

The task of rural development has thus been made more complex and challenging.

1.2 WHAT HAS BEEN DONE IN THE PAST TO FACE THIS CHALLENGE?

The first significant experiment for rural development in Bangladesh was undertaken in the 1960s. Popularly known as the "Comilla model", under the leadership of Akhter Hameed Khan, the model was composed of four components. The components were: establishment of Thana Training and Development Centre (TTDC) in every thana; a Rural Works Programme (RWP) for construction of roads, drainage and embankment; a thana based decentralised small scale irrigation programme known as Thana Irrigation Programme (TIP); and a two-tier cooperative system under the Thana Central Cooperative Association (TCCA). The strength of the model rested in the successful blending of new ideas with time-honoured administrative practices of South Asia. "The genesis of Rural Works Programmes may be traced back to Chanakya's Arhta Shastra (3rd century B. C.). --- The system of state run agricultural credit is as old as the Mahasthangar inscription of 2nd century B. C.. --- The model was also influenced by the Raifeisen Cooperatives for small farmers which flourished in 19th century Germany ---, the training approach of the Danish folk school of 19th century ---, and Japanese

methods of agricultural extension" (Khan, A. A. ,1986: 12).The programme was later institutionalised as the Bangladesh Rural Development Board (BRDB). Although the Comilla model contributed to a significant rise in agricultural productivity on a national scale (the average rice yields in Comilla Kotwali thana, even after two decades, showed significantly higher yields than the national average) there were major flaws in the model. One was that the programs offered no direct relief for the landless except the trickle down effects of rural works program and increased agricultural production. Inequality was intensified. A. R. Khan stated that "the whole exercise constitutes a lesson in futility of cooperation in a situation of inequality." (Khan, A. R., 1979: 144).

With increasing landlessness, the need for building organisations for reaching the ultra poor in rural areas assumed greater importance. A number of experiments were made by government agencies and non-governmental organisations (NGOs) to organise the landless. The notable experiments ranged from a) organising separate landless and then assetless societies (Bittaheen Samabay Samity, and Mahila Samabay Samity later made into Mahila Bittaheen Samabay Samity); b) comprehensive cooperative societies embracing all classes of people (officially known as "Deedar cooperatives", a promising experiment in the Comilla Academy project area); c) Grameen Bank projects (an action research programme undertaken with the hypothesis that it is not risky to extend the normal banking facilities to the landless who cannot furnish collateral for loan); d) administrative innovations during the period 1975-82, like the "Swanirvar Gram Sarkar" or self-sufficient village governments (a village cooperative as a federation of functional groups conceived as the economic arm of Gram Sarkar); e) strengthening of local governments with the introduction of the

upazila system basically an extension of the Comilla model (based on the assumption that the thana should be the focal point of all administrative activities, which was also a basic premise of the Comilla model); f) innovative programmes for the rural poor undertaken by the NGOs (of which most well-known national action NGO in Bangladesh, BRAC, believes that effective mobilisation of the landless is not possible without raising their consciousness, and therefore, emphasises conscientisation).

The functions of these notable experiments were:

a) to organise the landless societies by the government agencies within the framework of the two-tier cooperative system. The success of such societies in the RD-1 project has, however, been very limited;

b) to instill the concept of social harmony of all classes in the village through the "Deedar cooperatives", which is inconsistent with the basic premise of the Comilla model;

c) to facilitate the operation of group activities without the impediments of a bureaucratic organisation, and the singleness of purpose of concentrating only on the supply of credit to make the operation of Grameen Bank much simpler;

d) to promote administrative machinery at the village level through this new organisation (Gram Sarker); and to mobilise resources at local level by utilising unemployed manpower for the construction of physical infrastructure;

e) to establish a corporate body with power of taxation and distinct functions: transferred and retained. All functions (civil and criminal judiciary, maintenance of law and order, maintenance of essential supplies, large schemes, mining and mineral development, etc.) not retained by the national government belonged to the upazila;

f) to emphasise "human development" through the NGO conscientisation programmes and to make the poor and the oppressed gradually aware of

the situation and the social reality in which they live; to stimulate the change of attitude of how the poor look at themselves and the way they view the world.

1.3 FINDINGS AND RECOMMENDATIONS FROM PAST STUDIES

It is evident from the above that the major policies and programmes of rural development in Bangladesh are covered in scope both by public and private sector efforts. Public sector policies, although ably formulated, failed in the implementation phase due to lack of supportive administrative and fiscal measures, appropriate strategies and action programmes (Ahsan, 1985).

The effectiveness and impact of various programmes on the life and living of the poor was insignificant (Ahsan, 1985: ix). Benefits, by and large, went to the large farmers and the rural power elite (Khan, M. R.,1974).

The level of people's participation and effective mobilisation of local (material) resources was not taken seriously. The past movements (Swanirvar, etc.) were heavily dependent on government help. A large proportion of the local population, mainly the poor sections tended to remain outside the mainstream of these movements, and the richer classes controlled the proceedings. These movements did not gain momentum as an effective self-reliant people's movement (Hossain, 1978; Ahmad, 1979; Ahmad, 1980).

Development programme formulation and implementation remained very largely centralised. Interagency coordination problems and the weak leadership by local institutions contributed greatly to the dismal result (Ahsan, 1985: ix).

Prime requisites for effective policy implementation seen by these experts were:

a) An unfailing and watchful political will

b) Appropriate implementation strategies, measures and institutions

c) Effective monitoring systems

d) Suitable training programmes

e) Decentralisation of the functions and powers of decision-making.

The cooperatives warranted prime attention in the major public sector programmes. The fundamental weakness was rather that the cooperatives were institutions for competition rather than for cooperation and for the enrichment of the rich and powerful, instead for the protection of the poor (SIDA, 1979).

Cooperative institutions were argued to be free from all external interference with membership limited to persons of common background, common economic and social standing and also of common occupational interest. Cooperative members were expected to man and run their own organisations.

Comilla's founders did not foresee the risks entailed in the public and cooperative administration of agricultural credit and other inputs. The penalty paid for this oversight has been severe: subsidies have diverted resources from intended beneficiaries, they have encouraged the erosion of cooperative discipline, and they have slowed private rural investment. Subsidies have created a "target group" of their own and have killed the institutional search for appropriate forms of delivery systems and for appropriate mechanical technologies (Stepanek, 1979).

Attitudinal changes in government functionaries needed to be induced through training courses and simulation exercises (Ahsan,1985: xi). The Comilla approach undertook two types of research, the first related to the sociological and economic conditions of the area under survey, while the second concerned the organisation and processes leading to the identification of more effective institutions and methods for development management. The whole package of the Comilla

measures however, was rarely implemented (Paul, E.J.,1981).

The progress of the Comilla model and subsequently IRDP in the initial years was spectacular, "the average rice yield increased by 98 per cent in Comilla Kotwali upazila between 1963-64 and 1969-70" (Khan, A.A., 1986: 15). The spread effect of it all was, however, very largely and substantially, confined to the top and middle strata. The poor and the disadvantaged remained as deprived as before. The cooperatives were not able to bridge the gap between the landowner and the landless (SIDA/ILO, 1979).

At present the IRDP stands isolated from the Rural works program, the Thana irrigation programme, and the TTDC. The integrated character of programmes, as delineated in the original model, is lost. In a number of areas, there is an absence of government policy or government policy which is inconsistent with the task assigned to IRDP by government, which adversely affects IRDP performance (Joint review, 1981).

With the bureaucratisation of IRDP, and the feeling that officials were infallible, the effect has been a gradual but practical separation from the Comilla academy and its pragmatic learning and corrective processes. Domination of rural development programmes by elites created a difficult problem (Blair, 1978).

The non-governmental organisations (NGOs) in the post liberation period, through a series of experiments, trials and errors, have achieved some success in the rural development sector (Ahsan,1985: xiii). The special characteristics of NGO programmes that produced some success were, a) target group approach, b) concentration on small groups with common backgrounds, occupations and interests, c) group identification by agents of change who are from among the target groups and live and work with them, d) emphasis on training and human

development, and e) formation of groups which are not based on credit expectations.

Many argue that the consciousness of Grameen Bank (GB) members (and other members of the NGO credit programs), is the strongest guarantee against any onslaught from the rural power structure. Although it is very often argued that GB pursues "economism" by concentrating on credit, its effort at humanising policy decisions at every stage clearly indicates that it sees as its aim the long term interests of the poor. It is argued that GB is creating a sound economic base for the rural poor so that they themselves can one day take up the responsibility of political mobilisation and ensure their participation in development (Rahman,1986a).

How far these rural poor with growing consciousness of their position and potential will graduate themselves from their efforts at economic mobilisation to socio-political (confrontative) mobilisation is very difficult to predict. Once they are self-reliant economically, many argue that they may not be opposed to a greater social change. Someone who has seen for himself that the situation can be changed, may not be satisfied with marginal changes. Why then should they not act against restructuring society at an appropriate time? (Rahman, 1986b).

Despite the public and private sector efforts the total picture of rural development continues to be dismal and gloomy, with occasional and sporadic bright spots (Ahsan, 1985: xiii).

Many argue that the concept of rural development needs to be redefined with its prime focus on the human elements, principally the rural poor, constituting almost 75% of the rural population. They further argue that any program to reach the rural poor must be through their undiluted organisation, manned and run by them, with the formulation and implementation of projects and sharing of benefits

being exclusively theirs.

1.4 RATIONALE OF THE STUDY

The visible disparities and lack of equal opportunities for individuals and regions are major concern for policy makers, as they create imbalances in development.

Seeking to correct these imbalances, many countries in Asia, Africa and Latin America, have responded to these problems through the reshaping and transformation of national programmes to break the traditional pattern of stagnancy and poverty. In these countries significant innovations were undertaken to bring rapid development to the rural areas. The government in those countries recognised the need to address national development programmes to the poorest individuals and regions of the country. To achieve this, some countries have initiated public and private sector programmes to mobilise the assetless people through a conscientisation approach as the major strategy for rural development. Bangladesh too, has adopted this approach. Nevertheless much remains to be done, including resolution of the most crucial question: Has this approach been able to achieve anything substantial?

While there are many in Bangladesh and elsewhere who have been devoting their valuable time and resources to conceptualising remedial development models, much more effort and attention should be given in Bangladesh by public and private sectors in adopting an appropriate development model. It has become imperative that the Government of Bangladesh devise ways and means to collaborate with groups within the country to attain satisfactory alternatives.

Many organisations implementing rural poor programmes have been subjected to socio-economic surveys and feasibility studies. Far less attention has been devoted to a comprehensive review of the problems

that are faced, their history, and the effects of government policy on the organisation in an effort to ameliorate the depressing situation.

The present study attempts to draw such a portrait to enable the analysis of concrete means for the development of rural areas. The portrait will use primary and secondary sources of information, extensive interviews with the beneficiaries and line-functionaries from the particular organisations under study, and the practitioners and policy-makers in the country entrusted with the task of ameliorating poverty. In doing so, particular attention was paid to those actions already undertaken which has been most successful or have the promise of being so. The problem that has been encountered in the process of planning and implementation of the rural poor programmes has been thoroughly studied in order to determine whether a greatly expanded effort at similar projects would be desirable.

1.5 MAIN PURPOSE

To investigate the effectiveness of the rural poor programmes.

Major emphasis has been placed on:

a) The implementing mechanisms, structures, processes, functions and problems of each organisation under study

b) The conceptualisation of rural poor programmes by the organisations under study, response to the needs of the beneficiaries it is aimed at, and how the programmes relate to the government's strategy towards rural development.

1.6 HYPOTHESES

A number of hypotheses had been identified touching on important facets of the rural development scenario.

FIRST: Various changes required in the public sector programme for achieving success are to give prime attention:

a) to cooperatives as they are the universally accepted tool for combating poverty

b) to freeing cooperative institutions from all external interference and to let cooperators man and run their own organisation

c) to bringing attitudinal change in government functionaries,

d) to discouraging large farmers and rural power elite from getting involved in cooperative's management resulting in insignificant benefit in the life and living of the poor.

SECOND: The integrated character of the IRDP model has been lost as it stands isolated from:

a) the rural works program, the thana irrigation programme, and the thana training and development centre,

b) the Comilla Academy's pragmatic learning and corrective processes,

c) the concept of the officials acting as catalytic agents instead of bureaucratic officialdom throughout the IRDP.

The first and second hypotheses are a backdrop to the third and fourth hypotheses, as the "Comilla experiment" paves the way to newer experiments. Many lessons can be drawn as innumerable studies have been made of the Comilla model, and this study has made efforts to bring substantive evidence from secondary sources to test the first two hypotheses. The last two hypotheses have been tested by bringing substantive evidence from both primary and secondary data.

THIRD: The realisation of rural poor programmes and objectives is affected by:

a) the absence of the participation of the rural poor in the process of undertaking these programmes,

b) the headquarters and local authorities hesitancy to use public opinion as a resource.

FOURTH: The failure to focus on human elements and the failure to adopt a target approach, with conscientisation as the core programme,

would perpetuate, more likely aggravate, inequality. Any programme to reach them should be through:

a) their undiluted organisation, manned and run by them,

b) equal sharing of benefit and exclusively formulating and implementing the project themselves.

1.7 METHODOLOGY

1.7.1 Methods of testing hypotheses

The procedures of testing the hypotheses are summarised as follows:

HYPOTHESIS 1:

a) Examine the cooperative concept by means of reviewing past critical studies on cooperatives,

b) Investigate the evidence of attitudinal change in government officials, and their external interference on cooperative institutions,

c) Attempt to verify the above by means of literature survey using previous empirical studies, and by informal discussion with government officials, intelligentsia, cooperators, etc.

HYPOTHESIS 2:

a) Examine the integrated character of IRDP model and its isolation from the Comilla approach,

b) Verify the above by means of open ended interviews with action researchers of Bangladesh Academy for Rural Development (BARD) and Bangladesh Institute of Development Studies (BIDS), BRDB officials, cooperators, several NGOs, and the Association of Development Agencies in Bangladesh.

HYPOTHESIS 3:

a) Examine the importance of participation of rural people in the

rural poor programmes,

b) Examine whether government acknowledges participation and whether there exists any hesitancy by the headquarters and local authorities to use public opinion as a resource,

c) Verification of the above by means of information gathering through the functionaries and beneficiaries survey, and other empirical studies.

HYPOTHESIS 4:

a) Examine the need to focus on human elements in rural poor programmes, with conscientisation as the core element,

b) Verify the above by means of primary survey of the organisations under study, and literature survey of selected NGOs and interview of its officials.

1.7.2 Methods of data collection and analysis

1.7.2.1 Data collection method

Three types of survey have been conducted.

1.Functionaries survey:

The line functionaries (government and non-government) survey was designed to obtain information on:

a) Functions, responsibilities, decision making authority, and the inter-relationship that exists in the organisations

b) Process of plan preparation and implementation from the national to the local level and how the latter has accommodated within the general framework of the national planning system

c) Perception of the line functionaries about their respective organisations based on twelve dimensions of an organisation e.g. trust, communication, personal development, etc.

Few types of data collection methods were employed to obtain the above information:

a) An official documentation survey which included a review of government and non-government inventory of reports concerning rural poor programmes, aiming towards an understanding of the agencies involved in the realisation of the selected programmes

b) The examination of the selected programmes with particular attention towards the organisation assigned the task to undertake them. Records and documents were examined at the local level concerning the socio-economic situation, and the process through which the plans were prepared, the different stages of development actions undertaken, the actual results obtained, and the problems faced in their realisation.

c) The interview of line functionaries, particularly at the local level, involved in the implementation of rural poor programmes. The questions directed to these functionaries were on their, 1) background and 2) information on organisational environment including perceived existing situation and the idealised environment as desired by the personnel. Twelve dimensions were considered to study the condition that surrounds a worker in the organisation e.g. perceptions, feelings, evaluations and aptitudes of employees about the mental climate in which they work. After considering alternative scales for measuring organisational environment, e.g. Halpin and Crofts (1963) Organisational Climate Description Questionnaire (OCDQ); College Characteristics Index (Stern, 1963); the College and University Environment Scales (Pace, 1963); Organisational Climate Index (Stern and Sternheft, 1963); the Environmental Assessment Technique (Astin and Holland, 1961); Kulkarni's (1981) Environmental scale; etc.; it was decided to use Chattopadhya's organisational environmental questionnaire (see Appendix 1.5. Also for definition of each dimension, see Appendix 1.6). It was chosen for the following reasons:

- The scale has been chosen after consideration of other scales available, and after noting that this scale covers all the dimensions of the organisation, under twelve sub-heads

- The scale has been specifically prepared to suit the Indian organisations

- The author who prepared this scale is well versed with organisational phenomenon and is renowned in the field of organisational behaviour.

Following is a description of the line functionaries interviewed, along with their categories and their number in comparison to their total number, and the locations from where they were chosen for the interview:

BRDB/RPP	CHOSEN	BRAC/MIP	CHOSEN
6 Districts	4 Districts	1 District	1 District
129 Upazilas	9 Upazilas	1 Upazila	1 Upazila
		5 Centres	4 Centres
234 ARDOs	11 ARDOs	47 POs	22 POs
364 FOs	20 FOs	34 PSs	14 PSs
129 ACCNTs	8 ACCNTs	12 ACCNTs	1 ACCNT

The abbreviations stand for:

BRDB: Bangladesh Rural Development Board

BRAC: Bangladesh Rural Advancement Committee

RPP: Rural Poor Programme

MIP: Manikganj Integrated Project

ARDO: Assistant Rural Development Officer

FO: Field Organiser

PO: Programme Organiser

PS: Palli Shebak (Village Assistant)

ACCNT: Accountant

Upazila: Sub-district

The locations were chosen using the random sampling technique. At each of these chosen location, a full census of the line functionaries was carried out.

2.Participatory survey

During the field research, the author reviewed literature on participation of the rural poor in programmes earmarked for them. In order to do a "content analysis" and elicit reaction on the issue of participatory development process of the rural poor programmes, the author used a letter that was written to Dr. Atiur Rahman. This letter contained a review (on Dr. Rahman's request) by the author of the "Management system of Grameen Bank: Organisation, management and training aspects", draft working paper No. 8 of the Grameen Bank evaluation project, Jan. 1988.

As is evident from the letter (see Appendix 1.1, also see reply to the letter by Dr. Rahman in Appendix 1.2), many issues on participatory development, some quite straight forward and others controversial, were raised. Having recorded the reactions to the letter of respondents from informal interviews, a questionnaire was prepared on the participatory development framework to tap the indicative trend of the thought process of practitioners and policy makers in Bangladesh. The questionnaire (see Appendix 1.3) was distributed to nearly eighty persons (see list, Appendix 1.4). The intention was to understand the global trend at first, and then narrow down to understanding what the members of the organisations under study felt about this issue.

Based on a "participatory" development model and reactions from informal interviews (as stated above) this questionnaire was developed. (This participatory model was applied in an action research program which presented the experiences of animators, sponsored by the Participatory Institute for Development Alternatives, PIDA, in Sri Lanka. The role of the animators was seen as a central focus in the generation of self-reliant grass roots initiatives. The role and making of animators in different social contexts was an important

theme of Participatory Organisation of the Rural Poor (PORP) in 1984/85, a research programme of the Rural Employment Policies Branch of the ILO). The questionnaire was administered on a cross-section of practitioners and policy-makers in Bangladesh, both government and non-government, to build up what appears to be the trend of how they perceive the issue of "participation".

The questionnaire developed comprised of fifteen questions ranging from the role of the animator; whether the role is self-liquidating; whether alternative value systems should be developed; the values of the anti-participatory structure; the alternative values which the target poor should identify; the usefulness of organised participatory organisations; the need for multiplication/linkage; whether leadership should grow from the assetless groups; usefulness of BRDB and BRAC Rural poor programmes; etc..

3. Beneficiaries survey

While the author was preparing the thesis proposal for this study during the period September 1986 to March 1987, a number of studies were underway in Bangladesh. These studies, to a large extent, covered in scope what this present study intended to address. Following were the studies that took place from May 1986 to January 1988. The information from these sources were found to be very useful, and have been incorporated in the analysis portion, particularly Chapter 5 of the present study:

Anderson, Robert S. (1986) Mid-term review of the Rural poor programme, Bangladesh.
Moslehuddin, M. & Kabir, M. (1987) Socio-economic impact of the Rural poor programme, A continuous monitoring study, Dhaka.
Habibullah, M. & Kashem, M. M. (1987) A comparative study of the performance of the Thana Central Cooperative Associations (TCCAs), Case study of two TCCAs, BARD, Comilla.
Wilkinson, B. (1986) CIDA-RPP loan consultancy, Interim report.
Wilkinson, B. (1986) Report on Rpp credit operations, Transcript of responses to interviews with loanees.
Wilkinson, B. (1986) Report to SIDA (draft), Chapter 4, Alternative systems for credit delivery.

An impact evaluation survey of CIDA supported RPP covering six districts under RD-II project (April - May 1987), Draft translation.

Young, Harvey Gordon (1987) Report on the study of the private mechanics programme, FAO/UNDP, BGD/83/007.

Quddus, M. a. & Hossain, Shirin (1988) Evaluation of Assistant Rural Development Officers (13th batch) training program at BARD.

Chowdhury, P. K. et al (1987) Cooperatives as institutions for development of the rural poor, BARD.

1.7.2.2 Methods of analysis

Analysis of survey data was performed in three stages:

a) In order to draw a general picture of interviewee-responses to the different questions on the selected dimensions, simple tables as percentages were presented to project the recorded answers on each of these factors

b) Statistical analysis has been extended to examine the associations and inter-relationships that exist between the different dimensions

c) A benefit-cost analysis has been extended to assess the impact of the chosen projects in both economic and social terms

1.7.3 Evaluation techniques used

To evaluate the results of the organisations selected for the case-study an attempt has been made to list all the activities with tangible and intangible interests affected by the programmes. Under the name of each activity have been listed the costs and benefits applicable to that interest. To provide an economic justification for the implementation of the projects, the "Project costing system" used by the Agriculture Sector Team, a project of CIDA, Bangladesh, has been employed to evaluate the impact of these projects. In this context activities were taken into account for those project benefits easily quantifiable in money terms. Following this procedure, an internal rate of return has been calculated, leading to a conclusion whether the project had positive or negative impacts. Sensitivity tests have also been carried out. The project costing system as other traditional forms of benefit-cost analysis, does not not reflect the

true social value of the investment made in the selected projects. Therefore, an attempt has been made to improve it by including the "intangibles".

CHAPTER TWO

Theoretical and institutional aspects of development and their relation to the Bangladesh rural sector

2.0 INTRODUCTION

Before embarking on the present study, the author felt it necessary to prepare a critique of the concept of development. It is interesting to note that both the theory of what is written about development, and the practice of it, become out of date. Bearing this in mind, and within a framework of seeking to understand what direction the rural poor programmes in Bangladesh are taking, the theoretical study was undertaken before embarking on field research and data collection.

2.1 THEORETICAL STUDY OF THE CONCEPT OF DEVELOPMENT

A general definition of development could be "the transition from a less human conditions to those which are more human." (Pope Paul VI in Timm, 1978:1). The definition of development as defined by many, whether it be integrated, integral or rural development, can itself include a particular philosophy. The harmonious interplay of social, economic, political and cultural forces for building up society can be identified as a part of definition for integrated development; the promotion of "the good of every man and of the whole man", (Ibid: 1) in all his aspects - moral, physical, spiritual, economic, cultural and so on. The problem of agriculture and food production affecting the poorer section of the population in the countryside has been included in the definition of rural development, but unlike Integrated rural development programmes this view does not deal with all facets of rural development.

There is a school of thought among analysts of the world situation that can be called the "Dependency" or the "Development of Underdevelopment" school. There is also the "Modernisation" school

which has basic assumptions and approach quite different from the Dependency school in their way of analysing rural underdevelopment. While the former school provides a plausible explanation for the imbalance between the "developed" and the "underdeveloped" worlds, the latter school sees the Third world and the West at being at different points of a continuum. The Dependency school casts light on the difficulties facing Third World countries in matters of development and points to possible avenues of approach in the search for policies which could foster real development. The other school "would see and have us see --- the West is 'modernised' " with a "a general pattern of social and economic relations based mainly on the development of technology" and that the "underdeveloped nations are in contact with these factors and are on the road towards modernisation" (MacDonald, 1981: 5).

The model of western development was transposed to the developing countries in the first U.N. Decade of Development (DD 1). Latin America was the first to realise that DD 1 was no model for the poor (Timm, 1978: 2). A method was devised in Brazil to conscientise the rural poor through adult literacy programme about the unjust, social, economic and political structures which exploited them. The outcome was "peasant power" labouriously explained by Paulo Freire in the classic book "Pedagogy of the Oppressed", used by many countries, including Bangladesh, as a method of consciousness raising of the down-trodden. As for Freire, the repressive military junta in 1964, in order to maintain the status quo, jailed and later exiled him. Paulo Freire is at present serving as education adviser to the local government in Sao Paolo, Brazil.

The second UN Decade of Development saw Robert McNamara inauguration of a profound change in the philosophy of development (Timm, 1978: 3). This thinking of supporting projects which directly

benefit the poor rapidly spread to bilateral and multilateral funding agencies. The World Bank representatives were concentrating on countries with a good reputation in opposing corruption and mismanagement. The economic advisers supported voluntary agencies who carried out the new philosophy of development of DD II, as the "Volags" were the one who is working at the grass roots level with the poor.

The "Group of 77" formulated the New International Economic Order (NIEO) calling for a fairer deal for the developing countries, especially in international trade. The countries of the third world using NIDO as a vehicle for putting forward their demands in the international forum are often accused of putting their own house in order. Internal discriminatory mechanisms prevent the benefits of development from reaching precisely the people who need them most (Peter Bauer and John O'Sullivan in Timm, 1978: 4).

Progressive-liberal experts from rich countries who favour NIEO, in principle believe that "all labour-intensive production should be confined to the Third World because the wages are low" (Kruijer, 1987: 192). A number of people in the Third World, as a result will be given work - poorly paid work. Experts from the rich countries make a covert, and sometimes overt, appeal for free and fair international trade. If the report are read between the lines, "what they think fair --- is that the product of foreign investors in the Third World should have free access to the markets of the rich countries. In this way, admittedly, development is encouraged, but not autochthonous development" (Ibid, 192).

People obviously find it easier to say what development is not than to say what it is, let alone to engage themselves in any effort to be part of this development in action (MacDonald, 1981: 56). Change in

official attitude has been selected as a prerequisite for development. To perpetuate the colonial attitude towards development is to continue to promote progress for the few and increasing deprivation for the many (Ibid: 56). Therefore attitudinal change is necessary in both social and economic elites in their relationship to development.

Underdevelopment is seen as not something brought about by Fate or the blind faces of Destiny: underdevelopment is caused by man and is therefore reversible: it can be undone (Ibid:56). The Third World countries, according to the Dependency School, should strive to aim effectively at undo the adverse political, social and economic effects of underdevelopment. The causes for the present state of underdevelopment has to be understood. Three main characteristics of underdeveloped countries have been brought into focus: i) the economic dependence of foreign countries, ii) the draining of the national economy and social structures, and iii) the dual structures of such societies: the urban-rural imbalance.

As voiced by many, indigenous thought and ideas to bring about national initiatives and commitment to development is essential. A.M.Babu has stressed the need for a national approach saying "--- all the ex-colonial countries have ignored the cardinal development demand: namely that to be really effective, the development process must begin by transforming the economy from its colonial, externally responsive structure, to one which is internally responsive." (Rodney, 1972: 313).

Man-centred projects have little hope when central government is convinced that to pursue development, goal or production target-oriented projects are essential. The need for structural change as "underdevelopment is a reality of structures", has gained ground and has become of paramount importance. "It is becoming clearer that community self-help which contributes effectively to economic and

social development can only prosper if accompanied by profound transformations in the social and economic structures of the countries involved" (Stavenhagen in Bernstein, 1973: 93).

Western models of development, (which today many westerners themselves have criticised) have found their way into the body of ideas affecting Third World countries as being desirable models, leading to the "ideal type of developed society" (Brett, 1973: 3). Brett goes further to question, "can the western ideal be used like this (as a model) by peoples whose contact with the west has taken the form of conquest, enslavement and subjection to various forms of social, economic and political subordination for four hundred years or more?"

The extreme case of analysis put forward insists that entirely new models should be thought out by the developing countries in order to discourage the use of western models which are capitalist exploitative models inherited from the colonisers and will hamper the process of development. Brett takes a middle position: "Between the two extremes lie the classical Marxist position which argues that the impact of the relationship is profoundly ambivalent: that it tends on the one hand to create exploitation and subjugation while on the other it produces new forces in colonial societies which will be capable of overthrowing external dominance and of using the positive achievements of the developed world as a basis for the elimination of their own backwardness and subordination" (Ibid: 283).

Brett goes further to say that essentially three main ingredients: growth, equity and autonomy are necessary for a successful development approach. It might so happen that these three ingredients might conflict with each other: "In the short term it might be necessary to sacrifice equality for growth by centralising power in order to

enforce maximum rates of saving and investment --- (or) to forgo some measures of growth to maintain independence from external sources. But in the long term they (the three elements) can be shown to be functionally interrelated- autonomy must depend on continued economic growth, this in turn will depend on the ability to resist the dominance of external groups --- Both are likely to continue to be achieved where broad strata of the society, can participate effectively in political, social and economic development on terms which they accept as equitable" (Ibid: 18-19).

Brett and the experts of the United Nations are in agreement about the definition of development. Where Brett has stated that development is economic growth plus equity and autonomy, the experts have pooled the latter two to mean "well-being". One should however, be careful with such "liberal" dimension, as many argue this does not mean equity and social justice. The UN spoke of "some sense of control over their destiny" interpreted by others suggesting the element of participation by the people. Most would agree, as do many commentators, that participation of the people forms the centre-fold of the development process.

If allowing people to become more responsible for their lives means certain structural changes, then the central authorities must be ready for such structural change (Ibid: 64). Speaking of people as agents of desired social transformation, Freire stated that they must see "the reality of oppression, not as a closed world from which there is no exit, but as a limiting situation which they can transform --- Just as objective social reality exists not by chance, but as the product of human action, so it is not transformed by chance. If men produce social reality --- then transforming that reality is an historical task, a task for men." (Freire, 1972: 36).

In many countries, furore is avoided by making people's

participation little more than a matter of written and declared policy, and in practice the work is carried out by bureaucratic administrators: "development for, rather than by, the people."

Finucane from his experience in Tanzania said that "if people are not involved in the decision making --- there can be no development although there might well be economic growth and change. Participation in Tanzania is thus much more than a management problem; it is intimately involved in the leader's asserted conceptions of the good life" (Finucane, 1974: 14-15).

What do we see in practice? The two approaches very popular in the milieu of approaches are "community development" and "animation rurale". The United Nations, however is captivated by the integrated development approach. The well-being spoken of by the UN is said to contain an element of the "satisfaction of the needs of the population" and the document goes on to list these needs "food, nutrition, housing, health, education, recreation, security, spiritual satisfaction, etc." (UN in Ibid: 68).

The Community development approach and Animation Rurale approach are certainly "methods" consistent with the process by which people take an ever increasing control over their own lives, none of these approaches could be taken to task as long as they are people-centred and not target-oriented. But both are rightly condemned (MacDonald, 1981: 73) when, as is often the case, they do not fit into the overall drive of the national effort towards development. Often they are part of a fragmented approach and so doomed to failure.

According to Cochrane, if community development programmes become more target-centred and less people-centred and with less emphasis on people's participation, community development would become a "means rather than an end in itself" (Cochrane, 1971:51). If community

development were to shake off this target centred attitude, Cochrane holds, it could become a real method of development.

MacDonald, in his analysis, while commenting on "showcase schemes" and the "status of donors" which other writers have mentioned, says that these labels show that "we are quite clearly, when speaking of methods of pursuing development aims, very much still in the epoch of underdevelopment as an ongoing process" (MacDonald, 1981: 74). He shows his concern about the powerlessness of Third World countries in being "unable to dare to question the conditions" of donor aid. The dictation by "donor-countries" and givers of "Aid", both directly and indirectly, illustrate, as MacDonald opines, the cultural imperialism which continues today.

Gant, like many other commentators, put emphasis on participation of people and institutions to carry the work through as major ingredients in the process of development. When talking about success of institutions of development, he says " --- (much) depends on an environment of well-coordinated and thus effective relationships among sister institutions, complementing each other to their mutual advantage as they progress toward a common program purpose" (Gant, 1979: 18).

When talking about participation of people, he says that the purpose of development is to improve their lot: "first by assuring a level of sustenance acceptable to them and second by increasing the choices they have for living their own lives up to their optimum expression." The standards of living and choices in life which are acceptable can only be decided by people as individuals and communities. The people, one way or another, must be involved in setting the goals of any development programme for any particular place and for any particular time. "Many of the issues of present well-being and pleasure versus future security and benefits arise over

questions of the speed and sequence with which development projects and programmes are undertaken. The decisions depend upon the choice of the people" (Ibid: 13).

It has always been the case in human society that "the expansion of the economy leads eventually to a change in the form of social relations" (Rodney, 1972: 13). The first writer to appreciate this was Karl Marx, wherein he distinguished European history into several stages of development. "Communalism" followed after the simple bands of hunters. This first major stage saw people owning property collectively, working in common, and sharing goods equally. The extension of domineering elements within the family set the scene for the next stage of development, "Slavery". "Slaves did a variety of tasks, but their main job was to produce food" (Ibid: 13). The next was "Feudalism". Land, which was necessary for agriculture and the principal means of earning a livelihood, was in the hands of the few. The lion's share of the wealth was taken by this handful. The Serfs, as the workers were now called, were tied to a particular estate. They would have to remain in that particular estate and provide goods for the landlord, even though the estate changed hands. "Just as a child of a slave was a slave, so the children of serfs were also serfs" (Ibid: 13). "Capitalism", as the next stage of development, was characterised by the concentration in a few hands of ownership of the means of production and by unequal distribution of the products of human labour. The few who dominated were "the bourgeoisie who had originated in the merchants and craftsmen of the feudal epoch and who rose to be industrialists and financiers. Meanwhile the serfs were declared legally free to leave the land and to go in search of employment in capitalist enterprises. Their labour thereby became a commodity - something to be bought and sold" (Ibid: 13-14). A further

stage of development was predicted, that of "Socialism", in which the "principle of economic equality would be restored, as in communalism" (Ibid: 14).

The recent neo-classical analysis of Third World Poverty, largely in terms of land concentration, lack of access, factor market distortions and urban bias, with varying degrees of emphasis, has provided a convenient point of departure. "There is no single neo-classical approach to Third World poverty that can be labeled as neo-classical theory of poverty. --- There as many approaches as there are theorists, although some common variables are discernible" (Huda, 1983: 23). Many are unable to fully agree with the framework of analysis of the neo-classicists, and the particular line of populist recommendations that have emanated from it. Primarily because "the fundamental weakness of neo-classical analysis" has been perceived by many "in its failure to examine the validity of past models of development pursued by LDCs" (Ibid: 22). While there is a general accusation against neo-classical analysis, the critique of the literature on development on the validity of radical strategies has also been questioned.

A look at the growing body of dependency literature would be useful not only for the alternative perspective it provides on development generally, but also as a supplement to the critique of the neo-classical analysis.

Theorists have diverged widely in their emphasis on the meaning and import of dependency. The chief reason for this eclecticism is that dependency theory has been inspired by a number of diverse intellectual orientations: structuralism, Marxism and nationalism. A unified theory of dependency is therefore difficult to arrive at.

From the vast expanse of the dependency literature, the following represent the most important characteristics (Huda, 1983: 33-34):

1. A heavy penetration of the periphery by foreign investment leading to progressive "decapitalization" from a continuing process of primitive accumulation (Frank, A. G.: 1969; Amin, S.:1974);

2. An "unequal exchange" between the core and the periphery stemming mainly from different wage structures and thereby ensuring a net transfer of value to the core (Emmanuel, A.: 1972);

3. Specialisation in export of primary commodities or labour-intensive manufactures leading to structural distortion of the peripheral economy (Frank and Amin: Ibid);

4. A "bridgehead" of interests and connections between elites in the periphery and the core who combine to suppress the autonomous development of the periphery (Galtung, Johan: 1971; Johnson, D. L.: 1972);

5. A highly skewed and, for some countries, a worsening income distribution in consequence primarily of the capital-intensive technology of the multinational corporations and vested interests of the local elites who must raise their own income by keeping the wages of the workers low (Sunkel, O. : 1973).

While old and static formulations have been questioned by the dependency theory, "it has not provided concrete or consistent guidelines to transforming society" (Chilcote and Johnson, 1983: 27). They have summarised the different perspectives of the dependency school, and also shown how the theorists sought to transcend the limitations of their past work on dependency and turned to the analysis of either the relations of production or of the articulation of the modes of production.

In summary, Chilcote and Johnson states, "First, there is the concern, expressed by many contributors, that a dialectical and historical materialist approach be applied to analysis of the

contemporary world. Whether this framework must rest with theory in the original writings of Marx, --- or be updated and revised, --- is in dispute. Second, there is attention to the ideological implications of work on dependency and imperialism. --- Third, there are differences over whether capitalism is progressive or regressive in the periphery. --- Fourth, the contributors differ over what kinds of economic formations exist in the periphery. Are they pre-capitalist or capitalist, or some combination of both? --- Finally the majority --- stress the nature of class relations and class struggle. --- It is clear that despite the diversity in perspectives ---, there is desire not only to ensure familiarity with and base analysis on the classical Marxist theories and writings on pre-capitalist and capitalist accumulation but to continue the search for new formulations and ideas about relations and modes of production, ties of class to state, and the impact of international capital" (Chilcote and Johnson, 1983: 27-28).

More recently "dependence and modernisation theories have drawn closer to each other, but they continue to remain theories of the poor and of the rich respectively" (Kruijer, 1987: 123). Nowadays, both refer to the "international economic system as a whole and to the development possibilities of the Third World within that system" (Ibid: 123).

Two theoretical frameworks : a) the liberal theory of growth, and b) the Marxist theory of imperialism are in vogue, nowadays. According to the bourgeois theorists, "a profound transformation of the capitalist world will --- help to preserve the capitalist system. --- the Third World will be able to play a complementary role to the First" (Ibid: 123). By contrast, Marxist theorists believe "capitalism cannot help generating poverty and wealth, underdevelopment and development. They accordingly advise the Third World to pursue a

policy of national liberation and collective self-reliance" (Ibid: 124). The Liberation scientists emphasise that the theory adopted must be one that is deeply anchored in the experiences of the people on whose behalf it is put forward. And "those concerned, of course, the poor must be able to understand it. No complicated, academic theory, therefore" (Ibid: 124).

2.1.1 Bangladesh and how it relates to the development models particularly the three organisations under study Siddiqui, commenting on the quality of life of two groups - dominant and dominated, calls for restating the aim of changing it in the context of integrated development in all sectors: "Attempt to change (improve) the quality of life of the dominated will necessarily create rupture in the existing duality of power structure. The results of the past attempts in this direction are known. If we want to avoid repetition of the past, we must apply a new strategy which will effectively distribute the benefits of development more to the poor in micro as well as in macro sense. For this a more conducive social philosophy needs to be identified; a philosophy which will convince the stronger to restructure the existing economic relations without violent eruption of the exploited, and which will motivate the so long left out groups to participate in social decision making. This calls for substantial change in the attitude of both the dominant and the dominated groups" (Siddiqui, 1983: iii).

Chowdhury, discussing rural development in the framework of the five-year plan, also lends support to other commentators that " a comprehensive rural development strategy should focus on those who live and work in the rural areas." While talking about the dominant and the dominated groups, he says, "the strategy should seek to expand their welfare, well-being and security because the ultimate aim is to

improve the quality of life of the common man who is disadvantaged and deprived and is being exploited by the rural elite who have powerful links with the social leadership and the political and administrative machinery" (Chowdhury in IRDP, 1981: 263). He shows concern that in previous development effort the poor has been ignored and states that "poverty continues to be primarily a rural phenomena, planning must therefore seek to improve the condition of the people in the villages who have mostly been by-passed in previous development efforts" (Ibid: 263). He comments on the past institutional approaches for rural development e.g. village aid, IRDP, Swanirvar and Ulashi, which have not brought any significant changes in the quality of rural life.

Ahmad, on decision-making in development planning and people's participation, emphasised a shift of the development philosophy from the conventional approach which focuses on "capital, therefore, on the owners of capital so that the large majority of the people necessarily remain alienated and marginal." He says "that the development philosophy must be anchored on the ideology of individual and national self-respect and improvement of the quality of life of all people through fulfillment of both of their economic and finer values" (Ahmad, 1980: 6).

Haque et al, in their study of rural development theory talk of the development model, adopted by the emerging independent Asian nations, as a model "which was indifferent if not inimical to rural development." The top down-method of centralised planning "succeeded in alienating the people without being able to construct an administrative machinery capable of implementing programmes." Talking about the Green Revolution, the authors said that this was "introduced into an existing iniquitous rural social structure, further exacerbated the problems of inequality. While overall production

showed increase in some areas, the polarisation in the rural areas grew even more." Rapid growth in underdeveloped countries has been of little or no benefit to perhaps a third of their population. Both internally and internationally it was realised that the crisis of development lay in the poverty of the mass of the Third World. It was no longer possible to defend the development approach pursued, "post-mortem critiques of development history were unanimous on the appalling results and generally candid on the causes of the failure" (Haque et al, 1975: 1, 3-5).

Three different strategies were identified, "technocratic, reformist and radical" as remedies to the past failures in approach to rural development. However, there was little agreement on these approaches "due mainly to fundamental differences in the definition and objectives of development."

This group of authors summed up their discussion on development philosophy saying that "in essence, the development philosophy and objectives --- centre around five core concepts which stand inseparably together: 1. Man as the end of development - which is therefore to be judged by what it does to him; 2. De-alienation of man in the sense that he feels at home with the process of development in which he becomes the subject and not the object; 3. Development of the collective personality of man in which he finds his richest expression; 4. Participation as the true form of democracy; and 5. Self-reliance as the expression of man's faith in his own abilities" (Ibid: 19-20).

Smith, while writing about the deficiency of the present theories, says that "the road to rural development appears to divide, with one lane twisting through the thicket of land reform, another through the jungle of green revolution, and still another over the rough hills of cooperation.--- Unfortunately, the stock of theory on rural

development, and especially on rural development organisation, is meagre. Perceptive commentary on the subject is extremely rare." Smith quotes the late Frederick H. Harbison of Princeton University, on the pathetic intellectual situation, and he remarked that "--- for massive rural development, the skills are uncertain, the organisational structures are not developed, the leadership is unidentified, and the techniques for motivating change are largely unexplored. Both with respect to theory and practice, organisation for rural transformation is probably the most underdeveloped area in the entire field of economic growth" (Smith, 1979: 32-33).

Lea and Chaudhri, discussing about the development strategies said, "it seems that ingredients for success in rural development are common to both reformist and collectivist strategies. Their differences, while ideologically marked, are rather mild in the operational aspects of the working of the rural development strategies. --- The role of local participation and institutional arrangements enabling decentralised decision-making in Chinese and South Korean rural development can hardly be overstated. The mechanisms for inducing local participation can be ideological, institutional, or locally generated by specific issues. The basic thing is that they must be induced somehow, for involvement of the rural people in some way is a precondition for success in rural development" (Lea and Chaudhri, 1983: 337). When discussing the role of modern inputs, infrastructure and other enabling institutions, they said that the importance of these items have been grossly exaggerated. "More important than these inputs is local participation, local organisations and skillful use of historical experience by the policy makers. The role of the human element, individual and collective, can hardly be overstated in this respect" (Ibid: 337-338). They end with an optimistic note for policy

makers and planners saying "change can be induced successfully if, and only if, the policy makers understand the working of the rural socioeconomic system and are prepared to hasten slowly."

Rahman notes with concern that, "although in later years some attempts like swanirvar movement, gram sarkar, etc. attempted the development of institutional structures for involving the poor in rural development, none of them could bypass the rich and involve only the poor. --- Decentralisation may easily lead to a --- distortion of the original policy objectives, if the dominant and the rich rural elite get control of the decision process" (Rahman, 1984: 43).

Many scholars have used the concept of semi-feudal mode to characterize the production relations and productive forces of many of the countries of South and South-east Asia. Amit Bhaduri is perhaps the clearest exponent of the theory of semi-feudalism. He has used it in the context of agrarian relations of West Bengal in India: according to him, the basic features of semi-feudalism are as follows: " 1. an extensive non-legalised sharecropping system; 2. perpetual indebtedness of the small tenants; 3. the characteristic feature of the ruling "class" in rural areas - they operate both as land-owners and lenders to small tenants; 4. the specific historical character of "rural" markets where small tenants have incomplete access to the market and are forcibly involved in involuntary exchange through the peculiar organisation of this sort of markets" (Bhaduri, 1973: ii).

Bhaduri's empirical work on rural West Bengal led him to develop such a concept of semi-feudalism. He found that "in West Bengal, rural exploiters frequently combine the roles of landlord, money-lender and merchant, and appropriate the surplus from the landless or semi-landed Kisans in the form of rents, usurious interests and speculative trading profits. The landowners lease out land to the landless and provide them with loans for production and consumption purposes. The

tenants are asked to repay the loan with high interests at the time of harvest when the prices of agricultural produce usually remain low. The landowners are thus able to procure altogether a very large proportion of the market surplus and to make speculative trading profits in addition to appropriating surplus directly through rents and usury" (Chowdhury, 1982: 5-6).

Having given a detailed narrative about the different modes of production and examining where the complex production structure in the agriculture of Bangladesh fits into these definitions, Chowdhury concludes that this may perhaps be called the semi-feudal and semi-colonial mode of production for the following reasons (Chowdhury, 1982: 22-25):

1. While the pure feudal exploitation is absent, the remnants of it is very much present in the agrarian relations. Sharecropping, which is the remnant of feudal mode of production, is the pre-dominant form of the tenancy arrangement in Bangladesh.

2. The national surveys show that the percentage of the tenants (owner-cum-tenants and pure tenants) was 39 per cent in 1960 which decreased to 34 per cent in 1968 and further decreased to 33 per cent in 1974, again increased to 39 per cent in 1977. Of course, the tenancy was under a crop sharing arrangement in which the landowner and the tenant share half of the crops each. It is the tenant who is responsible for all types of investment on land and landowners only pay the annual land revenue. The agreement of tenancy is verbal. In many cases, the landowners play the role of clients (Chowdhury, 1978). Sharecroppers have dependency relations and some of them are patron tied labourers (Aren and Beurden, 1977).

3. The marginal (small) farmers, most of whom are sharecroppers suffer from perpetual indebtedness. In a society where flood and drought are

almost regular phenomena, the farmers very frequently suffer from crop-failure. The small farmers (tenants) then have to depend on the landowners for production and consumption loans. The loans are usually repaid in kind during harvest time.

4. The big landowners operate "simultaneously as landlords, money-lenders, government dealers and marketing intermediaries" (Hossain, 1978: 61). The big landowners thus extract surplus from the sharecroppers (small producers). By money-lending and through the control of the rural markets, they exploit the small producers, and

5. The sharecroppers (marginal farmers) have no access to governmental institutional credit inputs. These are being monopolised by the big landowners (Wood, 1976; Majumder, 1976).

For the above nature of the relations of exploitation, Chowdhury assumes that the mode of production in Bangladesh agriculture is semi-feudal but it is at the same time semi-colonial because:

6. "The agrarian economy of Bangladesh is linked with high finance and international markets through the cultivation of export items like jute, tea, hide and other non-traditional exports. The comprador bourgeoise operating as the agents of monopoly capital succeeds in skimming off the profit out of the country" (Mahmood, 1977: 55).

The imperialist forces through their comprador bourgeoisie agent, Chowdhury states, exploit the rural poor. The semi-feudal elements help them in this exploitation. Due to this nature of external exploitation, this school call this production structure semi-feudal and semi-colonial. A portion of the surplus is appropriated by the imperialist bourgeoisie, in these relations of production.

Alamgir also expressed similar views about the mode of production in Bangladesh. He points out that "since, after independence the national bourgeoisie was very weak, it was easy for external forces to dominate it completely. Besides, in its own attempt to exploit the

workers and peasants it needed and obtained help from abroad" (Alamgir, 1978: 23). He further mentioned that "under semi-feudalism the principal contradiction is between rich peasants, merchants, traders, and middlemen and usurers (money-lenders on the one hand and poor peasants and agricultural labourers, on the other" (Ibid: 16). Alamgir also discusses at length the impact of colonial rule on agriculture and shows that the feudal formation was followed by the colonial formation which was characterised by the continued dominance of the feudal mode of production.

Alamgir further states that "the working of the processes of exploitation under semi-feudal/semi-colonial regime, contributes to a downward trend of real income and employment, and inequality and poverty continue to increase. The worst victims of these processes are industrial workers, poor peasants, agricultural labourers, small artisans and low paid, fixed income groups. In contrast, gains were made by the dominant group of classes and these were either a part of or had close links with the comprador ruling elite" (Ibid: 23).

The two recent theses on the mode to characterise the production relations and production forces in the agriculture sector of Bangladesh are Rahman (1986) and Khan (1986). While Khan argues that differentiation and polarisation have taken place at a considerably slower pace than is suggested by the upholders of the D/P thesis (Khan, 1986: 340); Rahman does not underestimate the importance of demographic factors, but attempts to explain inequality in terms of socio-economic relations, particularly in the context of agrarian question (Rahman, 1986: 252). He contends that differentiation is proceeding fast, along with simultaneous polarization and immiserization (Ibid: 256). Rahman points to the state for playing an active role, on behalf of international capital, to foster capitalist

forms of agriculture (Ibid: 256). On the contrary, Shakeeb points to
the state as an institution, who is neither willing nor able to
promote a process of transformation of Bangladesh agriculture along
capitalist lines (Khan, 1980: 340). He argues that no rural capitalist
class has emerged because the rural rich continues to apply the logic
of patron-client relationships and not the logic of capitalist
development in their treatment of labour (Ibid: 344). He further
argues that the state (albeit inefficiently) has maintained
considerable control of the market (Ibid: 346), and that the state
patronage structure places a high premium on political powers as a
means of gaining access to development resources - a factor which
further inhibits the emergence of capitalist entrepreneurship (Ibid:
347). Not only have attempts been made to promote capitalist change,
Khan states, but this is combined with the equally important objective
of containing the socially disruptive consequences of such change
(Ibid: 351). Agriculture development policy and practice has,
therefore, been as much a holding operation (i.e. an attempt to limit
the severities of undiluted capitalist development and under-
development in rural Bangladesh) as it has been an agency promoting
the process itself (Ibid: 353). The most significant argument Khan
shows, as a reason for the Bangladesh state not to promote capitalist
transformation is that it is not in the interest of those holding
power to do so. It is in the objective interest of the ruling class,
he argues, not to exacerbate social contradiction in the countryside,
which the state lacks the capability to contain (Ibid: 349). This very
argument is interesting for the present study, as the state through
one of its organisation, have plunged into the rural poor programmes,
with "conscientisation" as an important element. Whether the target
people would be "completely" or "partially" conscientised will depend
on the above argument, whether it would be in the objective interest

of the ruling class to exacerbate social contradiction. Although Rahman takes a different view than Khan about the state, as he sees the state has been consistently working as a vehicle for establishing capitalist forms of agriculture (Rahman, 1986: 256). He apprehends that the majority of the poor will get further alienated from the well-to-do peasants. Rahman argues that the state of Bangladesh receives the lion's share of its exchequer from the western donor agencies. The ruling oligarchy of Bangladesh comprador bourgeoisie (mostly trading interests), and their junior partner - the rich peasantry, almost live on foreign aid, it is the intrinsic structural crisis of the Bangladesh state, Rahman argues, that any attempt for prospective radical change in the agrarian structure will put forward a challenge to the ruling class and their protectors (i. e. the western imperialism). This argument is again interesting for the present study to see if the state would seriously pursue "complete" conscientisation in the rural poor programmes.

In summary, development must be people-centred and not just target-centred. The decision-making and execution requires the participation of the people. For these aims to be realised, the main factor is said to be the commitment of the government, its political will in favour of change and its mobilisation-motivation of the underprivileged, underdeveloped rural communities.

The approach must be an integrated one where individuals are seen as a part of a community, and communities as parts of larger entities, all inter-related and affecting one another. The motivation for change must come from within and carried out by people themselves as "subjects" of the process and in no way through coercion.

There are many things that militate against development: structures of exploitation, historical patterns of inequality (between

groups and between geographically different places), the heaviness of attitudes inherited from the past, sheer human greed, all of these so overwhelmingly enormous that might discourage all but the most committed.

Achieving attitudinal and structural change at all levels of society might be seen as an overall strategy approach, whenever existing attitudes and structures are seen to be standing in the way of the desired change.

2.2 EXAMINATION OF THE CHARACTERISTICS (QUALITIES/PECULIARITIES) AND PROBLEMS OF THE BANGLADESH RURAL SECTOR:

2.2.1 Patronage system

While talking about the patronage system, a study done by the Chr. Michelsen Institute states that, " in a society like Bangladesh with an unstable political system, with relatively weak links between the national level and the rural areas and with aid dependency as dominating factors, patronage becomes all pervasive. --- In the rural areas members of the union and upazila parishads are expected to deliver benefits to their electorates in order to be reelected, but as they are not paid much for their services it is accepted that they obtain certain benefits for themselves. The balance between the benefits they are allowed to obtain for themselves and the benefits they must bring to their communities is a delicate one. Their partners at higher levels are the bureaucrats and the politicians in power. As the bureaucrats by and large remain under changing regimes, they have become very powerful partners in the patronage system. The bureaucrats need the support of the rural elite in order to carry out their duties and the elites need the bureaucrats in order to obtain benefits for their communities. --- Very often patronage and corruption make it expensive, inefficient and time delaying to carry out projects and

development programmes directed by government servants as change agents" (The Chr. Michelsen Institute, 1986: 76-77).

Citing an example of how distribution of credit and input takes place, "the rural power structure determines who will get it (a BADC tubewell which costs two lakh takas, but the yearly rental is only Taka 1200). One excess landowner got four such tubewells on his own single plot of more than 100 acres. The average size farm of those on whose land the BADC tubewells are located is 9.1 acres, (compared with the average size farm of 2.59 acres for the country as a whole). It is a foregone conclusion who will control the irrigation block" (Timm, 1978: 5).

Mowla, while comparing Comilla experiment with the Ulashi-Jadunathpur, examines at one point about the role of the government: "--- in a democratic pluralistic society (the role) should, basically, be two (i) providing equal opportunity for advancement to all, and (ii) removal of inhibiting social and economic factors, the ultimate objective being the release of socially dynamic forces in each and every part of the country and in the country as a whole" (Mowla, 1980: 42). Bureaucracy, through which the government functions, Mowla adds, provide decisive influence in moving local organisations to respond to local needs, and can, on the one hand neutralize the local power groups, and on the other, inspire the local people to ensure participation. All this is demonstrated in U-J. However, "Comilla's success in getting the bureaucracy as a whole involved in a participatory process is debatable. More than a policy of creating a new relationship between the local functionaries of the government seems to be needed to make a total approach to the problems of rural development. Needed also are the total commitment of the bureaucracy and a policy to ensure and sustain such commitment" (Ibid: 42).

Lasson, in his socio-economic study of the Hasanpur village,

Noakhali, mentions that "besides the general 'poor shape' of development projects in Bangladesh the project (NIRDP) is confronted with the following problems: a) the IRDP is responsible for overall coordination, but has no authority to direct the other government departments involved, b) the IRDP itself has developed into a "bureaucratic" government institution organising top down multi-purpose cooperatives, which only offers some limited credit services, and are dominated by the rural elite, and c) the project has tried to implement a prematurely designed program of work, without sufficient knowledge of the area and the development processes at work" (Lasson, 1981: 1-2).

Unfortunately, "the balance of post-independence political power remained with those relatively untouched by the liberating experiences. The new government leaned heavily on the administrative apparatus that was inherited from the past rather than attempting the more difficult task of building on the innovative experiences during the resistance, and the political methods and machinery of the government also remained traditional in character. Specifically, the effective class-interest of the government remained that of the landed gentry against the substantial interest of whom no state policy would be taken, and who remained the principal link between the centre and the countryside. The rural masses were thrown back into the grip of their former exploiters as a class who by virtue of their newly sanctified positions were now more powerful than ever before. Obviously, nothing much could be expected from them by way of serious mass mobilisation for developing rural Bangladesh" (Haque et al, 1975: 40-46). Talking about official policy they said that, "while high aspirations were being voiced all around, official policy remained restricted to performing formalities like extending the 'Integrated

Rural Development Programme', designed in principle to duplicate Comilla, to new areas and allocating resources and personalities for rural development. The condition on the ground remained structurally the same as before independence while the exploiters in the countryside with their new power went all out to consolidate their material positions. The resulting racketeering amidst severe post-war shortage brought the masses of the rural poor near the limits of survival; the famine of 1974 pushed the weakest of them over the brink. In the process, economic polarization in the countryside accelerated steeply" (Ibid: 40-46).

2.2.2 Strategies

Jones feels that the common problem with each of these three strategies (IRDP; production-oriented strategy as a transition to capitalist agriculture acting as an essential pre-condition to class formation; and grow more redistribute later strategy) is that they fail to do anything to meet the immediate, pressing needs of the rural poor. The landless and the near landless now comprise 50 per cent of rural households. By the turn of the century "this figure will have accelerated to nearly 75 per cent of all households and the absolute numbers of landless and land-poor will probably have more than doubled" (Jones, 1979: 106). Putting emphasis on employment opportunities whatever the future agrarian and political structure of Bangladesh, Jones goes on to say that there is a need now for drastically increasing employment opportunities with rural industrialisation and the use of labour intensive technologies wherever feasible (e.g. manually operated tubewells instead of diesel pumpsets, continuing hand processing of agricultural products, and not allowing the introduction of labour displacing but "efficient" technology like rice mills, development of handicrafts in place of

imported goods wherever possible). Jones talks about small functional cooperatives of the landless that exclude all but marginal landowners and bring together the landless and the near landless with shared common interests (e.g. fishing, rice processing, etc.). Experimentation has only just begun, Jones argue, to determine the exact form such an institutional framework would take, but such an institution would obviously increase the bargaining powers of the landless cooperators. Jones is not optimistic that such institutions would draw funds from the international development agencies since they are less import-intensive than High Yielding Variety (HYV) strategies that are based on imported phosphate, potash (Bangladesh is self-sufficient in urea), pesticides, pumpsets, tubewell linings, etc.. Although, Jones has not given up completely on the international development agencies and still expects in the light that " the problems of --- institutional and technical choice are becoming clear, it will be interesting to see whether the large multilateral and bilateral donors use the considerable leverage they enjoy in Bangladesh to encourage a possibly recalcitrant and urban-biased bureaucracy to channel resources into activities that are directly addressed to the needs of the rural poor" (Ibid: 106). He concludes with a note of caution that if appropriate strategies are not taken up immediately, given the trends in population and employment, there will probably be no alternative to the radical reconstruction of Bangladesh society.

As other commentators voiced their concern, Bertocci also emphasised on "the evolution of rural development in present day Bangladesh has as its background context the control of East Bengal by the structures of State power (whose) decision- making centres have been outside the region for the better part of at least four centuries. Thus, policies affecting East Bengal's agricultural

development cannot be separated from the fact that they were made, in different times facing different needs, with reference to the requirements respectively of the Mogul, British and Pakistani state systems and the elites who controlled them" (Bertocci in Stevens et al, 1976: 5).

Hossain and Jones have wonderfully summarised the rural development strategies in East Pakistan and Bangladesh. They state that "there is not and never has been a comprehensive national policy for the rural sector in Bangladesh. Rather, government rural development policy in both East Pakistan and Bangladesh has been characterised by a plethora of overlapping and frequently contradictory programmes run by different government ministries and departments often under the patronage of different international agencies" (Lea and Chaudhri, 1983: 163). Today there are two co-operative systems, they add, three different sources of institutional agricultural credit for farmers, two agricultural extension systems as well as specialised services for individual crops such as jute and sugar, three different organisations for rural public works and a constant confusion over whether the government is backing private or co-operative sectors as the main vehicle for rural development. Nevertheless, they state that despite this confusion "the dominant thrust of the different programmes has been and continues to be the promotion of agricultural development. Rural development is equated with increased agricultural production and the main goal of rural development is 'foodgrain autarky' by 1985" (Ibid: 163).

Recognising the magnitude of the problem and the inadequacy of current programs of rural development to meet the needs of Bangladesh's rural poor according to Jannuzi and Peach, the first step required is the establishment of more appropriate programs. "The next

step involves the realisation that even to address their needs partially would require an unprecedented level of commitment by aid donors and government of Bangladesh to the development of non-agricultural employment opportunities for the rural landless and near landless. Massive increases in the flow of development assistance would be needed to finance the growth, for example, of small scale industries in market towns, the development of new labour-intensive industries that are complementary to agriculture, and to subsidize the development of great numbers of labour intensive social overhead projects in Bangladesh" (Jannuzi and Peach, 1980:51, 60).

The "elite farmer strategy" for East Pakistan saw the ceiling on land holdings being raised from 33 acres (fixed by the East Bengal Tenancy and State Acquisition of 1951) to 124 acres in 1961 by the new regime. "The strategy did not quite come off" (Abdullah, Hossain and Nations, 1976:221).

"An alternative to the elite farmer strategy was being worked by Dr. Akther Hameed Khan. --- It is our impression that Comilla was tolerated as the whim of an amicable eccentric (and ofcourse as a show piece) rather than seriously considered as pointing towards a real solution of a real problem." Dr. Khan shared this view and according to him, the adoption of the Comilla project owed something to the cooperation of his ex-colleagues in the civil service who occupied important posts. "Their attitude towards me was generally, 'Here is a rather foolish person, but on the whole he is a good fool, and he should be humoured" (Ibid: 221).

Ahmed, talking about administrative reforms for decentralised development in Bangladesh, points out that a highly centralised administrative structure and planning process was inherited from the former government of East Pakistan. "It was believed that the benefits of economic development could be trickled down to the people through a

centralised plan. By the 1960's the defects of these strategies became obvious. The demand for provincial autonomy increased at an accelerated rate and the centralised planning was condemned as unresponsive to the people. It was, therefore natural for the Government of Bangladesh to think in terms of decentralised administration and bottom up planning." A number of years went by as consolidation towards the thinking in favour of decentralisation and people's participation in administration and planning set in. "The civil servants of Bangladesh were not accustomed to such a thinking. Similarly, the planners educated in foreign universities were not accustomed to the concept of participatory planning. However, --- few factors seem to have contributed significantly to the new administrative and development perspective" (Ahmed in Saxena, 1980: 43-44).

Lasson, once again, hits hard at the mentality of the elites towards the poor: "The general attitude of the elite to organisations of the poor seems to be: Let there be such organisations, but of course under our overall leadership and with our right to intervene at any time when things take undesirable courses. This reflects a kind of benevolent autocratic leadership concept which might be helpful for organisations of the poor in certain situations, but in general must be considered "destructive" for the long term presentation of the poor in the society's affairs. The present elite's interest in letting the poor raise their position would lie in the vulnerability of the present system, and the elites 'enlightened self-interest.'--- The present elite is finding its position by letting the micro activities exist somehow, but not doing much to promote the mass movement aspect. One hears the words of cooperatives and landless groups in many official statements, but words like: federation of the poor or

national cooperatives are seldom heard" (Lasson, 1982: 28-29).

Commenting on various definitions of development and particularly the Basic Need Approach (BNA) and Target group approach, Islam states, "--- all these policy suggestions are made to help better the levels of living of the poorest, and it seems that the strategies adopted are meant for attacking the symptoms only, not the root cause of the unequal access to means of production and subsistence." Citing the World Bank's concept of rural development, he states, "its a process through which rural poverty is alleviated by sustained increases in the productivity and incomes of low-income rural workers and households. The emphasis is on raising output and incomes rather than simply redistributing current income and existing assets although the latter may be desirable or even essential in an overall rural development strategy which links production with distributive or equity objectives." Islam comments on this by saying that, "it is interesting that the suggested strategy emphasises raising of output and income of low income rural households without at the same time adequately emphasizing the need for removing the structural and institutional causes of poverty of the rural poor" (Rural development, 1985: 218-219).

2.2.3 Victims of development

In an attempt to ensure that the basic needs of the small farmers and landless labourers are met, that they become the "beneficiaries and not victims" of development policies, researchers have dealt in great detail, but there are various schools of thought (Jones, 1979: 105):

1. "IRDP optimists" such as World Bank (and also ADB and DANIDA) would argue that despite the recognised shortcomings of IRDP model, given greater administrative supervision and a new KSS management structure in which "large", "average", and "small/sharecropping farmers" are

equally represented, a model can be developed for getting agricultural inputs, credit and services to small farmers. Jones and others view this to be highly unlikely.

2. Some leftists also support the present production-oriented strategy on the grounds that a transition to capitalist agriculture is an essential precondition to class formation and the conflict that will precipitate the radical changes in the structure of society necessary if the needs of the rural poor are to be met. Cooperative capitalism, then, is a necessary, painful step in achieving an egalitarian society. As Abdullah put it (Abdullah, 1976: 253) quoting Lenin, "cooperative capitalism is a variety of state capitalism and as such is advantageous and useful for us at the present time."

3. Others would argue against both these positions maintaining that a "grow now, redistribute later" strategy is not a valid option for Bangladesh. First, it is necessary to "get the structure right" (Griffin and Khan, 1978) which means fundamentally changing control over the principal means of production - land (Zaman, 1975). As Chashi (in Wood, 1977: 53) put it, for any rural development in Bangladesh to be successful it is necessary first to "democratise property relations." Since at the moment class consciousness and political organisations by the rural poor are not well developed in Bangladesh, this should be looked on as a longer term strategy.

The rural economy of Bangladesh centres around land. In Bangladesh, "land is not only the means of production, but also an indicator of the economic, social and political position of its owner. --- Landownership pattern is not only the principal determinant of the distribution of income and wealth in the society, but also of the nature of power structure and the likely impact of development programmes" (Hossain et al, 1978: 20).

Jannuzi and Peach (1977) presented the nature of distribution of

landownership among households in the three villages in their "Report on the hierarchy of interests in land in Bangladesh: USAID, Washington." It is evident from their report that although there are very few large landowner, land is very unequally distributed. The ownership of land was found to be highly concentrated in the hands of few households. The top 10 per cent were found to own nearly 60 per cent of the total land in both Rangpur and Kushtia, and nearly 41 per cent in Jessore. The land distribution seemed to be more unequal in Rangpur and Kushtia study areas, compared with the average of Bangladesh - the Land Occupancy survey (LOS) of 1977 found that the top 10 per cent of households in Bangladesh owned nearly 46 per cent of all land. At the bottom, about 70 per cent of the households in the survey areas were found to own only about 14 per cent of all land in holdings of less than 2.0 acres.

The structure of Bangladesh rural agriculture "promotes the creation of a rapidly growing landless class for whom there is insufficient employment opportunity on the farms. The sale of land by desperate farmers has been increasing rapidly since 1971, and the number of absentee landlords are rising. Land values are thirteen times higher than five years ago. The tremendous influx of money from the Middle East will make the price of land skyrocket and will soon promote still more absentee landlordism" (Timm, 1978: 4-5).

One of the causes of accelerated land sales has been attributed to the Green Revolution. Disproportionate benefits have come to large landowners. Studies have shown that they have increased their income 69 per cent without any risk on their part, while the sharecroppers income has increased only 31 per cent. The wage of landless labourers were 12 per cent higher than before, but diminished greatly in terms of real buying power. The landowners could have afforded to pay two to

three times the amount of wages and still have a good return on land values (Townsend in Timm, 1978: 5).

What is guaranteeing this ascendancy of the large landowners? Is the land tenure system playing a vital role in this regard? According to Rabbani, Peach and Jannuzi, there is no security of land tenure, the use of the same plot by tenants averages less than three years. The tenant therefore finds no incentive to improve the quality of land or the agricultural practices. Moreover, the sharecropper has to bear the fifty-fifty sharing system and sustain all the risk. Rabbani et al, says this sharing system is followed by 93.27 per cent of households, while 5.47 per cent have to give more than a 50 per cent share to the landlord, plus some additional cash payments.

A major weakness of the Comilla cooperatives, Bose emphasised, apart from the high costs and heavy subsidies involved in this achievement is that "they do nothing directly for the landless labourers and many very small farmers. --- Rather than become a weapon in the hands of poor, small farmers for the protection and enhancement of their interests, the Comilla co-operatives are increasingly controlled and turned into tools of domination by the relatively better off farmers. --- The behaviour of the co-operatives, particularly in regard to distribution of credit and inputs, has been considerably influenced by the dominant groups and individuals to serve their interest" (Bose, 1974: 25-27). While according to the rules, Bose added, that cooperative credit was obtained by members in proportion to their landholding or the amount of their shares and deposits. The primary cooperative members of the managing committees often get a disproportionately large share of the cooperative credit and defaulted more than other members. The same study has shown that in the cooperative societies which defaulted on loan repayment, 47 per cent of the loans were utilised by recipients to release mortgaged

land, 8 per cent for buying land and another 4 per cent for leasing land. But according to the rules, 80 per cent of cooperative credit is meant for short-term production and 20 per cent as mediumterm loans for the purchase of bullocks, implements, and the release of mortgaged land. The use of co-operative loans for buying and leasing land "is obviously made by the relatively better-off farmers. --- The performance in regard to the deposit of savings with the cooperative by every member has largely become a ritual of nominal importance rather than a serious effort for thrift and accumulation" (Ibid: 25-27). The performance in regard to loan repayment by the co-operative members deteriorated as the amount of loan disbursement was accelerated. Poor repayment and the large accumulation of overdue loans in turn reduced the amount of cooperative credit. "The poor performance of the Comilla cooperatives in regard to capital accumulation --- indicates that the relatively better-off farmers who benefited more from the Comilla cooperatives have not used their surpluses to augment the savings deposit and share capital of the cooperatives as was expected. --- There is not much evidence of investment in farm implements by relatively well-to-do cooperative farmers, although expenditure on the education of children increased" (Ibid: 25-27). Bose further states that usufructuary mortgage of land from poor farmers in distress has been an important means of land transfer in the past. This may happen in future "as relatively well-to-do cooperative members generate surpluses and seek expansion of their landholding at the expense of poor non-members or subsistence member farmers" (Ibid:25-27).

Hamid raises the question, rural development for whom? He points out that this question has not been given due consideration. He questions specifically the policy planners, "--- do we want to have a

pattern of rural development that allows the feudal landowners to transfer their wealth into urban properties, makes the rich farmers feudal farmers, change the status of small and marginal farmers into landless and the landless farmers into beggars?" He then puts a challenge that in a country like ours, no policy maker would answer the question in affirmative, at least in writing. He cites a number of examples which proves in reality an affirmative answer to the questions he posed. He says, "--- the benefits of the IRDP cooperatives, if there be any, have largely gone into the pockets of the big farmers. For this some critics (e.g. Abdullah et al) have gone even to the extent of calling the IRDP a "closed club of kulaks". The biggest tragedy of the IRDP is that with the banner of "integrated" approach it has been following a purely "non-integrated" approach to rural development" (Political Economy, 1977: 10).

Akhter Hameed Khan recognised that "harmony had not been established between the three main classes left in the villages: the large proprietors, the peasant proprietors and the landless labourers. ---The basic objective was to organise the peasant proprietors for production as well as protection. ---The peasant producers --- were the real agriculturists. The large proprietors about 10 per cent of the farming household were too powerful to be excluded. Initially we worked quietly around them, suggesting not that they should be excluded from the new cooperatives, but that they should not be allowed to dominate ---." For the landless labourers, the cooperative program had no clear role to offer. The originators of the programme recognised that they "were the servants of a conservative government whose political, economic or administrative orientation we could scarcely change" (Khan, 1978: 4-5). There was nothing that the programme offered directly to those who owned no land without which the inputs which were made available were of little use. "It was hoped

that the increased demand for labour due to higher growth, the greater labour requirement of the high yielding varieties and the works programme would indirectly benefit the landless by raising wages. At the same time the perceptive leader of the programme recognised that "better drainage, link roads and irrigation substantially enhanced the value of land and its rent. The unearned increment of the landowners was a hundred times more than the wages earned by the labourers. Even an elementary student of economics should know that it would be so as long as ownership is not transformed" (Khan, 1978: 5).

2.2.4 Comilla

The basic points of departure of the "Comilla model" has been well summarised by Khan (Khan, A. A., 1986: 12-14). They are as follows:

a) The "Comilla model" discarded the dichotomy between the law and order on the one hand and development administration on the other. Despite the inherent weaknesses of traditional law and order administration, it was thought counterproductive to bypass it. As a compromise, it attempted to integrate law and order administration, local government and development activities.

b) The emphasis of integration of the four components of rural development. Rural Works and Irrigation components were thought to develop the production capacity of land and increase the farmer's income. The other two components, cooperatives and training, were thought of as safeguards from money lenders and enable the farmers to modernise their farming methods.

c) The shift from multipurpose external change agent to single purpose internal change agent. It was shifted with the idea that the typical villagers do not consult one person on all matters, but they take advise from different persons on various subjects. This is why the multipurpose workers are not effective as change agents. The Comilla

model, therefore, used six types of change agents from within the village - manager of cooperative society, model farmer, accountant, teacher, women organiser and shopkeeper.

d) The belief that villagers can solve their own problems. The model is based on the assumption that the villagers are experienced to undertake drainage, flood control, irrigation and road projects. The implementation of such schemes through government agencies would increase the cost and neglect the operation and maintenance of the project.

e) Emphasis on continuous training. The Thana Training and Development Centre was designed as a new symbol. It represented the government's new concern for the progress of rural areas. Government experts were to become teachers and trainers of the people whose leaders were to participate fully in the process of planning and coordination.

f) The shift from multi-purpose multi-tier cooperative societies to single purpose two-tier cooperatives. Group cohesion in multi-purpose societies were found to be weak. The assumption of social harmony of various groups of different purposes cooperating with each other in the multi-purpose societies is discarded by Akhter Hameed Khan. The rural economy in Bangladesh is characterised in Khan's words, by "a chaotic economic conflict". In Khan's analysis, harmony does not exist between the three main classes in the village: the large proprietors, the peasant proprietors and the landless labourers. The small farmers, according to Khan, who are interested in growing more crops should be separately organised in single purpose village cooperative societies. A two-tier cooperative with federation at the thana level was put in place in lieu of the multi-tier structure where decisions are taken at the top far away from the village.

g) The flow of resources from outside.

The Comilla model have two major flaws. First, the landless were offered no direct relief except the trickle down effects of increased agricultural production and RWP. As Akhter Hameed Khan pointed out: "better drainage, link roads and irrigation substantially the value of land and its rent. The unearned increment of the landowners was a hundred times more than the wages earned by the labourers" (Khan, A. H., 1983: 151).

Secondly, regional variations in landownership patterns were ignored. The smallest proportion of landlless labourers, sharecroppers, and big farmers, but the largest number of owner-cultivators were observed in Comilla. "A model based on the cooperation of small farmers may not be suitable for other regions of Bangladesh" (Wood, 1980: 1-29).

Availability of adequate resources in the form of highly subsidised inputs were instrumental for the successful replication of the Comilla model. Donor assistance to replicate this model in selected areas saw the undertaking of three major area development projects. They are "(1) IDA financed RD-1 project (total outlay Taka 370 million, area 7 upazilas, cost per upazila Taka 53 million in 7 years), (2) ADB financed Serajgonj Integrated Rural Development Programme (total outlay Taka 720 million, 4 upazilas, cost per upazila Taka 180 million in 8 years), and (3) DANIDA financed Noakhali Integrated Rural Development Project (total outlay Taka 240 million, 3 upazilas, Taka 80 million per upazila in five years)" (Khan, A. A., 1986: 18).

Despite its initial promises, three fundamental maladies, are faced by the two tier cooperative system in Bangladesh today. Firstly, "the UCCA-KSS system which was designed to organise small farmers is now dominated by large farmers. The KSSs in many places have degenerated into closed clubs of Kulaks" (Abdullah et al, 1974: 197). A survey in 1980 shows that at least 44 per cent members of the managing

committees of the UCCAs are large farmers (Ministry of Local Government, Rural Development and Cooperatives, 1981: 38). Secondly, a gradual erosion in the discipline of cooperative societies (such as thrift deposits, weekly meetings and audit) has been observed, as well as poor recovery rate of credit. A survey in RD-1 upazilas indicates that about half of the loans are overdue with the members of KSS Center for Development Studies, 1983: 9). Thirdly, survival of the two-tier cooperative societies greatly depended on government's liberal patronage during the last two decades (Khan, A. A., 1986: 19).

The World Bank country study of the current trends and development issues of Bangladesh commented that although IRDP was launched with considerable local enthusiasm and foreign acclaim and showed good initial progress, results of the IRDP have generally remained below expectations. The main shortcomings of the approach were design and implementation. Concerning design, for each of the activities e.g. rural road, market, school, etc., a blueprint would have been needed determining what precisely was meant by each activity. "Lacking such agreed blueprints, which of course would have required study and research, some works of questionable quality have been constructed. This has given some of the rural works activities the character of give-away schemes rather than of additions to productive capacity. ---- The design stage also suffered from insufficient consultation at all levels about the actual content of the program. Such consultation is indispensable for the success of any planning exercise. In the thanas, rural people, not consulted about the program remained unaware of what IRDP might have meant for their communities. Ministries and departments were not consulted about their precise role in the program or asked about their ability to participate in it; as a result they did not really become committed to its execution. Sorting out local

priorities and reviewing the division of responsibilities among government units would have paid off in greater enthusiasm and better coordination during implementation" (World Bank, 1979: 39). The World Bank continued to say that the lessons were clear. Any program to be successful requires a much larger determined and detailed effort from start to finish. "Innovative plans are necessary but are not sufficient in and by themselves" (Ibid: 39).

The Comilla experiment, somewhat independently, with official cover, material and personal support but with a considerable degree of functional autonomy, emerged gradually as an outstanding effort at building an institutional infrastructure for sustained agricultural growth in rural areas. The Comilla area moved towards the 'Green Revolution' as a result. Social stimulation was generated, skills were developed, and many people interacted socially in the cooperatives and in the Thana training centres. "But the motivation this experiment addressed itself to was primarily that of individual gain and not of social development of which individual gain could be a part" (Haque et al, 1975: 40). The institution essentially turned into forums for competition rather than cooperation although the slogans were for "cooperatives" - the vehicles to prosperity. The inevitable happened, the distribution of net benefits became more and more skewed. Talking about the design of the project, Haque et al said that it was serving a "middle" range of farmers rather than the relatively richer or the poorer. This tilted the power balance in the area towards the leaders of this middle strata and away from the traditional richer gentries, "a phenomenon that is common to such institutional developments."

Bose, while talking about the replication of the Comilla model and the possibilities of an "equitable" green revolution, says that "achievements and failures of the cooperative experiment in the Comilla Kotwali thana do not lend support to any optimism regarding

the prospects for a rapid, nation-wide diffusion of the new agricultural technology with fairly equal distribution of benefits through replication of the Comilla model" (Bose, 1974: 28). In order to redress the situation, Bose emphasises, that the government policies, along with their political will and administrative capacity can be mustered to remove some of the major deficiencies of the Comilla system - to broaden membership and democratise the organisation of the cooperative and to ensure financial discipline - and to adopt progressive taxation on agricultural income or land, the prospects of the Green Revolution would be much better otherwise. These, in addition to some special measures to help the rural poor, Bose states would make possible a more equitable pattern of rural development than observed elsewhere in South Asia. But this seems to be a tall order.

The period 1975-80 did not witness any major shifts in agricultural development strategies and programmes. Even so, "it is regarded as a time of transition from the "socialistic" orientations of the Awami League period to the Ershad government (the second military regime) and its policies emphasising "capitalist" growth" (Khan, S. A., 1986: 93).

IRDP has only strengthened the hands of the rich peasants. In an evaluation, Feldman and McCarthy argue, "given that few organisational changes were made in the operations of the co-operative societies, it was not surprising to find that as in Comilla, differential access to credit and other inputs among the IRDP membership resulted in both a more dramatic differentiation among those with and without access to the HYV package and, as importantly, land consolidation and land fragmentation. --- Rather than generate a climate in which all rural producers were encouraged and able to enhance their productive

capacity, the Green Revolution, and the implementation of the IRDP, served to heighten the disparities among rural poor" (Feldman and McCarthy, 1984). BRDB, the new version of IRDP "is not institutionally any different. It has added a few more cooperatives for the landless and propertyless men and women, but remains heavily bureaucratised and pro-surplus farmers in its attitude and action" (Rahman, A., 1986: 223).

The Kotwali area of Comilla district "is a-typical because, even before the Comilla programme started, local conditions were more favourable to the unfolding of capitalist agriculture there than elsewhere in rural Bangladesh" (Schendel, 1981: 290).

The local peasantry "did not 'break up' under the pressure of the Comilla programme, although considerable polarization did occur. Neither capitalist agriculture nor a concentration of landownership could be observed" (Ibid: 290). The local rich peasants, who, as capitalist farmers, "could have been instrumental in such a transition, were only interested in production increases, not in replacing the existing relations of production with capitalist ones. On the contrary, they were careful not to re-invest their surpluses in agriculture; instead they turned to usury, urban employment and trade, and education. --- They tried to leave their rural milieu and to join the ranks of a shiftless bourgeoisie largely subsisting on foreign aid and concentrated in administrative, poorly-industrialised urban centres" (Ibid: 291). In some areas e. g. Comilla "the village elite has discovered urban incomes and education as means to achieve further upward mobility into the bourgeoisie. --- rural school-teachers generally try to imbue their pupils with contempt for peasant culture and lifestyle, and extol the magnificence of urban elite life. --- The rural schools instill a wish to leave the countryside, which is supposedly 'backward', 'primitive', 'ignorant', and 'dirty'. School

children are taught to emulate the 'educated' elite, and this involves setting their mobility aspirations much higher" (Ibid: 296).

2.2.5 Agrarian issues

What does land reform aim to achieve? It has a two pronged purpose, one to increase production and the other to achieve social equity through income distribution. Little has been done so far by the Bangladesh government. "No one willingly presides at his own funeral, and the surplus landowners have political power and influence." Timm as well as Susan George ("How the other half dies"), Lappe and Collins ("Food first") and a stream of other writers are of the opinion, that legal conditions affecting tenancy should be improved. They state that the land tenure systems in the Third World are generally backward and are a major constraint upon the productivity of the third world. They go on to state that the first requisite for enhanced productivity is land tenure security for agricultural progress.

Other studies bear testimony to the appalling situation of the agrarian system and the agricultural organisation that have produced results of increases in inequality and extreme poverty. Khan, on the experiment of cooperative capitalism writes: "In recent decades the rural economy of Bangladesh has not only failed to grow in terms of per capita output but also experienced remarkable increases in inequality and extreme poverty. The agrarian system and the agricultural organisation that produced such results are hardly the appropriate candidates for a study aimed at identifying the alternatives that could produce equitable and self-reliant growth" (Khan, 1978: 1).

Jannuzi and Peach recommend that "agrarian reform is the only means at the disposal of the policy-makers to remove constraints and sanctions" (Jannuzi and Peach, 1980: 47-49).

Agriculture has been a story of stagnation since the Pakistan period. In order to explain these phenomena, certain possible causal factors were brought to the forefront. First, the authors (Abdullah et al) point out that Bangladesh has always been a backward area- a colony within a colony in British days, serving as the agricultural hinterland to the port city of Calcutta. "According to the Floud Commission, around 12.4 per cent of rural families lived entirely or mainly as sharecroppers while another 18.6 per cent lived entirely or mainly as agricultural labourers." For this bottom one-third of the rural population, life was not very pleasant even when this area enjoyed some amount of affluence with low prices for food and "unspoilt landscapes". Secondly, a sizable group of large farmers were necessary to influence government policy, but unfortunately in East Pakistan the number of reasonably large farmers were small and were unable to exert any pressure on a distant and alien government in Islamabad. Moreover, these farmers found acquisition of land more attractive than improving it. The government was more interested in industrialising West Pakistan and had no compelling reason to take an active interest in East Pakistan agriculture. Thirdly, cooperative credit which the rich farmers had received as cheap loans was probably re-lent to followers at low rates and to others at high rates (Abdullah, Hossain and Nations, 1976: 219-220).

Government policies show "a marked urban bias, a pre-occupation with production instead of distribution, and, last but not the least, a calculated callousness towards the poor which verges on Social Darwinism" (Schendel, 1981: 298). In their attempts to resolve the agrarian issue by following the capitalist road, "successive governments have opted for 'betting on the strong', despite their sometimes fiery populist rhetoric. Time and again this policy has

failed to reach its main goal: the creation of a strong class of capitalist farmers. Even that national showcase, the Comilla programme, has not produced capitalist agriculture" (ibid: 298).

"Betting on the strong" implies "letting down the weak". Under the present conditions "the future of the rural poor in Bangladesh is extremely gloomy, because unless they can impose their will on the village rich, the national bourgeoisie, and the Bangladesh government, there is no hope of reversing the relentless trend towards pauperization affecting them" (Ibid: 298).

2.3 PROGRAMMES OTHER THAN THE TWO-TIER COOPERATIVE

2.3.1 Deedar cooperative A promising experiment was made in the project area of the Comilla Academy. Officially known as "Deedar Cooperative", it embraced all classes of people, in contrast to organising separate societies for the landless. In over two decades, after being established in 1960, it has acquired already movable and immovable property worth Taka 3 million (Jayanta Kumar Roy, 1983: 4). The basic premise of the Comilla model was questioned with the concept of social harmony of all classes of the two villages, Balarampur and Kashinathpur, where "Deedar" operated its activities. "The unusual success of this society is attributed to its locational advantage (situated in the suburb of Comilla), the preponderance of non-farmer residents in the village (only 50 whole time farmers among its 550 male members" (Ibid: 93), the lavish patronage of Comilla Academy and the charismatic leadership of its founder, Md. Yasin (Khan, A. A., 1986: 20). However, the Deedar model has not been successfully replicated elsewhere (Ibid: 20).

2.3.2 Grameen Bank Grameen Bank (GB) project, a public sector agency, have contributed most significantly in organising the landless. An experiment, started as an action research programme, dispelled the

hypothesis that it is not risky to extend the normal banking facilities to the landless who cannot furnish collateral for loan. "So far the GB has shown remarkable success in credit recovery (96 per cent), mobilising rural savings (19.4 million Taka till 1983) and in running a commercially viable operation. An evaluation of the programme also suggests that the operations of the Bank have contributed to an increase of nearly 70 per cent in nominal terms in average participating members' household income over a two and half year period" (Hossain, M., 1984: 124-133).

What makes GB significantly different from the Comilla model? "First, the Grameen Bank bypasses the formal set up for cooperatives. This facilitates the operation of group activities without the encumbrances of a bureaucratic organisation. Secondly, Comilla model emphasises continuous training and the integration of various components of rural development projects. The Grameen Bank concentrates only on the supply of credit. This singleness of purpose makes the operation of Grameen Bank much simpler" (Khan, A. A., 1986: 20).

Small groups of like minded people is emphasised in GB, as did the Comilla model. Large groups were seen to lack discipline, and could not stay together. A village centre is the end result of the affiliation of all groups in a village, a group in Grameen Bank model consisting of only closely supervised five members each. The Bank Workers of a GB branch supervises the village centres.

There are some inherent limitations of the GB model, despite its impressive achievements. First, there are indication that returns are beginning to diminish. "With every repeat loan, the average loan size increases, but the income increases at a much smaller rate than the increase of the loan" (Hossain, M., 1984: 128). Secondly, "the

productivity of labour in the activities pursued by the clients of the GB is very low. For undertaking productive investments the loanees need information, training, supplies and services. At the moment, the Grameen Bank is involved with credit operations only and not with the overall development process" (Khan, A. A., 1986: 22). Finally, "an essential precondition for the continued success of this organisation is the intensive supervision of its activities at grass roots level. There are already some reports that the attendance of the loanees in the weekly meetings is declining" (World Bank, 1983: 96).

GB started its activities with the following objectives (Rahman, A., 1986: 1):

1. To extend banking facilities to the poor men and women

2. To eliminate the exploitation of the moneylenders

3. To create opportunities for self-employment for the vast unutilised and underutilised manpower resources

4. To bring the disadvantaged people within the folds of some organisational format which they can understand and operate, and can find socio-political and economic strength in it through mutual support

5. To reverse the age-old vicious circle of "low income, low savings, low investment, low income" into an expanding system of "low income, credit, investment, more income, more investment, more income"

The GB is not merely operating a credit programme, its ultimate aim is alleviation of rural poverty. "Credit is seen as a means to the end of the development of the rural poor" (Hossain, 1984: 10).

The need for newly designed institutions appear to be important to make up the bottom-up development come true and free the energy of the vast masses to involve themselves into creative, productive work to change their fate. "This task must be undertaken with urgency and all seriousness" (Yunus, 1983: 12).

The poor are by far the more productive segment of the population. But unfortunately, fruits of their labour are usurped by the better off segment of the population through economic, social, and political manipulations. "All these manipulations find their strength in their control over financial resources. If the control over financial resources can be loosened, the poor can, at the very least, begin to enjoy some fruits of their labour, begin to expand their economic base, live their lives with dignity and look forward to build better lives for themselves" (Yunus, 1984: 7).

Admirers and not-so-impressed persons both come up with a number of reservations with respect to GBP. "--- Loans to individuals encourage individualism and selfishness, destroy the prospect of collectivism and strength. --- Credit to the poor kills the revolutionary spirit in the havenots. (While the same people believe that land to the poor will perk up their revolutionary spirit - author)" (Yunus, 1982: 17).

Myths and half-truths have been fed and promoted by all institutions about the poor which never had any participation from the poor. Anybody will be told with "hundred per cent certainty that the poor need to be trained before they can undertake any income-generating activity, that the poor cannot save, that the poor are in a habit of consuming anything that they can put their hands on, that they cannot work together, the poor women have no skills - it is useless to talk about a programme for the poor women, that the poor cannot make rational judgements, that they have a very narrow view of life, they are uninterested in any change, influence of religion and customs is so strong on them (particularly on women) that they cannot move an inch in any direction, that it would be impossible for the poor women to keep their incomes to themselves, husbands will torture them to death to grab any income the women will make, that they enjoy

serving their masters rather than taking care of themselves, etc."
(Yunus, 1984: 15). This list can continue on and on without ever
exhausting this type of statements that always float around. To make
PFPs (Poverty focused programme) realistic and effective "it is
imperative that the gap between the designers and the implementors on
the one hand, and the clientele on the other hand, be bridged, and the
myths exploded. It needs bold steps" (Ibid: 15).

The programme, as has been argued, can definitely be extended
horizontally in view of the large number of landless and the scope of
pursuing non-farm activities. "The success of the programme is largely
dependent on the hard work of bank workers who are poorly paid but are
still motivated by the prospect of getting secure employment in the
proposed transformation of the project into a scheduled bank.
Successful replication of the project needs built-in incentive system
in the programme for promoting hard work, which is lacking in the
bureaucratic system of Bangladesh" (Hossain, 1983: 22).

Many argue that the entire rural sector should be viewed as a whole
by the financial institutions. Their concern should be rural credit,
of which agricultural credit would be a major component. "Unless it is
considered in totality, interrelated nature of credit gets lost sight
of. Focusing only on agricultural credit we quickly forget that a
farmer is also a non-farmer. If he diverts his loan money to some non-
agricultural activity we blame him. Fault is not with him, the fault
is with the financial institution which treats him as an one-
dimensional man" (Yunus, 1981: 17).

All credit designs aimed at reaching the rural people, as the
argument proceeds, "must start with a rural credit programme - then it
can spell out the details: the landless, the women, the marginal and
the small farmers and so on. If we concern ourselves with the part of
a whole without having any clear conception of the whole - we make

ourselves vulnerable to commit mistakes leading to perpetual frustrations" (Ibid: 18).

Many argue that credit is not a simple facilitator of production or investment - it is a very powerful social, political and economic instrument, all rolled into one. "Credit has direct influence on income of individuals and classes, and on the asset-ownership. Structure of the society and the economy can be helped to a great extent to move in the desired direction by appropriate piloting of the credit policy" (Ibid: 26).

Grameen Bank staff also agrees that credit, in reality, plays a more powerful economic, social and political role than the economists have admitted. Credit is a powerful weapon. "Anybody possessing this weapon is certainly better equipped to manoeuvre the forces around him to his best advantage. With appropriate credit institutions and credit policies one can lead a society towards a desired shape. Credit creates entitlement to resources. The more credit one can receive the more resources he can command, the more powerful he is. In a given society if one can find out who is enjoying how much credit facility today, it would be easy to predict the socio-economic configuration for tomorrow. (Like in a feudal society if you know how much land is owned by whom, you know who is calling the tune.)" (Yunus. 1987: 4).

Emphasising the role of any bank, Grameen Bank staff argue that giving credit is the business of the banks. If they stop giving credit they are out of business. "As long as giving credit to the poor is a profitable business, there is no reason why it should stop giving them credit. Its interest would be better served if it gave more credit, not less" (Yunus, 1984: 15).

Many argue that the consciousness raising efforts of Grameen Bank include aspects like, development of solidarity and countervailing

power against rural power structure, collective economic management and above all development of critical insight amongst the GB loanees. "The conscientisation approach though centering primarily around economic mobilisation can very well transcend to social mobilisation if externalities favour" (Rahman, A., July 1986: i).

Besides raising the level of production, many argue, GB is also actively involved in enhancing the level of consciousness amongst its members. "The 16 decisions, which form the code of conducts of GB members, are in fact consciousness raising efforts of GB. These decisions and other 'sayings' are often slanted as slogans to cement the solidarity among the poor" (Rahman, A., Dec. 1987: 55-56). Please refer to Appendix 1.2 where Rahman states that "the Grameen Bank authority too thinks that it is more of a Bank than of a "social engineering" organisation. At the same time they give enough emphasis on the social aspects of development". While stating the objectives of Grameen Bank, Rahman points out that one of the objectives is "to bring the disadvantaged people within the folds of some organisational format which they can understand and operate, and can find *socio-political* (emphasis mine) and economic strength in it through mutual support". Yet, in Rahman's letter, one finds statements like "it will not be proper to evaluate an organisation whose TOR are not defined in the line you are talking about". The discussion that follows here emphasises this particular objective of Grameen Bank, specially by Rahman.

Although GB always defends itself to be a bank per excellence it indulges in a number of consciousness-raising efforts. "All these make GB loanees much more conscious clients in terms of social philosophy and the realities around. These work as cementing force and hence their commitment to GB improves gradually. 16 Decisions embracing all aspects of rural life in terms of better living and personality

development go a long way in raising consciousness of the loanee. And a conscious group is bound to show better repayment performance" (Rahman, A., Jan. 1986: 14-15).

Although Grameen Bank is essentially a credit programme for the rural poor, it is increasingly emerging as a human development programme as well. "Its increased emphasis in efforts which facilitate creative facilities of the rural poor within a framework of agreed codes (called 16 decisions) does indeed go much beyond the misnomer banking. It has by now made it quite clear to the rural poor that the traditional banking system does never address the rural poor, especially the rural poor women" (Rahman, A., July 1986: 43).

It specially stresses human development for its target group people, "although it is not loudly proclaimed in the objectives" (Rahman, A., July 1986: 71).

Others contribute to the argument that GB's conscientisation programme for group members is undergoing a perceptible change. "They (group members) are also motivated to remain united regarding their collective interests and move in one direction (whatever that may be) during elections. However, as yet, GB does not have a functional literacy programme like that of BRAC, which is designed to make the landless explicitly conscious of their objective position in the society, apart from making them literates. One suspects that this is mainly because it may evoke criticism from the government" (Siddiqui, 1985: 34). Since there is no local government structure at the village level, the effect of GB conscientisation on the landless, has been argued, not to find any concrete expression. "Given the low level of conscientisation (i.e. defensive and inward looking rather than confrontative), and lack of adequate organisational structure of both GB and local government, the net result may be peripheral in terms of

turning economic mobilisation into political mobilisation" (Ibid: 34).

What is crucial, however, is the formation of Group for the success of GB operation. "Individually a poor person feels exposed to all kinds of hazards. Membership in a group gives him a feeling of protection. --- Individually a person tends to be erratic, uncertain in his behaviour; but group membership smoothens his behaviour pattern, make him more reliable" (Yunus, 1984: 12).

Although, groups should be formed by themselves, rather than being formed by the bank agent. "Group solidarity will be stronger if the group came into being through their own negotiations" (Yunus, 1984: 14).

At present Grameen Bank groups seems to have no relationship with the cooperatives. But as their organisational ability gets stronger, it is argued that in order to have some legal coverage, "they may consider advantages and disadvantages of forming themselves into formal cooperatives. --- Groups and centres definitely have their own entity. By their own right they are independent organisations. At the initial stages they may not be sure of themselves, but gradually they will discover their strength and start asserting it" (Yunus, 1984: 16).

Additional activities, i.e. physical exercise, "which are not essential for the success of the credit programme itself, are helpful to improve the discipline among the GB members in all spheres of life. Moreover, these activities give them a feeling of being united in a group. They gather confidence and self esteem" (Rahman, R. I., 1986: 77).

Powerful elites are either neutralised or rendered helpless in the face of organised poor. "The GB members have been immensely tactful, innovative and at times arrogant in dealing with traditional leaders. These leaders have no doubt, recognised the organisational abilities

of the poor. In one or two cases, the rural rich have abused the GB members, raised barricades against their efforts of upliftment, but could not go far. The poor (GB members) are organised, hard working and can get away from the rich because of their own staying power" (Rahman, A., 1987: 69). Question remains, if the rich and powerful comprehend the reality, why they should tolerate GB activities which in a way erode their power base. "One may put forward a number of reasons for the lenient view which the rural power elites have taken towards GB intervention." (Ibid: 69).

That unity is strength is being translated into reality through the organisational efforts of GB. "Formal power structure and the existing relations of exploitation stand on the way of development of personality and strength amongst the rural poor. --- The centre piece of this effort is the group/centre of GB loanees. Group is the primary collective and centre acts as a federation of these groups. These collectives are increasingly asserting their importance in the life of GB loanees. The groups or centres have become foci for decision-making and social mobilisation" (Rahman, A., July 1986: 26). Thus if one member is in trouble financially or otherwise, other members of the groups come forward to help him/her. "In the social occasions like birth/death, marriage the groups and centres play important role. It has been seen that if an individual loanee suddenly faces a misfortune (say, for example, theft of his/her only milch cow, the running capital of his petty trade or his house set on fire etc), the fellow loanees come forward with sincerity, offering concrete help. --- This kind of solidarity is indeed rare in present day Bangladesh and has been possible only because of the motivational work of GB workers" (Ibid: 26).

Unity is strength is reiterated time and again by emphasising on

the Group/Center, as also on group savings. "Group savings of the poor can demonstrate the strength in the largeness of their number. Even if each poor person saves a very small amount each week regularly, it adds up into an unbelievable large amount in no time because they are so numerous. --- That their number is such a great source of strength to themselves and to the nation is demonstrated in a sharp manner in a simple savings programme" (Yunus, 1984: 13).

Collectivism vis a vis individualism is also stressed in the GB program. "A tendency towards collectivism from individualism is clearly noticed in these projects. That there is a need for collective way of thinking and organising economic enterprises is being realised by most GB loanees because of these collective enterprises" (Rahman, A, July 1986: 34).

By pursuing as a member of GB, certain distinctions emerge in the way of one's personality. "When one talks to a GB loanee woman the difference is striking and very obvious. They will stand confidently and speak out as an equal partner in a conversation. Though they have veils on the head and a baby on the lap, they do not bow but reflect the spirit that now they are being valued by the society. The spirit is more apparent among those women loanees who have been members for a longer period. The new ones are proceeding step by step" (Rahman, R.I, 1986: 79).

Village Landless Association as providing an umbrella for GB members would enter the agenda pretty soon. "The emergence of these units as collective entities to undertake larger ventures and to be countervailing forces to the dominant elite within rural social hierarchy, must await formal launching of the village Landless Association and Village Women's Association which will provide the overall umbrella for consolidating the bond of unity among all the landless of the village" (Alamgir, 1982: 19).

Many have argued strongly that Grameen Bank offers a hope model for breaking out the vicious circle of poverty in Bangladesh and similar countries of the Third World, "with minimum social confrontations and upheavals" (Siddiqui, 1985: 1).

Although it is very often argued that GB pursues economism by concentrating on the credit, "its effort at humanising at every stage clearly indicates that it sees the interests of the poor in the long run. It is creating sound economic base for the rural poor so that they themselves can one day take up the responsibility of political mobilisations and ensure their participation in development" (Rahman, A., 1987: 71). GB never claims that it is pursuing the political goal. It should not be accused, however, of not achieving something what it has never set in the agenda. But "one should certainly be cautious if its activities go against the long term interests of the rural poor. We have not yet found such evidence" (Ibid: 71).

These conscious rural poor might graduate themselves from their efforts at economic mobilisation to socio-political (confrontative) mobilisation, but it is very difficult to predict. It is true that they are slightly better-off than the other poor. "They have at least economic staying power, a precondition which normally does not exist amongst the other poor. Once they are self-reliant economically, they may not be opposed to greater social change. Some one who has seen for himself that the situation can be changed, may not be satiated with marginal changes. Why then they should act against restructuring the society at an appropriate time?" (Rahman, A, July 1986: 47).

"Where collective power of subordinate classes is exercised or even threatened, the decision frame of dominant classes is significantly altered. This is what exactly has been happening in the case of Grameen Bank. --- Field work findings confirm that GB members, being

conscious of their status, rights and exploitation they face from the rural elites, have already been able to develop as countervailing force and thus, can ensure their participation in development to a great extent" (Rahman, A., 1987: i).

With the objective to bring the disadvantaged people within the folds of some organisational format which they can understand and operate, and can find socio-political and economic strength in it through mutual support, the groups, centres and associations are formed. "Working of these organisations may raise consciousness among the poor, dispel many superstitions from which they might suffer, increase awareness about family planning etc. and may unite them against oppressions, which may help cure many of the ills prevalent in the rural society. These are interesting social issues worth investigating in evaluating the impact of the GB" (Hossain, 1984: 11).

"Grameen Bank loan has the ultimate effect of increasing the actual and perceived socio-economic status of its female clients, their awareness of Women's Rights, marital adjustment and husband's perception of wives; despite some anomalies" (Ahmed, 1986: 13).

GB has tended over time to develop a certain number of social activities. "--- it is the members themselves who assume the responsibility for organising and implementing the social components of the project. --- Although increasing emphasis is being put on social components, these remain essentially subsidiary to the main objective of raising incomes and employment through provision of credit" (Ghai, 1985: 37). The social activities of the project are comprised of sanitation, health care, nutrition, education, training, family planning and promotion of social reforms. "The main instruments for the achievement of the social components of the project are the messages transmitted from the MD and the staff of the Bank, discussions at group and centre meetings, the extension work

undertaken by the field staff of the Bank, and workshops organised for the women bank workers, group leaders and centre chiefs" (Ibid: 37).

The Grameen Bank project brings out the key, indeed the decisive importance of the appropriate orientation of development workers. "--- These workers do not possess any exceptional technical qualifications, but some of the human qualities characterising them are: understanding of the philosophy and approach of the project; understanding of the rural society and economy; sympathy with and understanding of the plight of the rural poor; ability to inspire trust and confidence in the target groups and to motivate and guide them, not in any paternalistic and authoritarian way, but in a manner to enlist their confidence and self-reliance" (Ibid: 52).

Professor Yunus has argued against the role of an animator, the name by which NGOs so fondly call their grass root workers. "I don't see any role for a so-called animator, if that term has a specific meaning. If the term is used in a general sense, where everybody, the bank agent, the group leader, the bank manager, a relative, a friend, a neighbour, is an animator, each one has a role to play, and it would be good if each could get some training. --- So far as the bank is concerned it should train its agent adequately to handle his job. He should be a good agent so that he can communicate easily with his clients, his clients have confidence in him, he can motivate the group to do the right thing in the interest of the programme. --- In the above scheme of things the question of withdrawing the bank agent does not arise. Because here the bank goes to the people, people do not come to the bank. It is in the person of the bank agent that the bank goes to the people. To withdraw the agent means bank's withdrawal from the people. --- When an outsider comes in as a matchmaker between the borrower (the group) and the lender (the bank) and the business is

transacted through him, then the withdrawal of the matchmaker upsets the whole arrangement. Whether the relationship between the bank and the borrower will go through a jolt or just crumble away when the outside matchmaker is withdrawn will precisely depend on the skill of the matchmaker in making himself redundant during the period he stood between the two" (Yunus, 1984: 15-16).

It is interesting to note how the GB worker enters the community. "When time for extending the operation to the next para comes, people from the para are encouraged to attend weekly meetings in the para where the bank operation is on. After some time leading members of the group from this para go and explain the procedures involved to the people of the neighbouring para. Then the association is formed and the bank official visit the para to explain the purpose and the procedure. Operation in the Para begins; a bankworker is selected and employed to conduct the banking operation within the Para" (Yunus, 1983: 10-11).

It is also interesting how important GB feels about its internal worker. "The role of the CC (centre chief) is vital in the case of the female members who may need continuous encouragement and sometimes intermediation in matters of conflict and tension within the household. The female groups could potentially emerge as a strong influence on the society in effecting an improvement in the social status of the poor women who are other wise relegated to a very marginal existence" (Alamgir, 1982: 12).

"The GBP has mobilised the landless and has inculcated a sense of purpose in their lives and imposed discipline in their behaviour" (Ibid: 17).

The vigilance that the Bank worker and the Centre chief keep over the members is emphasised. "One must add --- the vigilance kept by CCs and BWs (Bank worker) over members and by the members themselves over

one another. One cannot but be pleasantly surprised at the extent to which during such a short span of its life the GBP has succeeded in raising the level of awareness of the people involved" (Ibid: 17).

2.3.3 District Governor's scheme An attempt was made to reorganise the field administration through the district governor's scheme in 1975. "--- The act conferred upon the district governor the power to supervise and control the activities of all offices and authorities in the district except the courts" (Khan, A.A., 1986: 22-23). There were, however, three major weaknesses of this legislation. First, the Act did not delegate any additional power to district level officers. Thus the power of the central government remained intact. Secondly, the district governorship was not a representative institution. It merely replaced professional bureaucracy with political bureaucracy. Finally, the district governorship was an adjunct of a highly centralised one party state. The constitution was amended to delete the Articles relating to elected local government system. "--- The district governor scheme could not, however, be implemented. The one party rule was overthrown by a coup de etat and the constitutional provisions relating to elected local governments were revived" (Ibid: 22-23).

2.3.4 Gram Sarkar An attempt was made to organise Swanirvar Gram Sarkar or self-reliant village governments during the period 1975-82.. There were three main reasons for promoting this new organisations. "First, there were no administrative machinery at the village level. A village level organisations was considered to be essential for comprehensive rural development. Secondly, local governments were dominated by parties opposed to the ruling junta. The village government which was run by the nominees of central government was used to bypass the elected representatives in local governments.

Finally, the village government was conceived as an effective tool for mobilisation of resources at local level by utilising idle manpower for construction of physical manpower" (Khan, A.A., 1986: 23-24). From the political and administrative point of view, the experiment failed. The main reasons for this failure may be summarised as follows (Ibid: 23-24):

- It was imposed from above. It did not originate from within.

- It was not linked to the main structure of local government.

- Gram Sarkars became rivals of Union Parishads. As sitting members and chairmen of union parishads were disqualified to be office bearers in gram sarkars, the politicians who were defeated in the election of local governments dominated Gram Sarkars.

- The institution was over-politicised.

2.3.5 Upazila system

The upazila system which was introduced on the recommendation of this (Administrative Reorganisation/Reform) committee is basically an extension of the Comilla model. It is based on the assumption that thana should be the focal point of all administrative activities. There are some inherent risks and weaknesses of the upazila system. "Some of these are teething problems; others are, however, structural flaws. First, --- it is too big an organisation for the effective participation of rural poor. The experience of developing countries shows that local governments are usually dominated by rural elites. --- Secondly, --- About 70 per cent of total allocation for upazila parishad is spent on construction of physical facilities, agriculture, irrigation, transport and communication projects. These projects are not likely to benefit the rural poor directly. --- Thirdly, --- the existing rules on allocation of funds ignore the regional variations in economic potentialities of upazilas. Fourthly, --- It is

honeycombed with conflicts among the bureaucrats and politicians, bureaucratic infighting and conflict between politicians themselves" (Khan, A.A., 1986: 28-29).

2.3.6 Non-governmental organisations

Parallel to the experiments in rural development and decentralisation by government agencies, Bangladesh in the last decade also witnessed a number of innovative programmes for the rural poor undertaken by the Non-Government Organisations (NGOs).

2.4 CONCLUSION

1. It is interesting to note that both the theory of what is written about development, and the practice of it, become out of date.

The definition of development as defined by many, whether it be integrated, integral or rural development, can itself include a particular philosophy.

Analysts of the world situation looks at rural underdevelopment into two distinct perspectives, one the "Dependency" or the "Development of Underdevelopment", and the other the "Modernisation" school. The two school has basic assumptions and approach quite different from each other.

2. The recent neo-classical analysis of Third World Poverty provided a convenient point of departure, largely in terms of land concentration, lack of access, factor market distortions and urban bias, with varying degrees of emphasis.

While there is a general accusation against neo-classical analysis, the critique of the literature on development on the validity of radical strategies has also been questioned.

While old and static formulations have been questioned by the dependency theory, concrete or consistent guidelines to transforming

society have not been provided. The theorists of the dependency school sought to transcend the limitations of their past work on dependency and turned to the analysis of either the relations of production or of the articulation of the modes of production.

A look at the growing body of dependency literature would be useful not only for the alternative perspective it provides on development generally, but also as a supplement to the critique of the neo-classical analysis.

Theorists have diverged widely in their emphasis on the meaning and import of dependency. The chief reason for this eclecticism is that dependency theory has been inspired by a number of diverse intellectual orientations: structuralism, Marxism and nationalism. A unified theory of dependency is therefore difficult to arrive at.

More recently dependence and modernisation theories have drawn closer to each other, but they continue to remain theories of the poor and of the rich respectively. Nowadays, both refer to the international economic system as a whole and to the development possibilities of the Third World within that system.

The Liberation scientists emphasise that the theory adopted must be one that is deeply anchored in the experiences of the people on whose behalf it is put forward. Those concerned, of course, the poor must be able to understand it.

3. A method was devised in Brazil to conscientise the rural poor through adult literacy programme about the unjust, social, economic and political structures which exploited them. The outcome was "peasant power" labouriously explained by Paulo Freire in the classic book "Pedagogy of the Oppressed", used by many countries in Africa, Asia and Latin America, including Bangladesh, as a method of consciousness raising of the down-trodden.

Freire stated that the poor must see the reality of oppression, not

as a closed world from which there is no exit, but as a limiting situation which they can transform. Just as objective social reality exists not by chance, but as the product of human action, so it is not transformed by chance. If men produce social reality then transforming that reality is an historical task, a task for men.

4. It has been argued that a more conducive social philosophy needs to be identified; a philosophy which will convince the stronger to restructure the existing economic relations without violent eruption of the exploited, and which will motivate the so long left out groups to participate in social decision making. This calls for substantial change in the attitude of both the dominant and the dominated groups.

The development philosophy has been argued to be anchored on the ideology of individual and national self-respect and improvement of the quality of life of all people through fulfillment of both of their economic and finer values.

It has been argued that in essence, the development philosophy and objectives centre around five core concepts which stand inseparably together: 1. Man as the end of development - which is therefore to be judged by what it does to him; 2. De-alienation of man in the sense that he feels at home with the process of development in which he becomes the subject and not the object; 3. Development of the collective personality of man in which he finds his richest expression; 4. Participation as the true form of democracy; and 5. Self-reliance as the expression of man's faith in his own abilities.

5. The agriculture of Bangladesh, many argue, may perhaps be called the semi-feudal and semi-colonial mode of production.

Many argue that differentiation and polarisation have taken place at a considerably slower pace than is suggested by the upholders of the D/P (Differentiation/Polarisation) thesis. Others do not

underestimate the importance of demographic factors, but attempts to explain inequality in terms of socio-economic relations, particularly in the context of agrarian question. They contend that differentiation is proceeding fast, along with simultaneous polarization and immiserization. They point to the state for playing an active role, on behalf of international capital, to foster capitalist forms of agriculture. On the contrary, others point to the state as an institution, who is neither willing nor able to promote a process of transformation of Bangladesh agriculture along capitalist lines.

The most significant argument shown for the Bangladesh state not to promote capitalist transformation is that it is not in the interest of those holding power to do so. It is in the objective interest of the ruling class not to exacerbate social contradiction in the countryside, which the state lacks the capability to contain. This very argument is interesting for the present study, as the state through one of its organisation, have plunged into the rural poor programmes, with "conscientisation" as an important element. Whether the target people would be "completely" or "partially" conscientised will depend on the above argument, whether it would be in the objective interest of the ruling class to exacerbate social contradiction. A different view about the state is also projected. The state has been seen to consistently work as a vehicle for establishing capitalist forms of agriculture. It is apprehended that the majority of the poor will get further alienated from the well-to-do peasants. It is argued that the state of Bangladesh receives the lion's share of its exchequer from the western donor agencies. The ruling oligarchy of Bangladesh comprador bourgeoisie (mostly trading interests), and their junior partner - the rich peasantry, almost live on foreign aid, it is the intrinsic structural crisis of the Bangladesh state, they argue, that any attempt for prospective radical change in the agrarian

structure will put forward a challenge to the ruling class and their protectors (i. e. the western imperialism). This argument is again interesting for the present study to see if the state would seriously pursue "complete" conscientisation in the rural poor programmes.

6. In their attempts to resolve the agrarian issue by following the capitalist road, many argue that successive governments have opted for 'betting on the strong', despite their sometimes fiery populist rhetoric. Time and again this policy has failed to reach its main goal: the creation of a strong class of capitalist farmers. Even that national showcase, the Comilla programme, is argued not to have produced capitalist agriculture.

"Betting on the strong" implies "letting down the weak". Under the present conditions it is argued, that the future of the rural poor in Bangladesh is extremely gloomy, because unless they can impose their will on the village rich, the national bourgeoisie, and the Bangladesh government, there is no hope of reversing the relentless trend towards pauperization affecting them.

7. Despite its initial promises, the two tier cooperative system, one of the four components of the Comilla model, faced three fundamental maladies. First, the UCCA-KSS, which was designed to organise small farmers, is now dominated by large farmers. Second, a gradual erosion in thrift deposits, weekly meetings and audit of cooperative societies, as well as poor recovery rate of credit has been observed. Third, survival of the two-tier cooperative societies greatly depended on the government's liberal patronage during the last two decades.

The local rich peasants, as capitalist farmers, could have been instrumental in replacing the existing relations of production with capitalist ones. On the contrary, they were only interested in production increases, not careful to re-invest their surpluses in

agriculture, instead they turned to usury, urban employment and trade, and education. In some areas e.g. Comilla, rural school-teachers generally try to imbue their pupils with contempt for peasant culture and lifestyle, and extol the magnificence of urban elite life. School children were taught to emulate the "educated" elite, and this involved setting their mobility aspiration higher.

8. Grameen Bank, an experiment started as an action research program, dispelled the hypothesis that it is not risky to extend the normal banking facilities to the landless who cannot furnish collateral for loan.

Many argue that credit is not a simple facilitator of production or investment - it is a very powerful social, political and economic instrument, all rolled into one.

Although GB always defend itself to be a Bank par excellence, it indulges in a number of consciousness raising efforts.

Many argue that the consciousness raising efforts of Grameen Bank include aspects like, development of solidarity and countervailing power against rural power structure, collective economic management and above all development of critical insight amongst the GB loanees.

Its increased emphasis in effort which facilitates creative facilities of the rural poor within a framework of agreed codes (called 16 decisions) does indeed go much beyond the misnomer banking.

GB's conscientisation programme for group members is undergoing a perceptible change. One suspects that as yet, GB does not have a functional literacy programme like that of BRAC, mainly because it may evoke criticism from the government.

These conscious rural poor might graduate themselves, many argue, from their efforts at economic mobilisation to socio-political (confrontative) mobilisation, but it is very difficult to predict.

Many have argued strongly that Grameen Bank offers a hope model for

breaking out of the vicious circle of poverty in Bangladesh and similar countries of the Third World, with minimum social confrontation and upheavals.

9. Parallel to the experiment in rural development and decentralisation by government agencies, Bangladesh in the last decades also witnessed a number of innovative programmes for the rural poor undertaken by the non-government organisations (NGOs).

The examination of such an NGO, and the rural poor programme of the public sector agency, Bangladesh Rural Development Board (BRDB), are the subjects of this study.

10. In summary, it is argued that development must be people-centred and not just target-centred. The decision-making and execution requires the participation of the people. For these aims to be realised, the main factor is said to be the commitment of the government, its political will in favour of change and its mobilisation-motivation of the underprivileged, underdeveloped rural communities.

The motivation for change must come from within and carried out by people themselves as "subjects" of the process and in no way through coercion.

There are many things that militate against development: structures of exploitation, historical patterns of inequality (between groups and between geographically different places), the heaviness of attitudes inherited from the past, sheer human greed, all of these so overwhelmingly enormous that might discourage all but the most committed.

CHAPTER THREE

Examination of the public and private sector organisations involved in the rural poor programmes in Bangladesh

3.0 INTRODUCTION

This chapter includes an alternative explanation of Bangladesh's public and private sector strategy towards the rural poor programmes. This chapter is divided into five distinct sections:

Part 1 examines the background of the public sector organisation, the Bangladesh Rural Development Board (BRDB), its key development phases, major objectives and job description of its line functionaries.

Part 2 examines the problems due to structure and policy of BRDB. Literature prior to 1984 has been examined to show the status of BRDB towards the mid-term operational review, prior to the preparation of the Third Five Year Plan. This section also examines the review that includes:

1. Contrasting debates on the sterile two-tier model for rural mobilisation around employment

2. Consumption and production credit

3. Strike by the staff of the Upazila (Sub-district) Central Cooperative Associations (UCCA)

4. Search for space outside the two-tier cooperative reflected in the Banking plan of Aug. 1984;

5. Recognition of "Freire" and departure from the two-tier model

6. Possibility of institutional flexibility

Part 3 examines the issues discussed in Part 2 with more recent literature. The main issues that this part examines are:

1. Credit utilisation and functioning of primary societies

2. Linkage between primary societies, UCCAs and BRDB

3. Operations of the Sonali Bank

4. Training of BRDB with special emphasis on the examination of the Training module on "Human development and institution building" prepared for BRDB/RPP. This sub-section in Part 3 examines the participatory development process as perceived in the Training module. The examination is pursued by looking at different aspects of the participatory development process with emphasis on

a. Core elements of a participatory process

b. Role of the intervenor

c. Entry of the intervenor into the community

d. Investigation, reflection, and analysis

e. Emergence of organised actions

f. Participatory organisation

g. Animation to facilitation

h. Transition from external to internal

i. Pre-requisites of an animator

j. Pre-requisite of an internal worker

Part 4 examines the background of the private sector organisation, the Bangladesh Rural Advancement Committee (BRAC), its key development phases, major objectives, and job description of its line functionaries.

Part 5 examines the problems due to structure and policy of BRAC. This section pursues the examination by addressing the different aspects of a participatory development process as perceived by BRAC, with emphasis on:

a. Core elements: Conscientisation

b. Participatory organisation

c. Strengthening the economic base

d. Multiplication and linkage

e. Value system

f. Role of intervenor

g. Experience in animation and facilitation

PART 1

3.1.0 INTRODUCTION This part examines the background of the public sector organisation, the Bangladesh Rural Development Board (BRDB), its key development phases, major objectives and job description of its line functionaries.

3.1.1 BACKGROUND OF BRDB/RPP

The IDA financed RD-1 project, which had been supporting the "Comilla" cooperative model as the basis for its national strategy for rural development, ended in the early 1980's. The project concluded that the "government agency implementing the strategy needed to be strengthened, and that the strategy should be altered to accommodate special cooperatives for the rural poor" (UNDP/FAO, 1988: 1). This resulted in the establishment of a semi-autonomous agency, the Bangladesh Rural Development Board, under the Ministry of RDC & LG. The formation of Bittaheen samities (Assetless societies), for men and women from landless households, were included in the design for RD-II. This was the Rural poor programme, a component of RD-II that CIDA agreed to fund under a cofinancing agreement with the World Bank.

Although the present study mainly focuses on CIDA funded Rural poor programme, BRDB's Rural poor programme is not restricted to only that. Without external funding, BRDB (with the field staff of UCCAs) formed bittaheen samities in all other districts. "Also, there were elements of project support for rural poor societies in the other area projects under BRDB, such as SWRDP, NWRDP and the Noakhali IRDP" (Ibid: 2). In principle, throughtout the country, the government conducted a Rural poor programme following the same strategy of attaching bittaheen societies to the two-tier cooperative structure.

The RD-II RPP looked more distinguishable than other programmes as there was CIDA's support for field staff, training, and a special credit facility, which made it particularly visible and probably more effective.

As it was emerging within BRDB from 1977 onwards, the RPP represented "the GOBs main direct efforts to address the problems facing the rural poor in the context of its overall rural development programme. It received a stimulus ..., specially from 1981 when the "landless cell" was created in BRDB in response to the joint IBRD/GOB review (1981)" (Wood, 1984: 1, 2).

3.1.2 KEY DEVELOPMENT PHASES

The Memorandum of Understanding (MOU) for the first stage of the Rural poor programme was signed in October 1983.

Phase I of the project was a component of the larger IDA Rural Development II project and was cofinanced with IDA.

In Phase II the project will continue to work in the seventeen districts (formerly six greater districts) in which Phase I was active. The second phase will extend over a six year period from July 1, 1988 to March 31, 1994.

Phase II has been designed for a bilateral agreement between the Governments of Canada and Bangladesh. However, collaboration and exchange of information with other donors i.e. DANIDA, SIDA, ODA and IFAD engaged in programming for the rural poor and/or strengthening BRDB's management capacity, would be sought.

Phase I ended in June 1988. A "bridging operation" has been included in the proposed design. The assumption was that a signed Memorandum of Understanding would enable the new phase to follow on immediately with a bridging period for recruiting and training required field staff, putting the credit system in place, contracting

and deploying the field team of the Canadian Executing Agency.

At the time of field survey (July 1988), a CIDA cooperant with local assistance, as proposed in the design, was in place to manage the first year of the CIDA project input. When the Canadian Executing Agency (CEA) could be placed and made operational in the field was, however, not clear.

3.1.3 MAJOR OBJECTIVES

The Mid-term evaluation of UNDP/FAO states the objectives of the RD-II project "to strengthen and expand an autonomous, self-managed, and self-reliant UCCA/KSS village based cooperative movement that is a vehicle for rural development." In the section that deals with major outputs, establishment and consolidation of UCCA/KSS cooperatives are highlighted until one comes to the point where there is talk of "3000 bittaheen samabaya samities (BSSs) to be established" (UNDP/FAO, 1988: 5). In page 6 of the evaluation, it however states the establishment and improved capacity of UCCA to serve the landless rural poor through BSSs and MBSSs.

The goals and objectives are clearly spelled out in the report of the Design and Costing Mission of CIDA. The project goal is to "assist the Government of Bangladesh develop an effective program addressing the needs of the bittaheen - the landless and assetless rural poor" (CIDA, 1987: 6). The term "landless   or "bhumihin" does not have uniform implications for the people thus labeled. It does not reveal how such people actually survive. It relies upon the crude, oversimplified variable of the non-possession of land to tell the story of the varied relationships through which survival is arranged." Assetless or "bittaheen is marginally better, except that literally it excludes those with land but who are nevertheless dependent upon their

own physical labour all the time, and who share most of the other dependency relations of the bhumiheen and bittaheen" (Wood, 1984: 6).

The objectives of the project has been presented below as it has been written in page 6 of the report of the Design and Costing Mission, so that some of the terminologies used i.e. mobilisation, action review for management, etc. does not escape scrutiny and could be closely analysed:

"By the completion of Phase II the Bangladesh Rural Development Board will have:

i) developed and implemented a sustainable program contributing to a measurable increase of income and savings among the bittaheens in the targeted upazilas;

ii) enhanced and enlarged the productive income generating skills of the rural poor men and women;

iii) facilitated the mobilisation of 10,500 additional bittoheen primary societies and the establishment of 139 Upazila Bittaheen Central Cooperative Associations;

iv) increased the capacity of the bittaheen organisations at both levels to plan, engage in and assess their own cooperative activities; and to effectively access and utilise available resources;

v) established and managed a self-sustaining revolving fund and credit system servicing the credit requirements of the bittoheen for productive income generating activities;

vi) develop within the RPP cell (HQ) professional staff - and effectively operational systems supporting:

* group mobilisation

* credit delivery and recovery

* training - for bittaheen and for RPP field staff and management

* action review for management at all levels

vii) assumed an increased share of field staff costs of the Project "
(CIDA, 1987: 6).

The terminologies, mobilisation and training (for human development
among other things, see page 25 of CIDA report) are complex issues,
therefore it needs to be dealt with very carefully.

Mobilisation and training for human development (in other words
consciousness raising or what Paulo Freire calls the process of
"conscientisation", see page 195 Of CIDA's Training module on Human
Development and Institution Building) go hand in hand. "All serious
mobilisation attempts, whether issue based, ideology based or both
with class or cross-class character, raise the level of awareness; the
distinction between the two processes is that while in conventional
mobilisation this is an effect, in conscientisation this is the cause
as well as the effect" (Hasan, 1985: 32). Conscientisation has several
implications, depending on whether it is "partial" or "full".
Conscientisation, may or may not involve politicisation. In partial
conscientisation, explicit politicisation is avoided. "Partial
conscientisation frequently involves articulation of the phenomenon of
exploitation but only in relation to the idea of human liberation
distinct from the concept of a classless society. ... Partial
conscientisation does not permit any conceptualisation of power"(Ibid:
34).

However, the two processes - partial conscientisation and
politicisation - in the process of mobilisation may (or may not) be
seen as two phases in that the latter might follow the former. This
obviously depends on the "nature of the participation of forces,
change agents as well as target population, and the way the process of
praxis is internalised by the actors" (Ibid: 34).

A critique of mobilisation theory and the process of

conscientisation has been taken up in Chapter 2. These terminologies used and applied by this organisation (BRDB) would become clear as to its contents,and it could be clearly identified where the organisation stands in the continuum of the Mobilisation theory.

3.1.4 JOB DESCRIPTION OF THE FUNCTIONARIES

For this study, the major focus would be on the last two tiers in the organisational hierarchy, the Assistant Rural Development Officer (ARDO) and the Field Organiser(FO).

The core activity of the project, "implementing field activities through which bittaheen groups at the village and the upazila levels are mobilised, serviced and strengthened for self-directed organisation and action" (CIDA, 1987: 36) consists of the following tasks which are supposed to be carried out by each of the field functionaries.

3.1.4.1 ARDO or Field Supervisor:

- providing direct professional supervision for field organisers

- engaging FOs in systematic action planning, monitoring, assessment and reporting of field activities

- facilitating Field organiser training and development

- training society managers and chairpersons

- assisting in the preparation and representation of loan application and monitoring credit activity

- ensuring the timely provision of financial, technical and support services for Field organisers

- maintaining liaison with the UBCCA through the chairperson and the URDO

- reporting to the URDO/RPP

3.1.4.2 Field Organisers (FOs)

- interpreting RPP to bittoheen and fostering group formation at the village level

- training and coaching society managers and providing regular member education

- advising on income generating activities

- assisting in the preparation and forwarding of loan applications

- facilitating technical training and assistance

- monitoring loan disbursement, repayment and record keeping at the village level

- helping the group(s) identify and address broader social and economic needs e.g. literacy/numeracy, family planning etc.;

- documenting and reporting field data for action planning and improved project performance

- reporting to the Field Supervisor

Of the tasks provided above, the most crucial in terms of mobilisation and conscientisation are the training and the development of Field organisers, society managers and chairpersons by the ARDOs; and also the interpretation of RPP to bittaheen at the village level by the Field Organisers.

Other tasks are mainly the run-of-the-mill activities which perhaps could do with strong organisational management and monitoring. To ascertain whether this is really true, a detailed interview of line functionaries about the organisational environment in order to understand their perception, was sought. In a later section, however, these issues will be elaborated.

In order to train (stimulate awareness), a "curriculum" needs to be developed with a clear conception of the mobilisation issue. It would be interesting to note that those who prepared the curriculum ever attempted (although it would be naive to presume they haven't) to undertake a systematic comparison between the principal trends of the

mobilisation process- Bourgeois, Left and NGO's. In order to do that, one should have attempted first to develop the conceptual levels of conscientisation; secondly, examined the notion of mobilisation at the level of theory; and thirdly, a systematic comparison at the levels of theory and practice (Please refer to Appendix 7.2 for the critique of mobilisation).

PART 2

3.2.0 INTRODUCTION

This part examines the problems due to structure and policy of BRDB. Literature prior to 1984 has been examined to show the status of BRDB towards the mid-term operational review, prior to the preparation of the Third Five Year Plan. This section also examines the review that includes:

1. Contrasting debates on the sterile two-tier model for rural mobilisation around employment

2. Consumption and production credit

3. Strike by the staff of the Upazila (Sub-district) Central Cooperative Associations (UCCA)

4. Search for space outside the two-tier cooperative reflected in the Banking plan of Aug. 1984

5. Recognition of "Freire" and departure from the two-tier model

6. Possibility of institutional flexibility.

3.2.1 PROBLEMS DUE TO STRUCTURE AND POLICY

Given below is a discussion of the problems of BRDB due to structure and policy.

3.2.2 EXAMINATION OF THE FOLLOWING ISSUES PRIOR TO THE MID-TERM OPERATIONAL REVIEW

Prior to the preparation of the Third Five Year Plan, several debates

and contrasting proposals were in circulation. It was encouraging that these debates were initiated "since without them we would all probably be left with a rather sterile 2-tier model for rural poor mobilisation around employment generation and acquisition of assets" (Wood, 1984: 25).

3.2.2.1 Consumption and production credit:

The sectoral policy paper "Strategy for Rural Development projects", prepared in January 1984 by the Planning Commission referred to the issues on group coherence and indebtedness. It discussed about "joint and mutual responsibility and support" (Para 4.09. Page 43) to guard against production credit leaking into direct consumption, distress expenditure or servicing village debt. One set of reactions was immediate in that to check this kind of leakage "may be convenient for bureaucratically administered programmes, but is highly unrealistic to ignore arbitrarily these control needs and social relations through which the rural poor arrange their survival" (Ibid: 26).

The other main concern was the assumption made by the Planning Commission that the Two-tier cooperatives would represent the institutions for production and employment programme. The primary bittoheen societies (BSS/MBSS) would be federated with the KSS through UCCA, but suggests scope for institutional flexibility by acknowledging that these primary societies may federate separately. One point needs to be made here about the MSS. It does not clearly identify, as the name suggests, whether the female target group should be strictly bittoheen. From field survey accounts, it can be said that there were no set criterias after the programme was launched as to who was eligible for membership. There are female members in the old MSS who do not fall in the present set criteria. The present abbreviation is MBSS adding B for "bittoheen" to identify the target group,

although "encroachment" is yet to be stopped, "the overlap problem is pronounced in upazilas, where the old MSS groups formed before RPP were simply re-named MBBS" (Anderson, 1986: 34). What is of crucial importance, however, is the Planning Commission's flexibility in the preparation of the Employment Sector programme.

The issue of primary societies to federate with KSS though is noteworthy. The KSS which has over the years proved itself to be a "delinquent" organisation, the very idea to associate other primary societies with it is a case in point. Logically, the output could be devastating. One possibility, many argue, is that the BSS and MBSS would pick up the traits of its "big brother" and start emulating its "delinquent" characteristics. The other possibility, many argue, is that with strict organisational discipline and inculcation of value judgements, the M/BSS could be a strong force in influencing the KSS to straighten out their "weaknesses". But to straighten out these weaknesses is a tall order. The weaknesses have been summarised precisely as the following: "domination of KSS by rich farmers; corresponding lack of participation by other members; the dominant farmers have managed to monopolise the scarce inputs especially where DTW's have been installed; dominant farmers have remained the main defaulters while being well-connected to or members of UCCA management committees; the UCCA inspectors have not been accountable to the ordinary KSS membership; the original Comilla model has been stripped of its broader content so that the KSS stands alone merely as an end point in a line of credit, permitting membership to be no more than nominal; information on credit practices and other opportunities has been largely confined to the manager, or at most the managing committee" (Ibid: 27).

3.2.2.2 Strike by UCCA

In 1984, a strike was called by the UCCA inspectors and accountants with demands that the UCCA staff should be absorbed into the BRDB structure. They specifically demanded improved salaries, and better prospects for promotion, in other words more security. "The strike reflected, in part, fear of extinction" (Anderson, 1986: 31). This is of fundamental significance as the UCCA staff are employed by the UCCA and are quite distinct from the government officials as regards their terms of reference. They are members of the KSS themselves. To orient themselves close to local level government officials by regarding themselves as part of the bureaucratic hierarchy and increasingly elevating themselves above the KSS members was self-defeating. They had all the reason to feel aggrieved, but many felt this was not the solution. Many argued that the survival of the 2-tier cooperative model was at stake, whatever was left of it. What was crucial, however,was the influence it would have on the future programmes of the government, especially the Rural Poor Programme. The BRDB, R.D. Division and some of the staff in the Rural Development Academies were well-versed with the combination of problems with the UCCA-KSS, they were "highly skeptical about deploying such a precarious institutional formula (already captured by stronger rural classes) in the Rural Poor Programme" (Wood, 1984: 28).

3.2.2.3 Search for space outside the two-tier cooperative reflected in the "Banking plan for RPP", August, 1984:

As these problems were debated internally within BRDB, new ideas were interjected as space for thought outside the two-tier structure slowly emerged. The "Banking plan for Rural Poor Programme" prepared by BRDB in August, 1984 contained the basis of an alternative to the UCCA structure. It saw the functions of credit transactions to be institutionally separated from those of group mobilisation, extension,

skill training, etc. The possibility that the bittaheen would be in direct contact with the credit institutions was opened up through the proposal. It was also understood that by replacing the old model by an alternative one would enter into the brokerage and agency-dependent problems. It could, however, be circumvented by strengthening group coherence/solidarity and broadening the conception of credit in "which groups or individuals could really take-off into independent economic activity instead of being repeatedly tied to low loan ceilings" (Ibid: 30).

3.2.2.4 Recognition of "Freire" and departure from the two tier model: A paper was prepared after the visit of a "Rural Skills, Credit and Training" Mission in early 1984.The paper criticises a number of institutions (e.g. BRDB, Cooperative College, Rural Development Academies, Rural Social Services Programme, Upazila Training and Development Centre, Bangladesh Small Cottage Industries Corporation, Vocational Training Institutes, and Technical Training Institutes) as "lacking proper orientation, dedication, expertise, communication, competence and instruction materials" (Wood, 1984: 31). What was highly commended was the Friere approach in BRAC, and the argument that incentives would be needed for commercial banks to get involved in lending to "target groups". The paper also indicated less faith on the newly decentralised upazilas in addressing employment generation either through wages or assets for the rural poor. The highlights of the proposal was its departure from the UCCA two-tier model.

3.2.2.5 Possibility of institutional flexibility:
It is one thing preaching institutional flexibility, but when it comes down to field level, the real metal shows. Senior officials of RD Division of Ministry of LGRDC were averse to taking lessons from

NGO experience. Besides skill training, they accredited little significance to the August, 1984 Banking Plan, but were very sure of the integration of all different existing institutions at the upazila level. Given this dichotomy of proposals recognising institutional flexibility vis a vis unwillingness of Senior officials, the bittoheens would find themselves more strongly incorporated as dependents into the upazila and the local government patronage system, given their weak organisation and credit inaccessibility.

3.2.3 CONCLUSION

1. Prior to the preparation of the Third five year plan, several debates and contrasting proposals were in circulation. It criticised the rather sterile 2-tier model for rural poor mobilisation around employment generation and acquisition of assets.

2. The paper prepared after the visit of a "Rural skills, credit and training" mission in early 1984, highly commended the Freire approach in BRAC. This paper was highly critical of a number of government institutions, including BRDB.

3. From 1973 onwards with the expansion of IRDP, UCCA staff compared themselves with local level government officials.

4. The strike by the UCCA inspectors and accountants reflected, in part, fear of extinction. Being members of KSS themselves and employed by the UCCA, they wanted to orient themselves close to local government officials and started regarding themselves as part of the bureaucratic hierarchy. What was of crucial importance was the influence, the strike would have, on the future programmes of the government.

5. The BRDB staff sympathised with the UCCA staff to the extent that they do not have to compete with them for higher positions. The whole strike issue showed a complex relationship of linkages, not only

between the primary societies and the UCCA, but also between UCCA and BRDB. Future changes in linking RPP could be carefully derived from this exercise.

6. The "Banking plan for the rural poor programme" prepared by BRDB in August 1984 contained the basis of an alternative to the UCCA structure. It saw the functions of credit transaction to be institutionally separated from those of group mobilisation, extension, skill training, etc.

7. Little significance was accredited to the August 1984 Banking plan by the senior officials of the RD division of the Ministry of LGRDC. They were averse to taking lessons from NGO experience, besides skill training.

8. The Banking plan of August 1984 was agreed between BRDB and Agrani Bank to be made operative in 14 upazilas in its first phase. The programme contained the basis of an alternative to the UCCA structure, which institutionally separates the functions of credit transactions from those of group mobilisation, extension, skill training, etc.

9. The plan for the 14 upazilas was drawn up before the RPP Banking plan was finalised. Experts disagree, as per provision for direct lending to delinked groups, as to whether or not such direct lending by Agrani Bank actually occurs.

PART 3

3.3.0 INTRODUCTION

This part examines the issues discussed in Part 2 with more recent literature. The main issues that this part examines are:

1. Credit utilisation and functioning of primary societies

2. Linkage between primary societies, UCCAs and BRDB

3. Operations of the Sonali Bank

4. Training of BRDB with special emphasis on the examination of the

Training module on "Human development and institution building" prepared for BRDB/RPP. This sub-section in Part 3 examines the participatory development process as perceived in the Training module. The examination is pursued by looking at different aspects of the participatory development process with emphasis on:

a. Core elements of a participatory process

b. Role of the intervenor

c. Entry of the intervenor into the community

d. Investigation, reflection, and analysis

e. Emergence of organised actions

f. Participatory organisation

g. Animation to facilitation

h. Transition from external to internal

i. Pre-requisites of an animator

j. Pre-requisite of an internal worker

3.3.1 EXAMINATION OF THE FOLLOWING ISSUES WITH LITERATURE OF RECENT ORIGIN

Let us examine the points made above with literature of recent origin. This would bring the discussion closer to what is happening at present concerning:

a) Consumption vis a vis production credit

b) Strike by UCCA

c) Search for space outside the 2 tier cooperative reflected in the "Banking Plan for RPP", BRDB, August 1984

d) Recognition of Mission of "Freire" and departure from 2-tier model (Also refer to Appendix 3.3 for survey of the opinion of the BRDB staff at local, district and national level towards problems faced and solutions that could be arrived at through these proposals).

3.3.1.1 Credit utilisation and functioning of primary societies:

Loans provided for "production credit" are beset with a whole gamut of problems. The basic question that can be asked is whether the amount of loan requested has been obtained on time, There is no strong evidence to show that loans were obtained on time. On the contrary, a great percentage of borrowers had to wait for three months to over six months. By that time a good business, which because of its seasonal nature, may have long passed its time. Institutional credit vis a vis credit from money lenders, although at very high interest rates, takes 24 hours for the money to be processed. Failing to get institutional credit on time could lead the RPP money to be used for other less profitable purposes than planned, or loans could be split "allocating half to prescribed purposes and half to unauthorized and more profitable uses, or to consumption purposes such as preparing a child for an exam" (Anderson, 1986: 13). Borrowers perceive hoarding, commodity trading, mortgaging-in land, and other forms of speculation including money-lending as other profitable activities. Short of the values inculcated during training on human development, what could be expected from the borrowers is that they would instead of going for "alternative" practices would rather go for the "KSS" practices of which one is money lending at usurious rates. For example, "in Gaffargaon upazila, where BRDB officials did not say that on-lending was not approved, on-lending was found common" (Ibid: 11).

Coupled with the question whether the borrowers received as much credit as they applied for, another question which is valid is whether the ordinary members have been discriminated against. Evidence (Wood, 1984) would substantiate the social relations through which the rural poor arrange their survival. One could start from the "landless" criteria of owning less or equal to .5 acres which is the ceiling for membership established in the Banking plan. Societies formed before

RPP came into existence, are still functioning, although the previous criteria permitted large land holdings. In order to qualify for RPP, administrative renaming of "bhumiheen" (landless) groups to "bittoheen" groups had obviously introduced dissension. In many groups it has been found that MBSS managers belonged to the richer households. Because they can read and write, are performing the said jobs, their husbands having "steady employment, such as on the railway or in ships" (Anderson, 1986: 14). Ordinary members were found to receive lesser amounts vis a vis their loan request, although they were uncertain about the reduction in amount "generally believed it was Sonali Bank officials who did it" (Ibid: 10).

Managers have been found to receive more loan than ordinary members. Whether they were better informed for loan-types with higher ceiling (such as beef fattening, rickshaw van, etc.) and subsequently applied for these type of enterprises is not clear, but what is clear is that "31% of managers receiving loans actually received more than Tk. 1,500 loan compared to ... 13% ordinary members who received loans" (Ibid:11).

3.3.1.2 Linkage between primary societies, UCCAs and BRDB:

Increasingly, from 1973 onwards with the expansion of IRDP, UCCA staff compared themselves with local level government officials. When the target group approach was entailed, a departure was expected, quite fundamental from the collateral based credit (so far dispensed by the traditional cooperative organisations) to need-based credit to the landless, assetless and resourceless persons. What was expected was basic and fundamental changes to occur in "approach, attitude, objectives, operational details of the programme" (Ahsan, 1985: 138), based on trust and confidence in the human being. The organisers at the grassroots level were expected to be a new breed of workers with

working methods that of animators/catalysts. The usual attitude of superiority of government servants, which is well emulated by UCCA staff, were expected not to be the characteristics of this new breed, as training would be thorough before embarking on this new role. In such situations, needless to say, the management style would be one that of participation, in order that the field officials give their best and transform themselves "from their present status of minor officials, into enthusiastic partners in the great mission of helping the rural poor to gain back their hope and confidence" (Ahsan, 1985: 140).

What does one see in practice? Ordinary members seldom understand the difference between the UCCA staff and the BRDB officers. Majority of the primary societies "were formed on the initiative of the UCCA staff like the Village Accountant, and secondarily (in some upazilas) by BRDB officers. ... In a majority of cases a person who eventually became the SS's manager was not instrumental, not on the advice of the same officials" (Anderson, 1986: 24). In practice, the primary societies were found to be less cooperative. Not only to the ordinary members was UCCA an unknown body, but even some managers, "66% of the female managers and 40% of the male managers were unsure of its existence" (Ibid: 25). As was not to be expected, KSS is still perceived as more aligned to UCCA or vice versa compared to BSS and MBSS. Women members are more inclined to disconnect the SS from the UCCA than the men, "80% of women agreed ... and 45% of the men favoured the disconnection" (Ibid: 25).

As in the KSS where dominant farmers have been well connected to or members of UCCA management committee, there is widespread evidence in the RPP that some portion of the population are wary of cooperatives, in other words "samabaya" in Bangla "have been terms roughly equivalent to fraud" (Anderson, 1986: 26). There are numerous

instances to infer that "many members tolerate their managers at the cost of obtaining a loan" (Ibid: 26). There are certain facts e.g. managers receiving a fee of 2 per cent for their work, that should not remain unannounced, and facts which BRDB or UCCA officials should not keep quite about. Many concerned realise this generates a lot of misunderstanding. There is all the reason to be wary of cooperatives when evidence is made available to show that instead of primary societies receiving genuine protection from the UCCA in the event of difficulty, numerous case studies have shown "direct interference by influential members of the KSS in the SS groups" (Anderson, 1986: 28). Influential members would choose to give loan to poorer members of their own gushti, money-clients or labour supplier in their para, or towards those "who have supported or would support them socially and politically" (Ibid: 28).

The strike of UCCA staff illustrates to a great extent the linkages between the primary societies with the UCCA, roles of BRDB and/or Sonali bank official and the state of business and political affairs of the UCCA (UCCAs are classed as A, B, or C depending on the percentage of their loans which are overdue). Three parallel structures operate in the field: the UCCA staff, BRDB normal staff, and BRDB/RPP staff. UCCA staff performance to some extent makes the RPP program reliable. UCCA staff feel they have an uncertain payroll structure compared to the BRDB's revenue payroll, which is more certain. Although performing similar tasks as BRDB staff, UCCA staff do not have pension benefits. This was the basis of the prolonged strike. RPP work during the strike came to a standstill, "there was a virtual moratorium on repayment of loans, weekly meetings, and other official work" (Anderson, 1986: 31). BRDB staff sympathised with the UCCA staff to the extent that they did not have to compete with them

for higher positions. The whole exercise showed a complex relationship of linkages not only between the primary societies and the UCCA, but also between UCCA and BRDB. Lessons for future changes in linking RPP are to be carefully derived from this exercise.

There are number of propositions being debated at present about linkage of the primary societies with other concerned bodies. The four most popular propositions are the following:

1. Primary societies should be de-linked from their UCCAs to allow them to borrow directly from the Sonali Bank

2. Primary societies should be given a choice of whether to delink or not

3. Whether de-linked primary societies have to have an apex body of their own at the upazila level

4. If the primary societies have an apex body, should it be a separate one, literally miles away from the KSS, e.g. UBCCA

Each of these propositions has particular implications. The first proposition would cause the Sonali Bank to work a little more as they would have to take up the work of the UCCA staff, definitely annoying the UCCA. As BRDB would still maintain its supervisory role to the primary societies, BRDB staff would be least bothered so long as the UCCA chairman signed their payroll.

The second proposition is thought to arise in situations where the primary societies are newly formed, or where RPP does not yet operate, or where BRDB/Sonali Bank operations are good. It is proposed by some that it would be better to try it in a mixture of locations, preferably within one district, with careful monitoring by the DPD.

The third and fourth propositions are even more complex. In the literature (Anderson, 1986) one finds the statement "primary societies should be given a choice". What should be argued is that they should have a choice instead of "be given" a choice. It is their

organisation and they are expected to know what is good for them. As far as credit is concerned, because of various "difficulties" (as noted earlier), the primary societies could or should bypass the UCCA, but an apex body like the UCCA, or to stretch it further an UBCCA, theoretically has other business to perform e.g. "mobilisation". The multiplication and linkage of these primary societies towards solidarity of the assetless, many argue, would come, if among other things, the vertical and horizontal integration of primary societies are attained. It is easier to say "a first-class society is one which is more likely to manage without the UCCA" (Anderson, 1986: 68), if credit is considered in isolation, but whether they should have to have an apex body should be considered taking all other things into consideration. Whether they should form an apex body of their own (UBCCA), separate and distinct from the KSS/UCCA, and also credit transaction, is another issue to ponder on. Many argue, the ideal situation would have been that the primary societies should press for their demands through the UCCA, and establish their rights, not to be tampered again by the influential and dominant KSS members. The key assumption for the above to take place is that the members of the primary societies have been "conscientised" to understand and perceive exploitation reinforced by all systems, local, national and international. Possibility of progressive social action through continuous reflection and social verification of generated knowledge, many argue, would find its way as a possible outcome in the formation of groups at the local, regional and national level. This idea of an apex body to facilitate mobilisation, many argue, is perhaps a tall order for BRDB, when their main focus is credit. But as in the proposals of August 1984 Banking Plan, they argue, if the functions of credit transactions, could be separated from those of group

mobilisation, extension, skill training, etc., there is the potential of removing the credit functions from the control of dominant classes in the local power structure, but still have to struggle to be free of other dependency relationships.

3.3.1.3 Operation of the Sonali Bank

The "Banking Plan for the Rural Poor Program" prepared   by BRDB in August 1984 was "to some extent a response to the more conventionally conceived "Banking Plan for Credit operations of TCCA/BSS/MSS" prepared by A. Khan, Consultant, Bangladesh Bank, Rural Credit Project Department, supported by the World Bank, October 1983" (Wood, 1984: 29).

An agreement was signed (Press Release 1:10:84) between BRDB and Agrani Bank to make a programme operative in 14 upazilas in its first phase. The programme contained the basis of an alternative to the UCCA structure, which institutionally separates the functions of credit transactions from those of group mobilisation, extension, skill training, etc.

The programme would in essence follow rather the "bank facilitator" model rather than the "Bank broker" model. The intention was to give the bank a prominent role by assigning special staff at different levels, and after having monitored loan performance,report to BRDB. The ARDO, in the position of the facilitator, the BRDB designated official, monitors the eligibility criteria of the BSS/MSS to receive credit and finally certifies to this eligibility. The criteria for eligibility being "3 months existence; account with Bank branch; accumulation of some deposits; some management training; orientation for group management; preparation of a production plan of their own choice" (Wood, 1984: 30). The ARDO directly working with the groups and connecting them to the Agrani Bank for commercial credit to be

phased over time.

This strategy may seem to be idealistic, but on the contrary it is quite distinct as it deliberately aims to minimise and eventually eliminate the power and control of the facilitator. But this model, many argue, could encounter a number of problems as in the case of BASWAP (Bangladesh Swiss Agricultural Project). This organisation has been "unable to start to phase out their own involvement. They have found that the small farmers can find very little leverage on the bank staff to ensure that they carry out their duties. The banks have also continually pressured the project to take more responsibility. Effectively they would prefer the project to move closer to the broker role" (McGregor, 1987: 9).

The other possibility that might have arisen from the proposal was an opportunity of a revolving credit fund to stimulate specific types of income activity, organisational conditions for bittoheen participation, provision for tackling bittoheen indebtedness, interaction of bittoheen groups with other specialist departments at the upazila who would be provided limited technical support. The ARDO obviously is assumed to provide liaison support to the bittoheen groups, that obviously is what a facilitating role is expected to perform.

The plan for the 14 upazilas was "drawn up before the RPP Banking plan was finalised: although a printed version of the main scheme is available, its author says this version is not in force, but a cyclostyled plan called -Lending procedure for Rural poor- is" (Anderson, 1986: 47). Experts disagree, as per provision for direct lending to de-linked groups, as to whether or not such direct lending by Agrani Bank actually occurs.

Unfortunately, little is known about the present status of the 14

upazilas where the proposed program has been launched. The Evaluation division of the Ministry of LGRDC is yet to do a study on this four year old scheme. However, the present status of other upazilas under RPP could be examined to see if there was any influence following the proposal of an alternate strategy to the UCCA structure.

The Sonali Bank operates the RPP loan. The loan applications have to go through quite a complex procedure. There are four LAPS (Loan Activity Plan) that has to be traversed. LAP 1 is a statement for requesting individual loan from M/BSS by an individual. LAP 2 is a statement for requesting group loan from M/BSS by a group of members. LAP 3 is a consolidated statement (LAP 1 and LAP 2) for requesting loan from a particular UCCA by M/BSS. LAP 4 is a consolidated statement of all scrutinised approved LAP- 3s (of all UCCAs under RPP). However, LAP 4 has been struck off from the "RPP/CII Credit operations plan" prepared by Raka Rashid for the CIDA RPP Planning Mission, September, 1987.

It is interesting to observe from page ii from the notes section that the credit operations and delivery plan under RPP/CII "seeks to strengthen the two-tiered cooperative system by delegating responsibilities to primary societies as well as the apex organisation so that they complement each other's roles as agents in the credit delivery system" (Raka Rashid in CIDA, Design and Costing Mission, 1987: Annex 1, page ii). This seems to contrast with the earlier proposal of an alternate strategy to the UCCA structure but appears quite similar to the proposal of a revolving credit fund.

Given is the "Flow diagram on Loan sanctioning: CIDA Rural poor programme I" as per banking plan issued in June 1986 (see Appendix 3.1). Also given is a table of the "RPP/CII Credit delivery system" as per the credit operations plan prepared for the CIDA RPP Planning Mission, September 1987 (see Appendix 3.2).

While comparing the two tables, it is observed that the linkages with organisations or individuals show a dissimilar pattern after the consolidation of LAP 3. In the June '86 diagram, it is observed that another LAP is drawn, known as LAP 4 which, as earlier stated, is a consolidated statement of all scrutinised approved LAP-3s. All the approved LAP 4s, along with necessary documents, are submitted to the Project Director, BRDB and the Branch Manager, Sonali bank for their comments. If both parties approve, the LAP 4s are forwarded to the Regional manager of Sonali Bank. A sanction order is issued, if approved, within seven days from the Regional Managers office. Copies of the Sanction order are sent to the PD and URDOs of BRDB; BRDB headquarters; Sonali Bank headquarters and the Branch Manager of Sonali Bank.

In the September 1987 plan, the LAP 3 and other supporting documents are forwarded from the Upazila loan committee (ULC) to the Upazila Bittoheen Central Cooperative Association. At this stage the members would be informed whether the loans are approved or rejected. The Chairman of the UBCCA would forward the approved LAP 3s and supporting documents to the Deputy Project Director (DPD) of BRDB. If the papers are in order, after a mechanical scrutiny, the loan will be sanctioned. The cheque would be issued in favour of individual societies, with the authorisation of the DPDs and co-signed by two BRDB officers. The loan disbursement cheque would be encashed by the society managers from the "Revolving loan fund" (RLF) account on a designated day where the loan would be disbursed publicly.

The September 1987 plan introduces two new things:

1. "Credit unit" located in the RPP cell at the BRDB headquarters with a BRDB/RLF account

2. A separate apex body, UBCCA, solely for the bittoheen, with an

Upazila loan committee consisting of an UBCCA adviser, and the Chairman of the UBCCA Managing Committee and 3-5 members of the UBCCA. One of the interesting things that is observed are some of the work that Field Organisers (FOs) of BRDB are expected to perform. FOs are expected to "conduct initial credit analysis and assist members to fill out their application forms" and "participate actively in loan supervision and recovery" (Rashid in CIDA, 1987: 3). If the project "intends to provide target-group members (among other things) training and credit facilities" (Ibid:1), training along the "Freire" model, the FOs "who are the grass-roots workers" (Ibid: 3) are supposed to be "conscientising" the bittoheen members as well. Whether the FOs are capable of participating actively in loan supervision and recovery, and at the same time training members (which would severely pressure him), but the more fundamental question perhaps is whether the same FO should perform both the functions of an "animator" and a "credit delivery agent". This is a serious issue of debate now confronting the rural poor programme of the government, the "moderate" NGOs and the "mobilising" NGOs. (Refer also to Appendix 3.3 for the survey of the opinion of BRDB staff at local, district and national level towards Banking plan and credit related problems and solutions that could be arrived through these proposals).

3.3.1.4 Training of BRDB:

The training embodied in the RPP laid emphasis "clearly on skills mainly of the technical/artisan kind, although some attention to cooperative management is also included" (Wood, 1984: 53). Without dismissing skill training, many argue, "training" in isolation will not produce the desired result, more so when "training as a process, as a way of acquiring knowledge, is normally conceived in such a formal, class-room way that it becomes a blunt instrument" (Ibid: 53).

The fundamental question, however, is what are the "subject-matters" for training? Does it include issues which are technico-artisan, management, forms of appropriate social organisation, analysis of political economy, and the necessity for collective forms of socio-economic activity.

The original training programme did not contain the fashionable words "conscientisation" and "mobilisation", but increasingly these terminologies are being included in the training outline, "despite the presence of the fashionable (but not wrong for that, just over-used) terminology, one questions if any content is really intended" (Ibid: 54).

NGOs are committed to the "Freire" type strategy and their work occurs explicitly in the context of an understanding of the social relations of poverty, the animators have their apprenticeship in the countryside and have learnt-by-doing. In contrast, what was observed, was that the "central staff from BRDB HQ (were) personally undertaking the RPP component in the course (for 5 days out of three and a half months)", but "one cannot re-orient a culture in 5 days in a classroom, when the "audience" has so clearly invested in that culture to become the audience in the first place" (Wood, 1984: 54).

After the RD-II RPP was approved, negotiations between NGOs and BRDB/GOB about NGOs involvement in "training", it was restricted to technical skills. NGOs could not "feel comfortable simply being slotted in to another institution's highly formalised programme to provide a skills input" (Wood, 1984: 54).

Prior to the "Mid term operational review of the RPP" the "final obstacles set by BRDB to training of their staff by NGOs were removed" (Anderson, 1986: 40). Not wanting to lose control the BRDB resisted the demand for the NGO-led training of its own staff. "The two approaches -BRDB's and the NGOs- were widely seen as alien to each

other: BRDB's emphasised orientation to the routines of government service, of which RPP was only a small part ant the NGOs emphasised participation of staff in discovering what the bittoheen want or need. The former relied on management principles, the latter on direct needs assessment, critique of leadership and strategies, and feedback through action research" (Anderson, 1986: 40-41). An "ideological content difference" too might have existed; "few, if any, NGOs in Bangladesh are known to be in favour of the Comilla model yet most of the elements of the model are sacred to people at BRDB's headquarters" (Ibid: 41).

BRDB would restrict training by NGOs to BSS/MBSS groups to skills-training as far as they could without "their own staff being exposed to NGO ideas and methods" (Ibid: 41). This is evident as "several agencies including the World Bank have been urging their involvement in "Training", but have restricted the purpose of this involvement to technical skills" (Wood. 1984: 54). Although "BRDB viewed training within RPP as relatively unimportant" (Anderson, 1984: 42), many argue "both donors and the Planning Commission stressed training - sometimes to the point of confrontation with BRDB - and BRDB made an exception because someone else was prepared to pay for it" (Ibid: 42). But what is not clear is what the donors meant by "training". One observed that the donors "intended that the whole pool of human resources be enriched, and people be caused to think about how better to pursue the goals of RPP" and continues to state that "this is arguably the heart of the difference between the BRDB and others regarding training" (Ibid: 42). Do the donors and the Planning Commission themselves want the "animators" of the BRDB to follow the NGO "Freire" type strategy where they would understand the social relations of poverty through learning-by-doing. Is that what they meant when they"intended that the

whole pool of resources to be enriched". This remains a critical question and the answer might unfold as we proceed. But equally critical was the reduction of BRDB training budget for 1985-86 "in order to provide funds for other RPP needs" (Ibid: 42). Priorities stand to be questioned. (Refer also to Appendix 3.3 for the survey of the opinion of BRDB staff at local, district and national level towards Training related problems and solutions that could be arrived at through these proposals).

3.3.1.4.1 Training module on "Human development and institution building" prepared for BRDB/RPP:

The Training module on "Human Development and Institution Building" prepared by the Foundation for International Training, Technical Assistance Component of CIDA, May 1987, do provide some answers. This training module is a "ten day training programme" for the Assistant Rural Development Officers of BRDB's Rural poor programme under the RD-II project. The earlier question can be posed: is 10 days sufficient to re-orient somebody on human development and institution building. This training is normally conducted in classroom situations, thus barring the apprenticeship in the countryside where the BRDB staff could discover what the bittoheen want or need. To the BRDB staff, to participate in a training of this sort in a "secured" environment of an institution of rural development e.g. BARD, RDTI, is like taking a breath of fresh air. As is evidenced, BRDB staff find it convenient to take a break from the humdrum of a bureaucratic life into a two/three week training course. The package includes TA/DA to top it all. "Demand for training within BRDB is not really different from demand inside other bureaucracies in Bangladesh: it is like the request to be allowed to travel, and is a sign of status. Training is like employment - "Chakri" - because it includes TA and DA (travelling

allowance and dearness allowance) from which some money can be saved, and one is not a financial burden on anyone else for that period. Two months in Comilla or Bogra, with other new BRDB staff, is like a breath of fresh air to someone stuck on the job elsewhere. This helps to explain why people are willing to stay away so long engaged in a process of little relevance to their career. There is no confirmation that those with training (in RPP) are promoted more rapidly than those without it" (Ibid: 41-42).

The module acknowledges that "many development initiatives in the past have failed to achieve much success for not considering "Human Development" in their planning and programming of development activities" (Training module, 1987: ii). It also acknowledges that the process of human development "creates and enhances awareness of the people about environment and socio-economic realities, and about the need for organised efforts to bring about positive changes in their life" (Ibid: ii) Such awareness is acknowledged to lead to people's participation facilitating institution building for the self-sustained development process. The preparation of this module with the inclusion of a few NGOs is perhaps an evidence to show that BRDB's earlier stance of resisting the training of their staff by NGOs is at last over. One should be careful to jump into a conclusion of that sort. What the exercise has achieved is bring under one roof representatives of a few NGOs e.g. BRAC, FIVDB, VERC, PROSHIKA in the "Training needs analysis workshop" held on Dec. 10-11, 1985; and for the "Curriculum Development Workshop" held from Feb. 10-13, 1986 a few NGO representatives e.g. FIVDB, VERC, ADAB, Proshika Manobik unnayan Kendro, and BRAC apart from the usual "government" representatives of BRDB, RDTI, RDA, and FIT/TACT - CIDA. Can a training module be assembled to be seriously effective from the "outcome of two workshops conducted by the Foundation for International Training (FIT)

in collaboration with the Bangladesh Rural Development Board in the period between December 1985 and February 1986" (Ibid, 1987: iv). The theoretical portion of the module will be analysed in a later section to compare what the module does or does not contain that the participating NGOs, particularly BRAC, pursues in their own programmes.

The very idea of BRDB inviting NGOs to chip in their inputs is no mean achievement. Many argue, by that "symbolic gesture", the flood gate has been opened By BRDB so that from now on they would start accepting NGO ideas.

How far has BRDB gone in accepting NGO ideas? A look at the "Table of Contents" of the Training module should set the agenda straight. There are eight lessons (units): 1) Setting training objectives; 2) Socio-economic situation of Bangladesh; 3) Development approaches and strategies; 4) Human development process; 5) Communication; 6) Leadership; 7) Institution building; 8) Evaluation of the Module. Units 2, 3, and 7 are contribution of NGO papers on a nearly complete basis, whereas Unit 4 contains partial contribution of NGO papers. It is worthwhile to look at what the units contain, particularly 2, 3, 4, and 7. Given below are the following: (Training Module, 1987: 439-442).

UNIT 2 (all the papers are NGO contribution):
  CDI (1986) "A few socio-economic data on Bangladesh", Caritas Development Institute, Dhaka.
  Karim, Syed Abdul (1986) "The assetless rural poor", BRAC, Dhaka.
  Huda, K. S. (1986) "A brief note on the causes of poverty and pauperisation in Bangladesh", ADAB, Dhaka.
  Talukder, S. H. and Huda, K. S. (1986) "The role play", FIT/ADAB, Dhaka.
  Huda, K. S. (1986) "A brief note on rural power structure", ADAB, Dhaka.
UNIT - 3 (3 out of 4 papers are NGO contribution):
  Talukder, S. H. (1976) "Different opinions on development", mimeo, BRAC, Dhaka.
  Talukder, S. H. (1976) "Approach to development", mimeo, BRAC, Dhaka.
  Huda, K. S. (1986) "Role of NGOs in development in Bangladesh",

mimeo, ADAB, Dhaka.
UNIT - 4 (3 out of 6 papers are NGO contribution):
    Tigga, P. C. (1986) "Consciousness-raising and social analysis",
mimeo, CDI, Dhaka.
    Karim, Mahboob-ul (1985) "The concept of Human development", mimeo,
Proshika Manobik Unnayan Kendra, Dhaka.
    Bhuiya, Daniel (1985) "The role of a development worker", TARD,
Dhaka.
UNIT - 6 (1 out of 3 papers is an NGO contribution)
    Proshika Manobik Unnayan Kendra (1986) "Leadership", mimeo, PMUK,
Dhaka.
UNIT - 7 (3 out of 4 papers are NGO contribution):
    Karim, S. A. (1986) "Need for organisation", mimeo, BRAC, Dhaka.
    Talukder, S. H. (1985) "Promoting group cohesion", mimeo, FIT,
Dhaka.
    (Note: Mr. Talukder worked as Associate Advisor for FIT, on
secondment from BRAC, "who supervised and coordinated the designing
and preparation of this module"(Training module, 1987: iv). He has
left BRAC and is presently working for RPP/CIDA).
    Caritas DI (1986) "Steps and strategies for forming groups", mimeo,
CDI, Dhaka.

The list looks very impressive regarding the contents and the choice

of authors. However, it is interesting to observe why members from the

"mobilising NGOs" were not included in the workshops, as well as

papers requested from them on topics on rural power structure, concept

of conscientisation, approach to development, role of NGOs in

development in Bangladesh, promoting group cohesion, etc. . Is it

because BRDB, for the present time, could go as far along the lines of

"moderate" NGO thinking? This is a critical question that needs to be

addressed (please refer to critique of mobilisation, Appendix 7.2, for

NGO mobilisation, both "moderate" and "mobilising" NGO).

3.3.1.4.2 Examination of the Training module related to the the

following issues:

One should attempt to look at what is inside those papers. It could

proceed by examining the Training module to some of these basic

statements: a) What are the core elements of a participatory process?

b) What is the role of the intervenor? c) How do the intervenors enter

the community? d) Do the intervenors undergo a process of

investigation, reflection and analysis and how do they intervene to

assist the poor to systematise their ideas, from diverse issues, to fit into some conceptual framework? e) Does the training module pave the way for the emergence of organised action? f) What provision does the training module have for the formation of participatory organisations? g) Does the training module pave the way from animation to facilitation? h) What are the ways by which the first generation of internal cadres emerge? i) What are the pre-requisites of an animator as regards social background, previous experience, identification and selection, training-learning process, and monthly reflection analysis? j) What are the pre-requisites of internal cadres, does the training module lay down any ground rules?

3.3.1.4.2.1 Core elements of a participatory process:

1. Conscientisation: The training module, in one of its handout on consciousness raising and social analysis (pg 194-200), explaining development states that "the bigger proportion of development efforts goes to the rich and powerful" and it has been found time and again that the "poor and powerless do not have control over the development cycles". Therefore, the benefits of development targeted towards the real needy do not reach them. How do these people liberate themselves from a system where "the means of production are concentrated in the hands of a few people; the decision-making powers are centralised; the social systems are rigid; the urban culture dominates over the rural majority, and finally the elite ideology suppresses the mass ideology." The training module states that "each and every man needs liberation", a process which demands combined efforts of individuals and groups. These efforts "demand participation of the people and dialogue of the exploited and oppressed." The module recognises that "there is no short-cut way; one has to struggle continuously ... analyse, reflect, plan, act, and then evaluate to deepen one's present experience". The process through which "the poor discover their

reality - the reality about themselves and the world" which "Paulo Freire call ... conscientisation" is a "dialogical process". The "banking system" where formal education plays the role of domestication of the individual, instead of making him a creative man has been severely criticised in the module. It is pointed out that this system "treats a student as an object and the teacher a subject", thus killing creativity and precluding the inner growth of an individual. "For conscientisation or critical consciousness, an individual needs scope to undergo a dialogical process."

The module emphasises social analysis as a tool to discover social reality. It states that "without social analysis, we have to see society exactly in the way the blind person saw the elephant." Social analysis provides "analytical knowledge about the magnitude of the problem" and "fosters in us confidence and awareness about the whole problem", not social reality in bits and pieces.

Participatory organisation:

The training module (pg 371-378) has addressed a few fundamental questions about organisation. It recognises that "our society is not a welfare society, because the principles of justice and equality are not adhered to in our social system" and therefore "contradiction among different persons and classes" apparently exist. It goes further to state that the "relationship between classes is not also based on the principles of distributive justice and equality." It questions whether it would "be possible to undertake effective development efforts without changing the structural rigidities of the existing society?" It responds, with the example of the failures of cooperatives in Bangladesh, with a counter question that "in a class-bound society where competition is continuous for resource accumulation, can we think of cooperation instead of competition?" The

module emphasises that "the people at the lower echelon of society" would certainly not "be able to reap the benefits out of the existing production relations?" It goes to the extent to state that "development is the outcome of an ideological framework" where "social justice, equality and democracy go together".

It is not clear when one comes to a point where the module states "we have been able to consider these things in case of village-level organisation as have emerged in the past for development", but what is surely clear is when one questions: "Why organisation?" The module states, among other things, an organisation is to "generate group spirit and feeling of confidence among the members of the organisation (group spirit is a key-factor in the process of development)"; and "develop militancy among the members for gaining access to their due resources"; and "reduce dependency on the traditional power structure and build up a society which ensures growth with equity and justice". The module has reiterated that "in the government's approach to development, people's participation was found to be absent", that the plans "were prepared from the top (in a top-down process)" and consequently "organisations have become agents to serve the dictates of the government efforts."

Since the "government has a monopoly over every plan-formulation and implementation", the presence "of the state in every sphere of individual life is visible." Growing tension has resulted in sharp conflict inside society.

The module is confronted with the sort of organisation needed to ensure people's participation. An important question is cited: "Should landless, marginal farmers and landlords work under the same umbrella and come to the same organisation, or should they have separate organisations?" The module cautions to take "the above question into

consideration carefully" before new organisations are built, "otherwise, all our efforts would end up in failures as they did in the past."

The reaction of the participants to the handout (where the above discussion takes place) were sought, and they gave their ideas on the need for organisations of the assetless poor. The participants expressed their opinion about the reasons for the organisation of the assetless people and they have been listed as the following (pg 380): "1. Organisation is power; the assetless people can acquire power, if they are organised.

2. Through organisation, they can place their grievances and demands to the authority.

3. Through organisation, they can stop the exploitation process of the social and economic elite.

4. Through organisation, they can establish their rights."

Multiplication and linkage:

The training module comes out clearly that "organisation is power; the assetless people can acquire power, if they are organised" and that "unity and cooperative efforts of a group of people can be accomplished only through an organisation with specific objectives and disciplines." In the exercise for "The need for organisation", the ARDOs are asked to choose a method that they consider effective for utilisation, and the consensus they reach is collective approach vis a vis individual approach. However, what is not clear is that the Training module does not spell out in clear terms, whether the individual organisations should move beyond the confines of isolated villages on to progressively higher levels of operation. One finds suggestion about federations of the assetless in the form of UBCCA in "RPP/CII credit delivery system" and other relevant documents, one

would have expected that the Training module regarded this issue very seriously.

Would it be justified to say it was an error on the part of the "compilers" of the Training module not to include the development of the capacities of the assetless to emerge as an alternative to the elitist structure, when they themselves recognised that the assetless should "reduce dependency on the traditional power structure and build up a society which ensures growth with equity and justice." This statement and the others do tend to explain that the "compilers" do recognise that failure to transcend the micro group level could only result in stagnation after a point; they also realise that in the face of powerful external pressures that operate to counter these organisations, the ability of groups that are isolated tends to be weak to resist degeneration or co-optation. Yet, the "compilers" come up to this point and leave it there. What was a logical outcome was that the module should have stated, many argue, in precise terms that the individual base groups should link up to federations to enhance their bargaining power, and by doing this to assert their rights within the social system by operating as instruments of counterpower vis a vis dominant interests. Is there a deliberate attempt to maintain a low profile in the multiplication and linkage building of the base groups? Should one start suspecting that this is as far the BRDB/RPP would go for the present time? Should BRDB need another "fresh" push along the earlier one which made it "accept" NGOs in the preparation of the Training module? Or is it that BRDB and the NGOs, those who are "accepted", go hand in hand in maintaining a low profile? The last question is serious as it opens up the discussion how the "moderate" NGOs themselves think and are able to proceed the way they do. These issues will be addressed in a later section.

Strengthening the economic base:

The Training module discusses the people oriented approach vis a vis service-oriented approach to development as a process to bring about a change in society over a period of time. It points out in one section that "there is a correlation between the power structure and the economic structure" and generally concentration of wealth results in the concentration of power. It states further that "centration of power again leaves scope for subjugations and manipulations" and thus arises "the phenomenon of the social contradiction between the oppressor and the oppressed". What the people-oriented approach does, the training module emphasises, is to try to identify the root causes that build up all social contradictions. This approach brings about "changes in social, economic, political frameworks" and "in human relationships, values, norms, and in the environment itself."

Perhaps, what the module, is trying to project is that the methods adopted to improve the economic base of the poor need to be different from the normal run of development projects. The module states that total development through the people-oriented approach "provides protection to the weak against the clutches of the strongest, as well as works for the decentralisation of the economic and political power aiming at a "new social and economic order" (emphasis mine) based on justice and equality. What the module perhaps means is to use the available economic space to develop productive forces under new relations of production, "to sow the seeds of change in the womb of the old", so to say. Could the logic be extended further to say that the efforts towards economic improvement could degenerate into "economism" unless carried out in a discriminatory manner. The poor would otherwise start regarding the existing social and economic order as just since the "influentials" only provide space for some marginal economic improvements for them.

Alternative value system:

The Training module states that development, adapting the people-oriented approach, brings about change, among other things, "in human relationships, values, norms, and in the environment itself." Does the module acknowledge that basically there are two value systems, one that of the "elitist" or "anti-development", and the other that of an "alternative" system? Perhaps, this is what has been recognised when the module reiterates that the people-oriented approach is "humanistic because it helps people to develop critical awareness of the anti-developmental forces such as, unjust social system, exploitation, and other social contradictions under which they live, and involves them to participate in changing these conditions in a way they themselves decide." Could one infer that the module seriously attempts to strengthen the economic base of the poor which forms part of an overall process to develop alternative value systems of the poor?

3.3.1.4.2.2 Role of an animator

The Training module lays down a lot of responsibilities for the Intervenor, or what it calls a Development Worker. A Development worker, the module states, "aims at activating these poor people to unite for their own uplift" and the "first thing expected of a development worker is to respect and love these neglected people. Before a worker leads himself to the diverse roads to development, the training module would like the worker to "constantly enrich his knowledge from past experiences and current concepts" and "must keep his mind open so as to permit easy access of new thoughts and ideas." The module perhaps recognises a subject-subject relationship vis a vis a subject-object one between the worker and the people, as it states

"instead of seeing himself as a teacher, he should accept himself as one of a mixed society in which he is also a learner." It cautions those development workers who loses patience after a few years of work when the target is not attained as they assumed to themselves the responsibility for development. The module counters these workers stating that they "fail to understand that development is the people's own responsibility" and that, in fact, success "depends upon the people whom he is striving to change." It also states that recognition of this fact "does not limit the responsibilities and duties of a development worker; rather it expands his own consciousness of how he must work."

There are certain contradictions that arise when one goes through the list in the module, that records the ideas of the participants on the role of the development worker. It seems that the handout was not comprehended properly as the participants record that the worker "should listen to their problems with patience as well as make sincere efforts to solve them", and in another section records that they should "take the lead in drafting and implementing development plans and policies." If development is "the people's own responsibility" as stated in the "Handout on the role of the development worker", how can the workers "solve problems" and why should they "take lead in drafting and implementing plans." Can it be argued, along the lines of the "Handout", that the worker has to function in a "dynamic setting characterised by tensions, and changes occurring constantly in their relations with the people, among people and between people and outsiders" (Tilakratne, 1985: 12). In this reflective exercise, two roles evolve that of animation and facilitation, the first role aiming to assist the poor to recover and build up their intellectual capacities, while the second role aiming at building their capacity to undertake and manage collective actions. Therefore, the success, can

it be argued, is not leading the workers to "solve problems", on the contrary playing both the roles of animation and facilitation and ultimately rendering the roles redundant after a point. These roles, many argue, are essentially one of self-liquidation. It is not clear whether the module recognises this important issue if the role of animation appears to sustain thereby, start the process to degenerate when development workers start dominating the people intellectually by creating an environment where people start depending on their (workers) intellectual guidance based on anti-development knowledge relations in place of conscientisation.

In a later section of the module, however, the roles of a development worker are more elaborately defined. A list records the ideas of the participants, about the development workers, after they have completed taking lessons. Although the list records: a)the basic steps to be followed by the ARDO to organise the rural poor, b)"Human and institutional development" processes of the BSS/MBSS, c)the ways to develop the right leadership in the BSS/MBSS; d)the means to identify the genuine assetless poor for forming BSS/MBSS and e)the ways to exclude the non-target members from the existing BSS/MBSS; the participants, as well as the authors of the handout, have not been clear to state the "self-liquidating" role of the development worker. If at all, the closer the module has come to addressing these issues is by stating that the assetless has to be instilled the "habit of making decisions through discussion and consensus" and the development worker should "develop the leadership of genuine assetless members." That, indeed, is far from the point. Perhaps, what it wanted to mean was that the assetless by developing their own leadership take decisions to control their own lives, and what the module states to develop leadership is by "raising their class consciousness." A lot of

inconsistencies are observed from one part of the training module compared with the other.

3.3.1.4.2.3 Entry into the community

The Training module recognises that the starting point for a development worker is to carry out a socio-economic survey which is needed "to identify the target people" and "get information regarding people's social status, economic conditions, family background, etc." The Development worker would attempt to interact, for the formation of groups, by penetrating "into the target area, which means he must reach the mind of the target people." The module recognises that the presence of an outsider might arouse curiousity and "he must be very careful, because a stranger is nowhere cordially invited." Although the module does not clearly state that one of the vocal groups in suspecting the worker's entry would be the village elites, who would perhaps be thinking that the worker might be a political activist of some sort, the module cautions the worker that even with the poor "if his penetration is defective", he might not be accepted, even if he is a member of that community. During the individual and small group discussions the worker has to keep in mind that his objects are to remove social injustice and change the status of his target people. Therefore, the module states that "he must not disregard existing beliefs, actions and behaviours" and that "his failure to respect people as they are will result in rejection of him." Therefore, for a worker, "the first thing to do is to express solidarity with the community people" and "love and respect those actions, values and people that the community respects and loves." Could it be argued that what the module is inferring is that the workers acquire from practice social and behavioural skills so that his entry into the community resolves the initial tension in such a way that the workers are

accepted by the poor to assist them, "rather than as a benefactor, a political activist or a pure researcher, without at the same time arousing antagonism among the elite prematurely (an adventurism which may even prevent him from starting the work" (Tilakratna, 1985: 18).

The first step in the mobilisation effort is to have individual discussion, and it would appear , as the module states "that a portion of the target people are quite convinced, and are in favour of the formation of a group, while another section, though not fully convinced, tends to remain neutral, i.e. this section will not oppose this idea." After the workers have been to identify a few individuals who showed positive response, the next step would be to have small group discussion. At these initial meetings, the module states "small group discussions should be held on the basis of actual problems faced by the community and possible solutions to those problems." The discussion would be "conducted in such a way that the people can realise the importance of a group in solving their problems." What is not clear is whether the module infers that a common pattern on the means of living is revealed and thus a concrete basis emerges before one steps for the next round of discussions.

3.3.1.4.2.4 Investigation, reflection and analysis

The central issue that the module would like to pose to the assetless is perhaps the question: Why are we poor? Factors like fate, being born poor is equally rejected as laziness, apathy and ignorance. The module states three types of consciousness along the ideas of Freire: Magical, Naive and Critical. The module appears to desire that the assetless transcend magical consciousness. The module states that magical consciousness is "based on the metaphysical concept of thinking" and "for all efforts or effects, causes are sought beyond human control" thereby making people fatalistic and lead them to

"depend on fate and blame fate when anything goes wrong."

The module expects the assetless to focus sharply on the hard facts of their livelihood and the social environment that confronts the poor. To do this the assetless would have to, as the module expects, to transcend also the boundaries of naive consciousness into embracing critical consciousness. The module states that "naive consciousness, in fact suggests a middle situation when the mind is torn by a dilemma," whereas, "critical consciousness always looks for logical and scientific explanations for an effect." The pattern for critical consciousness, as illustrated in the module, is "Experience --- Social analysis ---Reflection --- Action", and the module states that "at this stage, it can safely be said that development is by the people, of the people and for the people."

So what are the diverse issues that would develop that the module would like its workers to assist the people in the systematisation of their ideas and fit the ideas into some conceptual framework. There has been a variety of experiences that the module states, which are starting points, the directions that the discussion should take. Some of the examples cited in the module, are the following: "at the primary level, questions like "who owns the means of production"? are taken into consideration (land, plantations and water resources)." At the secondary level, "questions are asked about who owns and controls the industries." Then, at the tertiary level, "who owns and controls commerce and transportation?"

At each stage of this information gathering exercise, the group of assetless people are expected to go through reflection and analysis of these diverse issues. A detailed analysis of these issues helps to "deepen and broaden our understanding and knowledge about the deeply-rooted intricacies and complexities of the economic system" and "unless and until they are understood in their right perspectives,

there is very little or no change to be brought about in the whole system."

Many of the findings to be revealed from the module would not be totally new to the people, what would be new, however, would be the quantitative estimates, linkages that existed and the overall picture of poverty in a systematised form. Quantitative estimates, as the module states, which looks like this: "the top 6-7 per cent of the rural households own nearly 45 per cent of all the culturable land, and 85 per cent of the households own only 51.6 per cent of the land" to "assetless families consume less than 1500 calories per day"; these estimates and others are expected to reveal interesting figures to the assetless. Similarly, the linkages and the overall picture of poverty which are produced here are samples of what the module reveals to the assetless: "Those who own land also command power and prestige in society. They not only control the production and distribution of food in the rural areas, but also have access to various productive resources provided by the Government." About power and linkage, the module states, "most of these people draw their power from their connections with the Government bureaucracy and law-enforcing authorities such as police." About overall picture of poverty, the module states, among other things, that "the assetless are vulnerable to social pressures and economic fluctuations, and are therefore, dependent on the patronage of the rural elite for their livelihood. This dependency inevitably engenders competition amidst themselves, further isolating one from another. In the present social, economic and cultural context, this situation is worsening, leaving the assetless even more powerless and inactive to bring about a positive change in their life."

Perhaps, what the module expects is that the extent of income

losses suffered through dependency relations and other disabilities would reveal considerable possibilities to the assetless for life improvement through action to confront and change the reality.

3.3.1.4.2.5 Emergence of organised actions

The awareness created through the process of investigation, reflection and analysis is "expected to stimulate the groups to explore what initiatives they could take to change reality they were faced with" (Tilakratna, 1985: 21).

Although the module lays down suggestion for making group plans "on the basis of suggestions and opinions through discussion at different levels", it does not lay down, in such seriousness as would have been expected from previous discussion, collective actions on more important issues in the consumption front, production front, initiatives in produce marketing, reducing dependence on wage labour, etc. Instead the module includes the following in its definition of a good plan: "a) Planting trees in homeyard, b) Starting night schools to remove illiteracy, c) Duck/hen/cow-rearing, d) Utilisation of group savings for income-generating activities, e.g. paddy-husking, cow-rearing, etc." The fourth activity comes close, to some extent, to the initiation of actions by the groups to gain availability of some resources of their own. Creation of collective funds by an equal contribution by each member, many argue, leads the group to undertake self-reliant actions leading to a "transition from an old order ... to a new order" (Tilakratna, 1985: 22). These self-reliant actions, apart from paddy-husking, cow-rearing, etc. as stated in the module, are the more challenging ones to be pursued, e.g. purchase of capital equipment for use of group members thereby saving the hiring charges they paid earlier; bulk purchase of consumer goods and agro-inputs and selling to group members at prices lower than those charged by village

traders; mutual exchange of labour in cultivation work to foster group spirit, etc. The "accrual of material benefits from collective action interacted with conscientisation" enhances "the confidence in and the capacity for undertaking further collective actions" (Tilakratna, 1985: 22). Whether the module has recognised and acknowledged this above statement is not quite clear, at the least, it has not come to one's notice scanning through the module.

3.3.1.4.2.6 Participatory organisation

Small primary groups are expected to operate at the base to constitute the principal form of organisation. Members of these groups are expected to be drawn "from the socio-economic background". The rotation of work among all members has been laid down quite strictly, all group members are expected to "analyse their problems, set priorities, and define the group objectives through the consensus process" and "the leader should not take any decision alone. He should ensure the participation of all members in all activities of the group."

All groups are expected to meet regularly and "organisation and financial disciplines such as weekly meetings, savings and economic activities should be strictly followed." Whether these meetings should usually take place in each other's homes on rotation is not clearly laid down in the module. This arrangement, many argue, also exposes the family members to the activities of the groups.

What is also not clear from the module is how the worker interacts with these groups in the beginning, and whether the interaction is expected to change over time. It is understood from other experiences that the workers attend practically all weekly meetings since people lacked confidence in their abilities in the initial stages. But things began to change over time, and the workers were invited only when

groups felt the need for his services. The dependence on the worker was gradually reduced.

What was also not clear from the module, is whether the different groups were expected to forge links with one another. Were the groups expected to break their isolation and link up with others for the purpose of solidarity? There is also no mention about the workers' conscious role to promote such inter-group link-ups, and once such inter-group actions were set in motion, would the need for the role of animation that the worker has been performing, increasingly disappear? These are the some of the issues that the module has failed to address.

3.3.1.4.2.7 From animation to facilitation:

Short of stating to "make groups self-reliant, and develop the power of implementing their plans", the module does not come out directly in explaining the transitory role of the worker from animation to one of facilitation. The closer it comes is to state indirectly that the workers should assist the assetless "in mobilising internal and external resources", assist them "in marketing their products" and "obtaining credit facilities and maintaining books of accounts." What was expected, many argue, was perhaps a rather robust explanation of the transitory role. Many questions appear in the minds of the reader while going through the module. Whether the module was trying to draw inferences along the following lines is not clear: 1) The nursing period, as the workers would see it, involving intensive care and attention would prepare the people to make a beginning in a transition from an old to a new order, from dependency to self-reliant change, 2) The facilitator role that the workers were performing would take many forms practically all of which would decline in importance as the groups would develop their capacities to initiate, organise and manage

their actions.

3.3.1.4.2.8 Transition from external to internal

Although the module discusses at length the role of ARDOs in: a)organising the rural poor; b)institution building; 3)developing the leadership of the rural poor; 4)organising the BSS and MBSS and making them dynamic; 5)identifying the right target group members; and 6)excluding the non-target members from the BSS/MBSS; the module does not follow up with the emergence of internal workers who are created, through the interaction with development workers, to enter into a process of self-mobilisation. It does not discuss the substantial variations among the people (aspiring to be internal workers) in their intensity of participation, understanding of reality and the perception of self-possibilities for change. Through trial and error, one particular category of workers whose consciousness had advanced rapidly would emerge vis a vis people who were pessimistic about the possibility of any change, or others who had joined the groups to reap any material benefits. Perhaps this issue was addressed in the module when it discussed identifying the right target group members and exclusion of non-target group members. But what it does not explain in detail is how "to develop a sense of collective work, cooperation and cohesion." What is not clear is whether the module recognises that the internal workers gain confidence after successful collective initiatives are undertaken paving the way for the replacement of the development worker's animation role. Does the module expect organised actions to multiply and new generations of internal workers with diversity of skills to emerge from the experience, who would also develop the capacity of replacing the development workers as facilitators.

Does the module address the issue of how the internal workers

perceive their roles? Do they need further animation where the lagging membership would need further conscientisation, and that the internal workers are conscious of the need to do it? Does the module expect the internal workers to transcend the micro-group level to inter-group efforts for newer possibilities? Are the development workers expected to continue to service the organisations as consultants with their valuable experience, wider contacts and knowledge? Some questions are partially addressed in the module; in other cases, not at all.

3.3.1.4.2.9 Pre-requisites of an Animator/Development worker

The module discusses in detail, the profile of a development worker. It includes the 1)pre-training profile; 2)responsibilities of a DW at the field; 3)post-training on the knowledge of the economic life of the rural poor community, social system, political aspects, cultural aspects, health nutrition and sanitation, environment, role and status of women, development agencies and services available in the area; attitude towards self, the poor, training and group work in development activities; and organisational skills.

The pre-training profile of a development worker, assumed by the module, are: a)to be a member of the community with a pattern of behaviour similar to that of other members; b)be capable of reading and writing in Bengali, and c)have experience in helping people learn. The first question that appears in the mind is what "pattern of behaviour" is the module talking about, and secondly which "other members", with whom similarity of the pattern of behaviour should exist, is the module referring to. This is not clear. Addressing this issue to the NGO participants in the preparation of this module, were they referring to the selection of their workers, most of whom were products of an era (pre and post liberation) when questions were being raised on the ability of the prevailing political and social

institutions to deal with the socio-economic problems. In a later section of the module, it clarifies to a certain extent, the pattern of behaviour that a worker should possess "must not disregard existing beliefs, actions" and "his failures to respect people as they are will result in rejection of him." He should "express solidarity with the community people" and "love and respect those actions, values and people that the community respects and loves." Perhaps, the module should have done better to say "assetless in the community" rather than "other members", otherwise one could be misled to read it as meaning all groups of people in the community, including the anti-development group. Obviously, the module does not include this group, or does it?

Earlier it was stated that the pre-requisites of a worker is to "have experience in helping people learn", whereas in an another section the module states, "instead of seeing himself as a teacher, he should accept himself as one of a mixed society in which he is also a learner." These two statements are far from being consistent.

The module does not state what kind of previous experience a worker is expected to have before being accepted to work for this organisation. Neither does it say much on the identification and selection of suitable persons to enter this organisation as workers. Nor does it relate the social background of workers from previous NGO experience that has proven successful, that could be a pre-requisite for a worker to be selected into this organisation. These are important issues that a Training module, perhaps, should have addressed. To elucidate the points raised above, it was expected that the module raise discussion on previous work experiences of aspiring entrants related to rural populations, rural projects of one kind or another, experience in government service, in NGO's or in one's own village as a volunteer. What would be interesting for this

organisation to know is the perception of aspiring entrants to what kind of constraints and limitations they felt are present in the system and their receptiveness to alternative methods and approaches. Perhaps, the two methods adopted to identify and select suitable persons for training as development workers appears to be important at this stage. Many organisations, specially NGOs, identify potential persons through personal contacts and knowledge or on recommendations made by persons having intimate knowledge of the candidate concerned. Further probe, into the understanding of the candidate's mind, through informal dialogues bring out their "willingness to work in villages under difficult conditions, the nature of the career they seek for self-fulfillment, ability to reflect critically on one's experience and the readiness to learn from others" (Tilakratna, 1985: 39). The other method used is through public advertisement. In practice, does the module think that the first method proves more successful in identifying potential persons or vice versa? On the issue of social background of aspiring entrants, does this figure out as an important factor, and if so, does the module expect people to come from particular family and class backgrounds or would the module rather see a person with a combination of behavioural and social skills, practical abilities and perspectives to make a successful development worker?

What the module does show are the conventional methodologies, of training development workers such as lectures, instruction and delivery of pre-packaged knowledge. Would it rather have seen the workers developing his skills through exposure to real life situations and learning by doing rather than depositing in him a set of knowledge in the abstract?

3.3.1.4.2.10 Pre-requisites of an internal worker:

The module discuss hardly anything about the identification and selection of the internal worker. Whether they should be identified and selected by an outsider rather than emerge as a part of the participatory process is not clear. The module does state that "small group discussions should be held on the basis of actual problems faced by the community and possible solutions to those problems" and "during discussion, the development worker may help the group identify the activities that, when carried out, will change the conditions of the people." Perhaps what the module expects the generation of internal workers is to go through a process of participation which would open up a wide range of opportunities helping their dormant skills to blossom out and provide a training ground for acquiring diverse skills.

3.3.2 CONCLUSION

1. The present status of other upazilas has been examined to see if there was any influence following the proposal of an alternate strategy to the UCCA structure. The "RPP/CII Credit operations plan" for the CIDA RPP Planning Mission, September 1987, seeks to strengthen the two-tiered cooperative system by delegating responsibilities to primary societies as well as the apex organisation so that they complement each other's roles as agents in the credit delivery system. This seems to contrast with the earlier proposal of an alternate strategy to the UCCA structure but appears quite similar to the proposal of a revolving credit fund. The RPP/CII introduced two new things:

1. "Credit unit" located in the RPP cell at the BRDB headquarters with a BRDB/RLF account, and

2. A separate apex body, UBCCA, solely for the bittoheen, with an upazila loan committee, consisting of an UBCCA adviser, and the

Chairman of the UBCCA Managing Committee, and 3-5 members of the UBCCA.

2. The subject matter for training came under strict scrutiny. The "Friere" type strategy in the context of an understanding of the social relations of poverty were kept aside by BRDB. In contrast the central staff from BRDB, HQ personally undertook the RPP component. One cannot re-orient a culture in 5 days in a classroom, when the "audience" (BRDB trainees) has so clearly invested in that culture to become the audience in the first place.

3. Although BRDB viewed training within RPP as relatively unimportant, many argued both donors and the Planning Commission stressed training - sometimes to the point of confrontation with BRDB - and BRDB made an exception because someone else was prepared to pay for it.

4. Negotiations between NGOs and BRDB/GOB, however took place, after the RD-II RPP was approved. Prior to the "Mid-term operational review of the RPP", the final obstacles set by BRDB to training of their staff by NGOs were removed.

5. The very idea of BRDB inviting NGOs to chip in their inputs in organising the Training module was no mean achievement. Many argue, by that "symbolic gesture", the flood gate has been opened by BRDB.

6. The Training module on "Human development and Institution building" prepared by FIT in May 1987 for BRDB do provide a lot of answers, at least in theory, in the planning and programming of development activities, which in the past was never considered.

7. How far has BRDB gone in accepting NGO ideas has been elaborated in this section. A lot of similarities appear with BRAC and BRDB activities. One has to be cautious, however, with BRDB as they still participate in training in a "secured" environment of an institution, which is like taking a breath of fresh air. BRDB staff would find it

convenient to take a break from the humdrum of a bureaucratic life. It will be improper, many argue to accept training as employment, as a request to be allowed to travel, as a sign of status, or as money that can be saved from travelling and dearness allowance. This attitude, if it were to pursue, would unfortunately not help the rural poor at all.

8. The question whether 10 days is sufficient to re-orient somebody on human development and institution building is posed by the critics. This training is normally conducted by BRDB in classroom situations, thus barring the apprenticeship in the countryside where the BRDB staff could discover what the bittoheen want or need.

9. It is interesting to observe why members from the "mobilising NGOs" were not included in the workshops, as well as papers requested from them on topics on rural power structure, concept of conscientisation, approach to development, role of NGOs in development in Bangladesh, promoting group cohesion, etc.. Critics argue that BRDB, for the present time, could go as far along the lines as "moderate" NGO thinking?

10a. The training module emphasises consciousness raising and social analysis and states that the bigger proportion of development efforts goes to the rich and powerful. It also states that time and again it has been found that the poor and powerless do not have control over the development cycles. Therefore, the benefits of development targeted towards the real needy do not reach them.

10b. The process through which the poor discover their reality - the reality about themselves and the world which Paulo Freire call conscientisation, the module states, is a dialogical process. The "banking system" where formal education plays the role of domestication of the individual, instead of making him a creative man has been severely criticised in the module. It is pointed out that this system treats a student as an object and the teacher a subject,

thus killing creativity and precluding the inner growth of an individual. For conscientisation or critical consciousness, an individual needs scope to undergo a dialogical process.

10c. The module expects the assetless to focus sharply on the hard facts of their livelihood and the social environment that confronts the poor. To do this the assetless would have to, as the module expects, to transcend also the boundaries of naive consciousness into embracing critical consciousness. The pattern for critical consciousness, as illustrated in the module, is "Experience --- Social analysis ---Reflection --- Action", and the module states that "at this stage, it can safely be said that development is by the people, of the people and for the people."

10d. The module acknowledges that many development initiatives in the past have failed to achieve much success for not considering "Human Development" in their planning and programming of development activities. It also acknowledges that the process of human development creates and enhances awareness of the people about environment and socio-economic realities, and about the need for organised efforts to bring about positive changes in their life. Such awareness is acknowledged to lead to people's participation facilitating institution building for the self-sustained development process. The preparation of this module with the inclusion of a few NGOs is perhaps an evidence to show that BRDB's earlier stance of resisting the training of their staff by NGOs is at last over.

11a. The module states that the relationship between classes is not also based on the principles of distributive justice and equality. It questions whether it would be possible to undertake effective development efforts without changing the structural rigidities of the existing society?

11b. The module responds, with the example of the failures of cooperatives in Bangladesh, with a counter question that in a class-bound society where competition is continuous for resource accumulation, can one think of cooperation instead of competition?

11c. The module is confronted with the sort of organisation needed to ensure people's participation. An important question is cited whether landless, marginal farmers and landlords should work under the same umbrella and come to the same organisation, or whether they should have separate organisations? The module cautions to take the above question into consideration carefully before new organisations are built, otherwise, all efforts would end up in failures as they did in the past.

11d. The central issue that the module poses to the assetless is the question: Why are we poor? Factors like fate, being born poor is equally rejected as laziness, apathy and ignorance. The module states three types of consciousness along the ideas of Freire: Magical, Naive and Critical. The module appears to desire that the assetless transcend magical consciousness.

11e. Power and prestige in society, the module states, belong to those who own land in society. They not only control the production and distribution of food in the rural areas, but also have access to various productive resources provided by the Government. About power and linkage, the module states, that these people draw their power from their connections with the Government bureaucracy and law-enforcing authorities such as police. About overall picture of poverty, the module states, among other things, that the assetless are vulnerable to social pressures and economic fluctuations, and are therefore, dependent on the patronage of the rural elite for their livelihood. This dependency inevitably engenders competition amidst themselves, further isolating one from another. In the present social,

economic and cultural context, this situation is worsening, leaving the assetless even more powerless and inactive to bring about a positive change in their life.

12a. How do people, as stated in the module, liberate themselves from a system where the means of production are concentrated in the hands of a few people; the decision-making powers are centralised; the social systems are rigid; the urban culture dominates over the rural majority, and finally the elite ideology suppresses the mass ideology. The training module states that "each and every man needs liberation", a process which demands combined efforts of individuals and groups. These efforts "demand participation of the people and dialogue of the exploited and oppressed." The module recognises that "there is no short-cut way; one has to struggle continuously ... analyse, reflect, plan, act, and then evaluate to deepen one's present experience".

12b. What the people-oriented approach does, the training module emphasises, is to try to identify the root causes that build up all social contradictions. This approach brings about "changes in social, economic, political frameworks" and "in human relationships, values, norms, and in the environment itself."

12c. What has been recognised in the module is that the people-oriented approach is "humanistic because it helps people to develop critical awareness of the anti-developmental forces such as, unjust social system, exploitation, and other social contradictions under which they live, and involves them to participate in changing these conditions in a way they themselves decide."

13a. The success is not leading the workers to "solve problems", on the contrary playing both the roles of animation and facilitation and ultimately rendering the roles redundant after a point. These roles, many argue, are essentially one of self-liquidation. It is not clear

whether the module recognises that if the role of animation appears to sustain, the process starts to degenerate, many argue, when development workers start dominating the people intellectually. An environment is created where people start depending on their (workers) intellectual guidance based on anti-development knowledge relations in place of conscientisation.

13b. The participants i.e. Assistant Rural Development Officers, as well as the authors of the handout, have not been clear to state the "self-liquidating" role of the development worker.

14a. Before a worker leads himself to the diverse roads to development, the training module would like the worker to "constantly enrich his knowledge from past experiences and current concepts" and "must keep his mind open so as to permit easy access of new thoughts and ideas." The module perhaps recognises a subject-subject relationship vis a vis a subject-object one between the worker and the people, as it states "instead of seeing himself as a teacher, he should accept himself as one of a mixed society in which he is also a learner." It cautions those development workers who loses patience after a few years of work when the target is not attained as they assumed to themselves the responsibility for development. The module counters these workers stating that they "fail to understand that development is the people's own responsibility" and that, in fact, success "depends upon the people whom he is striving to change." It also states that recognition of this fact "does not limit the responsibilities and duties of a development worker; rather it expands his own consciousness of how he must work."

14b. The module states that for a worker, "the first thing to do is to express solidarity with the community people" and "love and respect those actions, values and people that the community respects and loves." It is argued that what the module is inferring is that the

workers acquire from practice social and behavioural skills so that his entry into the community resolves the initial tension in such a way that the workers are accepted by the poor to assist them, rather than as a benefactor, a political activist or a pure researcher, without at the same time arousing antagonism among the elite prematurely (an adventurism which may even prevent him from starting the work.

14c. It seems that the handout was not comprehended properly as the participants record that the worker "should listen to their problems with patience as well as make sincere efforts to solve them", and in another section records that they should "take the lead in drafting and implementing development plans and policies." If development is "the people's own responsibility" as stated in the "Handout on the role of the development worker", it is argued how can the workers "solve problems" and why should they "take lead in drafting and implementing plans."

15a. The Development worker, the module states, would attempt to interact, for the formation of groups, by penetrating into the target area, which means he must reach the mind of the target people.

15b. In the exercise for "The need for organisation", the ARDOs are asked to choose a method that they consider effective for utilisation, and the consensus they reach is collective approach vis a vis individual approach. However, what is not clear is that the Training module does not spell out in clear terms, whether the individual organisations should move beyond the confines of isolated villages on to progressively higher levels of operation. One finds suggestion about federations of the assetless in the form of UBCCA in "RPP/CII credit delivery system" and other relevant documents, one would have expected that the Training module regarded this issue very seriously.

15c. The module states an organisation is to generate group spirit and feeling of confidence among the members of the organisation (group spirit is a key-factor in the process of development); and develop militancy among the members for gaining access to their due resources; and reduce dependency on the traditional power structure and build up a society which ensures growth with equity and justice. The module has reiterated that in the government's approach to development, people's participation was found to be absent, that the plans were prepared from the top (in a top-down process) and consequently organisations have become agents to serve the dictates of the government efforts.

15d. What is also not clear from the module is how the worker interacts with these groups in the beginning, and whether the interaction is expected to change over time. It is understood from other experiences that the workers attend practically all weekly meetings since people lacks confidence in their abilities in the initial stages. But things begin to change over time, and the workers are invited only when groups feel the need for his services. The dependence on the worker is gradually reduced.

15e. What was also not clear from the module, is whether the different groups were expected to forge links with one another. Were the groups expected to break their isolation and link up with others for the purpose of solidarity? There is also no mention about the workers' conscious role to promote such inter-group link-ups, and once such inter-group actions were set in motion, would the need for the role of animation that the worker has been performing, increasingly disappear? These are the some of the issues that the module has failed to address.

16. What the module does show are the conventional methodologies, of training development workers such as lectures, instruction and delivery of pre-packaged knowledge. Would it rather have seen the

workers developing his skills, many argue, through exposure to real life situations and learning by doing rather than depositing in him a set of knowledge in the abstract?

17. The module discuss hardly anything about the identification and selection of the internal worker. Whether they should be identified and selected by an outsider rather than emerge as a part of the participatory process is not clear.

18a. A lot of inconsistencies are observed from one part of the training module compared with the other.

18b. Whether the module was trying to draw inferences along the following lines is not clear: 1) That the nursing period, as the workers would see it, involving intensive care and attention would prepare the people to make a beginning in a transition from an old to a new order, from dependency to self-reliant change, and 2) That the facilitator role the workers were performing would take many forms practically all of which would decline in importance as the groups would develop their capacities to initiate, organise and manage their actions.

18c. The module does not state what kind of previous experience a worker is expected to have before being accepted to work for this organisation. Neither does it say much on the identification and selection of suitable persons to enter this organisation as workers. Nor does it relate the social background of workers from previous NGO experience that has proven successful, that could be a pre-requisite for a worker to be selected into this organisation. These are important issues that a Training module, perhaps, should have addressed.

PART 4

3.4.0 INTRODUCTION

This part examines the background of the private sector organisation, the Bangladesh Rural Advancement Committee (BRAC), its key development phases, major objectives, and job description of its line functionaries.

3.4.1 BACKGROUND OF BRAC:

The story of BRAC begins from the War of Liberation of 1971. The refugees who fled to India returned to war-torn homes and villages to start life afresh. In his own capacity, the BRAC's founder and Executive Director had been active in refugee relief work in India. Returning to Bangladesh he was determined to assist the refugees. Sulla, a small town of 2000 people on the Surma river, 180 miles by paved road and then 30 miles by boat from Dhaka, was BRAC's first effort in relief and reconstruction work. From a modest beginning in Sulla, BRAC has "expanded its operations steadily over the years and it now (as of June 1987) carries out its rural development activities in 1,523 villages in 36 upazilas under 18 Zilas, operating through 45 area offices" (Ahmad, 1988: 1).

BRAC supports and promotes a large number of activities under its rural development and integrated development programmes. The activities include functional education, non-formal primary education (NFPE), training (human development), training (skill development), para legal, primary health care, poultry/livestock, pisciculture, horticulture, eri/sericulture, rural forestry, irrigation, agricultural activities, land mortgage, bee-keeping, oven-making, marketing of products, brick field, jute work, bamboo and cane work, embroidery, batik printing, weaving, garment, paddy husking, food processing, net making, lease of local resources, house building, vulnerable group feeding, nutrition centres for malnourished children and institution building.

BRAC is possibly "one of the largest Non-Governmental organisations in the world" (D'Souza, 1987: 1). BRAC calls itself a "learning organisation" and many have remarked that this organisation has "developed a remarkable capacity for self-examination and learning from its considerable success, as well as from analysing its errors, with great candour, and profiting from them" (Ibid: 1).

Has BRAC's contribution to national development always been commensurate with the expansion of its programs. BRAC staff are concerned over this issue and have made their observation quite clear that "although they have made major contributions to the empowerment of a small but important segment of the rural poor of Bangladesh, they have yet to find the key to helping the rural poor advance themselves beyond a bare subsistence income" (Korten, 1987: 1).

The perspective from which many look at BRAC's work and organisation is that of an NGO "close to the grassroots, interested in promoting active participation and self-reliance of those grassroots and their organisations; working in a complementary but not substitutive role vis a vis the government; and as an NGO looking for ways to remain flexible, efficient and effective" (Leeuwen et al, 1987: 2-3).

3.4.2 KEY DEVELOPMENT PHASES:

BRAC regards its programmes to take shape through an evolutionary process, seeking to learn from experience, taking and expanding activities on the "basis of careful analysis of the prevailing circumstances and experiences- both successes and failures- generated within BRAC" (Ahmad, 1988: 3).

Twice in the past it has made major adjustments in its basic approach. It has "evolved through several stages: relief, developmental, and latterly, the mass-education phase, wherein it laid

great stress on social education" (D'Souza, 1987: 1). BRAC feels that after so much expansion and coverage in the past decade, "a time has come again for it to review and reassess what it has been doing, the ways in which it has been pursuing its goals, the successes it has achieved, the problems it has faced and the errors it may have committed in order to identify the key lessons" (Ahmad, 1988: 4).

What has it achieved along the development phases? Starting from the beginning of 1976, the focus turned to rural development targeted to the poor (defined as those whose main source of livelihood is selling of manual labour). The quick movement of BRAC from relief and rehabilitation (February-October 1972), to community focused rural development (November 1972 to end 1975), and into target group focused rural development speaks itself of the key lessons it has identified along the way. It has to its merit upto June 1987, "2821 village organisations (VOs) with a total membership of 1,41,645 representing 82,964 target households; trained 29,349 VO members; has opened 1,840 functional education centres with 43,708 VO members having attended courses so far; has extended a total of Tk. 128 million in credit with a highly impressive on-time recovery rate of 90.4 per cent; has motivated VO members to save a total amount of Tk. 20.3 million through the group saving scheme; and has established 600 non-formal primary education (NFPE) schools (Class I to III) for out of school children aged 7.5 to 10 years at entry, with a total enrollment of 17,550 students. ... It has reached about 1.4 million households in 65 upazilas with ORT teaching and monitored 10,370 households" (Ahmad, 1988: 2-3).

The Adaptive phase of early 1973 saw BRAC with "no specific theory or model of development to test. Rather BRAC borrowed strategies from elsewhere and adapted them to Sulla" (Chen, 1986: 6).

The Experimental phase during 1974 led BRAC to soon find out that "fostering village-wide community spirit was not as easy as expected --- BRAC became increasingly convinced of a participatory rather than an extension mode of development" (Ibid: 7).

The Expansion phase (1975-75) found BRAC not only expanding "its field coverage but also to analyse and disseminate its field experience" (Ibid: 10).

The Reassessment phase (1977) saw BRAC "deepening its analytical understanding of the structural constraints to development both through its collective field experience and its enhanced research capacity" (Ibid: 10).

The Current phase (1978-present) finds BRAC, through the course of its reassessment, making "two extremely fundamental choices. One was ideological in nature: that development to BRAC meant empowerment of the poor. The other was methodological: that in BRAC's view organised groups of the poor were the key instrument for such empowerment" (Ibid: 13).

3.4.3 MAJOR OBJECTIVES:

The current phase, in its present orientation, of alleviating poverty of its target population (whose main source of livelihood is selling of manual labour) has been realised to "have the components of conscientisation and organisation on the one hand and economic incentives and prospects on the other" (Ahmad, 1988: 7). This realisation follows the merger of the Outreach program (having concientisation and organisation as its components) and the Rural Credit and Training Program (RCTP) providing only credit.

Many argue, that the full implication of the empowerment-focused process have not been spelt out. It is recognised that "the process is essentially political, while BRAC itself is not and cannot be

political since, as an NGO registered with the government, it has to operate within the appropriate legal framework" (Ibid: 7). This particular exponent group, in order that the uncertainties may not make BRAC falter and bedevil the process itself, urges BRAC to clearly define their ultimate goal and the philosophy and logic leading to that goal by addressing these questions:

1. What needs to be done and what results may be expected at what stage?

2. How one stage may lead into the next?

3. What problems may be anticipated at different stages and how far BRAC can go towards resolving the problems

4. What other actors may be expected to be involved at different stages?

5. When may it become an essentially political process for the people themselves to carry it forward?

6. How may they (the people) be ready for that?

7. How far it (BRAC) can and will go in terms of pushing the empowerment process forward?

8. What would be its responsibilities towards the counter forces that may be unleashed by the power structure as the empowerment process gathers momentum and intensifies?

The choice between welfare and self-reliance strategies, which is a critical issue, is not wholly resolved within BRAC. This particular argument, of the expectation that the poor to become self-reliant is unfair while the rich enjoy the benefit of subsidies, cheap credit, and free services, deserves special merit. At the other extreme, welfare oriented activities has also been seen as being detrimental to the alleviation of the conditions of poverty. Many argue, that subsidised goods and services offered by government to the poor do not

reach them, perhaps NGOs would have done better than government to provide these welfare services. But ultimately, many seriously argue, that "the poor of Bangladesh will benefit more from a disciplined commitment to self-reliance than from a passive dependence on welfare handouts" (Korten, 1987: 6). It is expected that the poor would be paying for the services under BRAC's program and would be vocal about better quality service than the typical ones, as the organisations would be under their own control and responsive to their needs.

The objectives of the current phase will shed light whether BRAC has the potential to steer their direction towards self-reliance of the poor.

3.4.4 JOB DESCRIPTION:

BRAC's professional field staff (Programme Organiser and Palli Sebak) are multi-purpose generalists.

1. They are entrusted the responsibility for initiating and supervising all BRAC's village level activities: the functional education; health and family planning programs; the technical programs; group formation and development; group activities and schemes.

2. They are entrusted to organise the poor into workable homogeneous groups of poor.

3. Although they supervise the welfare and technical services, they concentrate on the socio-political message. Their main objective is to raise the group's awareness, strengthen the groups, and foster group action.

4. As the group develop, the range of skills required for the job of organising expands. The type of skills required are general, technical, diagnostic, and management skills.

5. They are entrusted to devolve these skills to the poor as the

organised groups develop.

3.4.5 CONCLUSION

1. BRAC is possibly one of the largest Non-Governmental organisations in the world. BRAC calls itself a "learning organisation" and many have remarked that this organisation has developed a remarkable capacity for self-examination and learning from its considerable success, as well as from analysing its errors, with great candour, and profiting from them.

2. Twice in the past it has made major adjustments in its basic approach. It has evolved through several stages: relief, developmental, and latterly, the mass-education phase, wherein it laid great stress on social education. BRAC, as many argue, feels that after so much expansion and coverage in the past decade, a time has come again for it to review and reassess what it has been doing, the ways in which it has been pursuing its goals, the successes it has achieved, the problems it has faced and the errors it may have committed in order to identify the key lessons.

3. The Current phase (1978-present) finds BRAC, through the course of its reassessment, making two extremely fundamental choices. One was ideological in nature: that development to BRAC meant empowerment of the poor. The other was methodological: that in BRAC's view organised groups of the poor were the key instrument for such empowerment.

PART 5

3.5.0 INTRODUCTION

This part examines the problems due to structure and policy of BRAC. It pursues the examination by addressing the different aspects of a participatory development process as perceived by BRAC, with emphasis on:

a. Core elements: Conscientisation

b. Participatory organisation

c. Strengthening the economic base

d. Multiplication and linkage

e. Value system

f. Role of intervenor

g. Experience in animation and facilitation

3.5.1 PROBLEMS DUE TO STRUCTURE AND POLICY:

The examination could proceed on similar lines as has been undertaken earlier for BRDB. An attempt has been made to answer some of these basic questions, given below, that are perceived by the BRAC staff itself, and those researching on BRAC: A) Core elements of a participatory process; B) Role of intervenor; C) Animation to facilitation.

3.5.1.1 Core elements: Conscientisation

BRAC and other NGOs practice adult literacy with a double function, conscientisation and literacy. The former is built into the latter, where the idea is to conscientise as the pupils are taught to read and write. As pointed out by a strong lobby, there is a contradiction in the methodology in that while the skills of literacy are taught, the process of conscientisation involves generation of truth through the articulation of dialectics in the form of dialogues.

The Training centres of BRAC (which combine training expertise with reference to services and technical capabilities in certain defined activities such as poultry care, livestock care, and irrigation management) have "seen their roles evolving away from training support for consciousness raising, functional education, and landless organisation in favour of offering more intensive managerial and technical support for income generating activities" (Korten, 1987:

16). With regard to the promotion of traditional economic activities by the landless societies in their early development, this expansion of concern "is entirely appropriate" (Ibid: 16). The other important issue, that the landless still do not have the benefit of landless organisation, must not be forgotten. As BRAC moves to stimulate the landless in organising themselves to take a greater role, "the centres may need to develop new training modules specifically addressed to providing prospective landless societies with the training support they will require to achieve such self-organisation" (Ibid: 16).

The non-formal primary education (NFPE) has the potential "to act as a major means of achieving a breakthrough out of illiteracy trap that has kept the large majority (about 77 per cent according to the 1981 Population Census) of the people of this country in ignorance and a very low level of consciousness" (Ahmad, 1988: 18). More effective, as this particular group argues, would be the conscientisation and empowerment process among people who have had such educational background than among illiterates. The NFPE method has been tried out in an area where "BRAC does not have its other programmes and found to work almost equally well as in BRAC programme areas" (Ibid: 19).

Those who feel that Paulo Freire's method is of utmost importance would want to act judiciously on "neutral" points. Recognising that literacy and numeracy have a validity of their own, one group proposed, that the load (2 hours a day for five days a week) could be reduced. "Education will not be looked upon as an initial course of some months, but will be looked upon as an on-going process over several years continuously inserted at the "nodal" points in the material and economic programmes" (D'Souza, 1987: 18). The initial course would become lighter in terms of time, but would be necessary to extend this through several years of the process of development. This group observed, however, that new forms of expression: plays,

songs, etc. have to be found, that will impart messages over a period of years and relevant to every phase and nodal point in the development of, for example, a cooperative.

The ultimate effect of the contradiction between literacy and conscientisation is difficult to judge. Frequently, it seems that "teachers simplify the methodological distinction between the two in favour of imparting literacy skills" (Hasan, 1985: 104).

Hasan's contention about BRAC's functional education material is that it has a clear emphasis on conscientisation but it develops slowly as it is tied to literacy. "Conscientisation involving articulation of the mechanisms of exploitation within one's experience has inter-related and indeed overlapping perceptions of reality. Such perceptions cannot always be separated. Conscientisation, therefore, has its own pace which is dictated partly by the strength of the dialogue on dialectics and partly by the subject. This pace is difficult to maintain when literacy and conscientisation are merged." (Ibid: 104. For elaboration on critique of conscientisation and mobilisation, see Appendices). However, what Hasan recommends, is that it would perhaps be better to separate the two. "Unless a logical correspondence between adult literacy and the eradication of poverty, or adult literacy and conscientisation, is established, and if it is believed that the confidence and the sense of achievement gained through literacy can equally well be gained through effective conscientisation, then one could argue that the school programmes could be abandoned without much loss" (Ibid: 104). On the other hand, Hasan observed, that schools are often used merely as an entry point, because it may otherwise be difficult to talk about exploitation and organise the landless into groups especially in politically sensitive areas. Additionally, he observed, a school is a more saleable

development component both to the government and to donors and this makes the inclusion of schools very understandable.

3.5.1.2 Participatory organisation

The Adaptive phase (1973) of BRAC saw it approach community development based on certain assumptions:

- that the rural masses are passive and need to be conscientised;

- that the attitude of the rural masses can be changed through education/training; and

- that village communities, although not homogeneous, can be called upon to work cooperatively and, at times, to pool their resources.

The idea was: "extend a comprehensive set of essential services, motivate people to accept them, and development will follow" (Chen, 1986: 7). What did not follow was development.

The Experimental phase (1974) proved the adult literacy materials to be boring to the villagers. What BRAC soon found out was that fostering village-wide community spirit was not as easy as expected. "BRAC entered a learning phase. The field staff began to see problems as the villagers perceived them: from the inside out, ---, rather than from the outside in " (Ibid: 7). Participation was seen not only as an end (people participating actively in their own environment) but also as a means (people participating actively in BRAC's planning and implementation).

The "groups" which were earlier BRAC cooperatives, evolved in structure and function in the Experimental phase as key instrument for attacking rural poverty. BRAC advocated building "human infrastructure" in the village community. The development process at the time as conceived by BRAC laid on:

- extending an integrated package of essential services to remote villages

- providing education and training as needed

- fostering village-wide cooperation in solving village problems

- forming credit cooperatives to support the poor

Although, during BRAC's Expansion phase (1975-75), confidence in village-wide participation and cooperation was on the wane, "BRAC's confidence in its overall approach and strategies was on the rise" (Ibid: 10). Sulla, the first field project, had experimentally proved very useful.

A number of inherent weaknesses started being observed by BRAC, during its Reassessment phase (1977), of its earlier integrated community development approach. "It began to understand the innate conflicts in the village power structure and the inter-relationship between the power structure and the distribution of resources" (Ibid: 11). Earlier, BRAC had been attempting to mobilise educated youth in the village, to undertake social action on behalf of the poor, as a cadred force. The BRAC field staff were also seen to represent more or less the same class as the youth. The discussion within BRAC, however, concluded with a positive tone in favour of the staff. They were seen to be outside the village power structure and that they could be controlled and regulated by BRAC.

This increased understanding of the village dialectic helped BRAC decide to organise small groups (averaging 20-25 members) of poor and to gradually link these small groups into a federation. This could, in time, "assume the roles of buffer and intermediary" (Chen, 1986: 13).

The Current phase (1978- present) projects the following assumptions about BRAC's analysis of poverty and development (Ibid: 13):

- that the village is made up of groups with differing and conflicting interests;

- that these groups can be mobilised around issues perceived to be in

their self-interest;

- that the rural poor do not participate adequately in or control their environment because they are socio-politically and economically powerless; and

- that the poor through the power gained in collective economic and social action can more fully participate in and control their environment.

Methodologically, three key elements evolved for BRAC as three stages of a single methodology: identification of the poor; organisations of groups of poor; and formation of a class federation.

BRAC redefined its criteria, acknowledging the different "shades" of poverty, to include social and political variable with the already existing economic one in their analysis. Currently, BRAC defines its target people as men and women of (Ibid: 15):

- those households who sell their manual labour to others for survival irrespective of occupation;

- provided, they do not have political patrons among the non-target people; and

- provided, they cannot still exercise status considerations.

BRAC currently directs support to organised groups of poor, which according to them are both short-term ends in themselves and long-term means for empowering the poor. BRAC believes that gradually the groups and the federation must be developed to replace those forces in the rural power structure (which both support and control the lives of the poor), in a step-by-step manner. The structure and functions of the federation at each level, obviously, are to be determined by the participant groups. Eventually, "the federation should become the intermediary between individual groups of poor and the village power structure, resource institutions, and national strategies and

policies. BRAC would, in that event, no longer be required" Chen, 1986: 16). This is presumed to be the self-liquidating role of the animators as well as the organisation in favour of a participatory process of the target people themselves.

However, a note of caution, about long term objectives. According to Hasan, long term goals are critical; they determine not only progress itself but what is important the direction of progress. It is this direction, Hasan observed, that determines whether the movement is progressive or reactionary. He is critical about "desired change", when the notion of "viable people's institution capable of bringing about desired changes and participation in the local power structure" is not clearly defined.

Hasan questions what is meant by "desired changes"? "Surely the desired change for the poor is that the rich should be poor so that they experience what it is like to be hungry, cold and wet and that the poor should be rich for a change, but is that practicable? What is suggested is perhaps the peaceful co-existence of the poor and the rich. If not, it needs to be clearly said" (Hasan, 1985: 101). With respect to "participation in the local power structure" assuming Union Parishads to refer to the latter, Hasan contends, what sort of participation is intended? "If it is elected representative in the Union Council (UC), a minority representation is unlikely to have any significant impact on the UC and its relationship to official agencies." He pursues this line of reasoning by observing that a majority representation of the poor and the landless on UCs is not impossible especially in areas of serious mobilisation, but argues, that there is little hope with (say) a dozen UCs with an elected working class leadership would survive in a society still run by the elite. What Hasan is more concerned about is that "the mere fact of a working class leadership being elected to a UC could well result in

serious repurcussions both physically to the leaders and in a tightening up of control over electoral procedures to prevent a repetition" (Ibid: 101). Anyone following seriously the political trend in Bangladesh would not disagree with Hasan on this point.

3.5.1.3 Strengthening the economic base

One could start the discussion by asking a few questions of the following nature: 1) Having been involved in target people oriented programmes for over a decade, what has BRAC achieved in terms of modifying the policies of those responsible for decision-making concerning resource mobilisation for the poor? 2) Has BRAC produced any policy commendations or initiated national debate on its ideas?

BRAC encouraged groups to mobilise its own resources and to build group funds. But it is also recognised that groups would not be able to mobilise enough resources in order to finance any but the smallest economic schemes.

BRAC found it important to subsidise the experimental first phase of many schemes, the phase that included preliminary training and test production. Subsidies came in to benefit the poorest who could not afford the opportunity cost (i.e. their daily wages) to engage in experimental production or to attend a training.

Many economic schemes were launched with small amounts of working capital taken as loan. BRAC also found out that the amount required was seldom very large. Joint-production schemes were also financed. What typically was the major constraint was the lack of working capital. Project funds were found to come in handy during these times of need, but what BRAC ideally wanted was the target group to be linked up to formal credit institutions.

Individual loans are not given by BRAC. However, what is provided are group loans, even though production might be carried out

individually. BRAC sees group members guaranteeing each other's loans, and the group suffers in the event that even one group member defaults.

BRAC's experience suggest that the borrower's credit worthiness should be determined by their peers, others who would be responsible for repayment. The measure of worthiness, BRAC observed, should be based on one's productive capacity rather than collateral requirements (land which the landless cannot provide). BRAC also found out that frequent small loans that fits the need of the target group are rather adequate compared to less frequent larger loans. BRAC also found out that the cooperative groups could build up a sufficient mutual loan fund through joint savings and shares. This would entail, as BRAC observed, some provision to the target group to avail of consumption as well as production loan in order not to repeatedly fall into the indebtedness spiral. Group loans have shown a higher repayment rate in BRAC's experience, where groups had assumed mutual responsibility. Also BRAC realised that the formalities of credit institutions had to be reduced and simplified, and that the target group should be trained on cost-accounting.

What has been observed by independent researchers is that "program categories as Income generating project (IGP) and Rural enterprise project (REP) are used rather loosely" (Ahmad, 1988: 10). The distinction between technology to be particularly emphasised in the case of the REP and not so much in IGP, this group observed, could have harmful consequences. They argue that to the extent the REP is concerned with technology, it should also be concerned with rudimentary and tiny activities as well. Since "any activity that generates income cannot but be an IGP, all rural enterprises irrespective of their size, technological level and production

organisation is in fact an IGP" (Ibid: 11). What is being emphasised by this group is conceptual clarity regarding program categories used for the benefit of both the BRAC staff members and observers, as well as in the interest of generating the best possible results out of the activities undertaken.

Regarding income generation, BRAC has been criticised not to clearly perceive the level of income being aimed at or can be reached through the kinds of economic activities promoted and supported by them. The following questions had been addressed towards BRAC: 1) Should BRAC aim at assisting the target groups to reach only a subsistence level of income? 2) Should the aim be to enable them to raise their income in a sustained manner beyond the subsistence level? 3) Would this be a viable proposition given the existing macro environment (super-structure)?

As of now, it appears that "BRAC-assisted men and women generally at best reach a subsistence level" (Ahmad, 1988: 14). Views have been expressed by many BRAC functionaries that "under the present socio-economic structure, not much more can be achieved in terms of ensuring higher levels of income for the rural poor. Setting up of brick-fields and leasing of "hats" are two larger scale activities that are being promoted- but it remains to be seen whether taking up of such activities leads to higher incomes for the participants in any significant way" (Ibid: 14). Ahmad has done some rough calculations of two BRAC projects, at Monohardi, a brickfield and a leased "hat" (market), and found these projects not to show much encouraging results. Moreover, Ahmad observed, that the activities appear not to be promoted in a systematic manner, but rather in a sporadic manner.

Ahmad's concern that action programmes actually require "further extension of the operation of --- BRAC programmes to new areas, not in a haphazard fashion but into larger, contiguous geographic "wholes",

not in random directions but to cover the normal social inter-linkages of an average labourer" (D'Souza, 1987: 11).

D'Souza observed that BRAC's credit program has achieved some absolutely remarkable results. Extraordinary repayment rate in completely informal programmes with landless groups has been achieved. He observed that this scale was quite unmatched elsewhere, e.g. in 1986 with a loan of nearly 2 crore taka, it had a recovery rate of 91 per cent. A cumulative amount of 12 crore taka to the landless has been provided by BRAC with nearly as high a rate of recovery, he observed.

Whether credit should be allowed to dominate the other programme aspects is of particular interest to those concerned with BRAC. Throughout his interviews with all sections of BRAC staff, including the Project coordinator dealing with credit, D'Souza was requested as often, "that the report should unambiguously point out the fact that credit should more be allowed to dominate motivation and social sectors of BRAC's activities, and that it should not be used as a paramount indicator for judging a centre's performance, and that tendency is always present" (Ibid: 16).

Will it be necessary to formalise credit to some extent as the programmes grow? Suggestions have been made to explore the possibility of dealing with National Banks, taking care that BRAC have the prerogative to name the beneficiaries, to the other alternative of creating a BRAC Bank. "All sections of BRAC staffers interviewed had reservations and at the same time felt that the concept should be discussed" (Ibid: 17). The need for a BRAC Bank is hesitatingly mentioned as the fear shows itself, obviously present among those concerned, that credit might dominate over BRAC's stated priority towards its social programmes. However, D'Souza suggests that there is

the possibility that the danger may be removed by a BRAC Bank with a similar entity, yet similar goals. Although he makes it quite clear that "it would seem that cooperation with Grameen Bank is not considered as suitable because of the difference of nature of programmes and approaches" (Ibid: 16). The final decision must be taken after open, wide ranging and very intense discussion of all its aspects.

3.5.1.4 Multiplication and linkage

BRAC found in working at the village level that it was important to work at other levels. As productivity of the target group is raised or their employment expanded (i.e. when they begin to earn higher incomes) they, especially the women, also begin to exercise greater power and autonomy within their own households and their villages. In the process of getting together and managing their own affairs, and participating in joint economic or social activities, soon translates, as experienced by BRAC staff, into more active social roles.

BRAC also found the need to draw upon and link their activities to outside support services, both those of private agencies and those of the government. BRAC feels it is critical that the cooperative groups be linked (without any long term dependence) to support services beyond those offered by any specific project. Even if government services are weak or have not served the target group in the past, BRAC observed that they are in the long run the permanent services and should be made more accountable and adequate to the needs of the target group. In the final analysis, BRAC feels that the target people must be seen as participants not only in rural employment or production schemes and rural institutions but also in all sectors of national plans.

Other researchers outside BRAC feel that it would be contradictory

to talk of federating BRAC at least in terms of its core programmes, given its strong ideological focus. This is in the context of a proposal to form an ideological group to steer BRAC ideologically. "The idea being to increase and bring to a focus the "power" derived from projects as well as to provide an organically united ideology, it would require in actuality, tightening unity between certain core sectors of BRAC" (D'Souza, 1987: 13). What is focused here is that as BRAC grows in size, greater flexibility and room for creativity in certain areas is emphasised. What is proposed is that the Director and the Project Coordinator should be allowed more time for field contacts and their role of inspiration, than to the day to day administrative matters.

The core programmes considered above are the Health and Credit programmes along with Mass education. The question put forward by the same proponent, is whether the Health programme should be inserted into the Rural Development Programme (RDP). The contradiction of federating the core programmes of BRAC is highlighted in this fashion: "RDP feels not, as Health is addressed to all while RDP to only landless in the village. It may be possible to have them introduced into the Health programme but linked to RDP areas" (Ibid: 15). The question of not to federate the core programmes, presumably, is more tactical. A small observation made by the staff members explain the circumstance to a large extent: "Grameen Bank does not attract as much opposition as BRAC does, this of course is largely due to BRAC approaching "critical" issues and areas in the rural areas, but a Bank may not attract as much opposition. It may at the same time reduce the same time reduce the danger of credit influencing BRAC's other priorities" (Ibid: 18).

The functions of the ideological group, as proposed, "is not to spy, so much as to make sure that ideological unity is maintained, and

that the social goals of BRAC are preserved and that other aspects of programmes do not tend to blur this goal" (Ibid: 14).

3.5.1.5 Value system

D'Souza's prolonged discussions with a wide spectrum of BRAC staff leads to the answer (to this particular question, why can no project assume autonomy that BRAC would like to give it), that "several social values required as building blocks for such development are missing, have not taken root" (Ibid: 4).

A society that is not only intolerably corrupt at every level, but also corrupting is what BRAC faces everyday in its target areas. BRAC counters these strong forces of "diseducation" by attempts to educate. Strong reactions were elicited from BRAC staff when asked whether it was possible to co-exist and adjust to this corruption, the opinion put forward were clear: "1. that corruption was in fact one of the chief mechanisms of inequality and increasing the gap between rich and poor, 2. that once corruption is let in, it proceeds to corrupt every other relationship, even the quality of family life" (Ibid: 5). BRAC staff felt, unequivocally, that social values for a just society was their primary goal. Even though BRAC gave its best efforts and strong priority in its approach, basic "social values" or building blocks for a just society did not materialise. Some input for thought towards the answer has been provided (see D'Souza, 1987: 6-9). The process of value creation in "societal terms" are to be understood.

3.5.1.6 Role of intervenor

A small training team comprising of several senior field staff were promoted by BRAC in 1974. The roles of an intervenor were in the making. This training team were to arrange special training and orientation sessions for the growing number of BRAC field staff. A

portfolio of training materials and methods were developed. A Training and Resource Centre (TARC) was established by BRAC in 1976. This marked the serious commitment of BRAC in staff and resources to training. A comprehensive set of training modules had been developed by that time. These modules were instrumental in forming the role that the BRAC intervenors were to perform. The training modules consisted of a variety of topics: from approaches to development; role of change agents; consciousness-raising; human development and social change; leadership and social change; group dynamics and cooperation; to topics like methods of communication; organisational and staff needs; functional education methodology; and finally to topics that deal with project planning and project management.

BRAC augmented its basic training with certain technical training in 1978, with the increasing demand from the field projects. BRAC could provide this facility as it had shifted TARC (from a building adjascent to the head office at Dhaka) to its rural campus (16 acres, 20 miles west of Dhaka).

The intervenors have to perform a role in the production side too. The technical training on vegetable, crop, fruit, rice production and management; along with poultry raising, fish culture and animal husbandry and management has been designed to suit program beneficiaries.

Two broad types of programs: field and non-field are administered by BRAC. Intervenors of field programs (training, banking, oral therapy, women's program) have to be at the field, while administrators regularly brief and debrief them when they report to head office. Non-field programs (development journal; materials and development; research and evaluation; BRAC's rural craft centre-cum-shop) are administered by the joint effort of the intervenors who together develop and implement these programs.

3.5.1.7 Experience in animation and facilitation

"The evolution of BRAC's concept of the group parallels the evolution of BRAC's ideology" (Chen, 1986: 15). What BRAC believed initially by dealing with the village as a whole in order to tackle poverty, was drastically changed to the current concept of directing all of BRAC's support to organised groups of poor. "These groups of poor are both short-term ends in themselves and long-term means for empowering the poor" (Ibid: 15).

Village-wide delivery of social services have now been terminated. All inputs and technical services are directed to and managed by the groups. BRAC believes the groups and the federation must be developed gradually. If the base of power required by the poor is to be guaranteed, the federation must develop, as BRAC sees it, through step-by-step organisation, not through hasty mobilisation. The participant groups are to determine the functions and structure of the federation at each level. "Eventually, the federation should become the intermediary between individual group of poor and the village power structure, resource institutions and national strategies and policies. BRAC would, in that event, no longer be needed" (Ibid: 16)

The BRAC professional staff would end their animation role by developing the individual base groups to the point where they can plan and implement their own social and economic activities.

3.5.2 CONCLUSION

1. A number of inherent weaknesses started being observed by BRAC, as many argue, during its Reassessment phase (1977), of its earlier integrated community development approach. It began to understand, as has been argued, the innate conflicts in the village power structure and the inter-relationship between the power structure and the

distribution of resources.

2. A society that is not only intolerably corrupt at every level, but also corrupting, many argue, is what BRAC faces everyday in its target areas. BRAC counters these strong forces of "diseducation" by attempts to educate. Strong reactions were elicited from BRAC staff when asked whether it was possible to co-exist and adjust to this corruption, the opinion put forward were clear: 1. that corruption was in fact one of the chief mechanisms of inequality and increasing the gap between rich and poor, 2. that once corruption is let in, it proceeds to corrupt every other relationship, even the quality of family life.

3. BRAC staff feels, unequivocally, that social values for a just society was their primary goal. Even though BRAC gave its best efforts and strong priority in its approach, basic "social values" or building blocks for a just society did not materialise.

4a. Has BRAC's contribution to national development always been commensurate with the expansion of its programs. BRAC staff are concerned over this issue and have made their observation quite clear that although they have made major contributions to the empowerment of a small but important segment of the rural poor of Bangladesh, they have yet to find the key to helping the rural poor advance themselves beyond a bare subsistence income.

4b. Regarding income generation, BRAC has been criticised not to clearly perceive the level of income being aimed at or can be reached through the kinds of economic activities promoted and supported by them. The following questions had been addressed towards BRAC: 1) Should BRAC aim at assisting the target groups to reach only a subsistence level of income? 2) Should the aim be to enable them to raise their income in a sustained manner beyond the subsistence level? 3) Would this be a viable proposition given the existing macro environment (super-structure)?

4c. As of now, it appears that BRAC-assisted men and women generally at best reach a subsistence level. Views have been expressed by many BRAC functionaries that under the present socio-economic structure, not much more can be achieved in terms of ensuring higher levels of income for the rural poor.

5. But ultimately, many seriously argue, that the poor of Bangladesh will benefit more from a disciplined commitment to self-reliance than from a passive dependence on welfare handouts. It is expected that the poor would be paying for the services under BRAC's program and would be vocal about better quality service than the typical ones, as the organisations would be under their own control and responsive to their needs.

6a. BRAC currently directs support to organised groups of poor, which according to them are both short-term ends in themselves and long-term means for empowering the poor. BRAC believes that gradually the groups and the federation must be developed to replace those forces in the rural power structure (which both support and control the lives of the poor), in a step-by-step manner. The structure and functions of the federation at each level, obviously, are to be determined by the participant groups. Eventually, BRAC believes the federation should become the intermediary between individual groups of poor and the village power structure, resource institutions, and national strategies and policies. BRAC would, in that event, no longer be required. This is presumed to be the self-liquidating role of the animators as well as the organisation in favour of a participatory process of the target people themselves.

6b. Individual loans are not given by BRAC. However, what is provided are group loans, even though production might be carried out individually. BRAC sees group members guaranteeing each other's loans,

and the group suffers in the event that even one group member defaults.

6c. BRAC encouraged groups to mobilise its own resources and to build group funds. But it is also recognised that groups would not be able to mobilise enough resources in order to finance any but the smallest economic schemes.

6d. The evolution of BRAC's concept of the group, many argue, parallels the evolution of BRAC's ideology. What BRAC believed initially by dealing with the village as a whole in order to tackle poverty, was drastically changed to the current concept of directing all of BRAC's support to organised groups of poor. These groups of poor have been argued to be both short-term ends in themselves and long-term means for empowering the poor.

7a. BRAC's experience suggest that the borrower's credit worthiness should be determined by their peers, others who would be responsible for repayment. The measure of worthiness, BRAC observed, should be based on one's productive capacity rather than collateral requirements (land which the landless cannot provide).

7b. All sections of BRAC staff, point out unambiguously, the fact that credit should not be allowed to dominate motivation and social sectors of BRAC's activities. Credit should not be used as a paramount indicator for judging a centre's performance as that tendency is always present.

7c. The need for a BRAC Bank is hesitatingly mentioned as the fear shows itself, that credit might dominate over BRAC's stated priority towards its social programmes.

8. BRAC feels it is critical that the cooperative groups be linked (without any long term dependence) to support services beyond those offered by any specific project. Even if government services are weak or have not served the target group in the past, BRAC observed that

they are in the long run the permanent services and should be made more accountable and adequate to the needs of the target group. In the final analysis, BRAC feels that the target people must be seen as participants not only in rural employment or production schemes and rural institutions but also in all sectors of national plans.

9a. BRAC and other NGOs, many argue, practice adult literacy with a double function, conscientisation and literacy. The former is built into the latter, where the idea is to conscientise as the pupils are taught to read and write. As pointed out by a strong lobby, there is a contradiction in the methodology in that while the skills of literacy are taught, the process of conscientisation involves generation of truth through the articulation of dialectics in the form of dialogues.

9b. The ultimate effect of the contradiction between literacy and conscientisation is difficult to judge. It has been argued that teachers simplify the methodological distinction between the two in favour of imparting literacy skills.

It has been argued that BRAC's functional education material has a clear emphasis on conscientisation but it develops slowly as it is tied to literacy. Conscientisation involving articulation of the mechanisms of exploitation within one's experience, many argue, has inter-related and indeed overlapping perceptions of reality. Such perceptions cannot always be separated. Conscientisation, therefore, has its own pace which is dictated partly by the strength of the dialogue on dialectics and partly by the subject. This pace is difficult to maintain when literacy and conscientisation are merged. However what is recommended is that it would perhaps be better to separate the two. It is argued that unless a logical correspondence between adult literacy and the eradication of poverty, or adult literacy and conscientisation, is established, and if it is believed

that the confidence and the sense of achievement gained through literacy can equally well be gained through effective conscientisation, then the school programmes could be abandoned without much loss. On the other hand, it is argued, that schools are often used merely as an entry point, because it may otherwise be difficult to talk about exploitation and organise the landless into groups especially in politically sensitive areas. Additionally, it has been argued, that a school is a more saleable development component both to the government and to donors and this makes the inclusion of schools very understandable.

CHAPTER FOUR

Examination of the human resource function, study of the background of line functionaries and examination of the organisational environment of the existing and desired situation

4.1.1 INTRODUCTION

In this chapter, attention was drawn to the move from the conceptual level of rural poor programmes of the public and private sector, into looking at the importance of human factors in the success of an organisation. The social background of line functionaries was deemed important as both BRAC and BRDB are involved in social engineering programmes of the rural poor.

This chapter contains the examination of the human resources functions, leading to the study of the background of the line functionaries of the organisation. It also includes the examination of the organisational environment of the existing situation, and the possible levels that the line functionaries feel the organisation should strive to reach.

Human resource functions should be examined with the same care and concern given to other factors of production, observed Yoder and Stadouhar (1982); and Wallace, Crandall and Fay (1982). It is this human resource that must be nurtured and developed if one strives for excellence. Gitzendanner (1983) observed that organisations with above average financial performance and high productivity were managing their human resources differently from other organisations. Katz and Kahn (1966) observed that it is not in the physical and manual effort but increasingly in the creative and innovative abilities of the people that the human resource is most valuable. Krupp (1961) observed that one way to overcome the problem is to conceive of organisations as "open systems" embedded in, but constantly influencing and being

influenced by the environment. Jhamtani (1986) observed, while looking at the environment of the development departments in India, that the success of the Japanese management system is the importance given to its employees through life time employment, slow evaluation, non-specialised career paths, participative decision making, shared philosophies and a holistic concern for people.

Keeping in view the importance of human factors in the success of an organisation, the background of the line functionaries of BRDB and BRAC was studied.

An important contributor in shaping an individual's personality is social background. This plays a great role in situations of work. The institutions and the environment through which an individual has been brought up have a significant bearing on its attitude towards work. Details of methodology are given in Chapter 1, Section 1.7.2.1

A few questions addressing duration, status, promotions, social background, etc. are attempted in the following tables (See Appendix 1.5 for Questionnaire administered on the line functionaries).

4.1.1 AGE:

The age-wise distribution of the line functionaries of the organisations showed that the majority of them (44.73) belonged to the age group of 26 to 30 years. The second largest age group was 20 to 25 years. Very few line functionaries belonged to the oldest age group of either 36 to 40 years (only 2 line functionaries), or 41 to 45 years (only 1 line functionary). This is probably due to the establishment of the Rural poor programme of BRDB only a few years back. The line functionaries interviewed were the bottom three tiers of the hierarchy, therefore it would be unusual to expect individuals over 35 years for these posts. On the whole, therefore, it is found that 96 per cent were below 36 years, and the rest were above it (Table 1).

TABLE 1: AGE-WISE DISTRIBUTION OF THE LINE FUNCTIONARIES IN BRDB AND BRAC:

ORGANISATION	20-25YRS	26-30YRS	31-35YRS	36-40YRS	41-45YRS	46YRS+
BRDB	7	19	10	2	1	-
BRAC	14	15	8	-	-	-
TOTAL	21	34	18	2	1	-
PERCENTAGE	27.63	44.73	23.68	2.63	1.32	-

Looking at the age-wise distribution of the three categories of line functionaries, it was found that 42.42 per cent of the ARDO/POs were in the age group of 31 to 35 years (Table 2). It is also interesting to note that a similar number (42.42 per cent) of ARDO/Pos were found to belong in the age group 26 to 30 years. It is worth noting that 51.51 per cent of the ARDO/POs belonged to 31 years and above, and a nearly equal per cent (48.48) belonged below it. One may conclude that the new recruits are either taken in the category of ARDO/POs, those who have considerable years of experience, or they are those who have risen from the lower cadres. The former conclusion would be very hard to go by for BRDB. The latter conclusion might, however, apply. For the FO/PS group of line functionaries. a large number (50.00 per cent) belonged to the age group of 20 to 25 years. It gradually becomes less as one goes up the age ladder. This is an usual phenomena as this group might have been promoted to the next tier.

TABLE 2: AGE-WISE DISTRIBUTION OF THE THREE CATEGORIES OF LINE FUNCTIONARIES:

CATEGORY	20-25YRS	26-30YRS	31-35YRS	36-40YRS	41-45YRS	46YRS+
ARDO/PO	2	14	14	2	1	-
	(6.06)	(42.42)	(42.42)	(6.06)	(3.03)	
FO/PS	17	14	3	-	-	-
	(50.00)	(41.17)	(0.08)			
OTHERS	2	6	1	-	-	-
	(22.22)	(66.66)	(11.11)			
TOTAL	21	34	18	2	1	-
	(27.63)	(44.73)	(23.68)	(2.63)	(1.32)	

NOTE: Figures in parentheses indicate percentage.

4.1.2 RURAL URBAN BACKGROUND:

Table 3 shows that the majority (56.58 per cent) of the line functionaries hail from villages. An extremely small percentage (2.63)

had their upbringing in a metropolitan city. However, 25 per cent of the respondents hailed from secondary towns. It is worth noting that the majority of the respondents have a first hand experience of rural life, since they have been brought up in the village for at least the first twenty years of their lives. It is essential for these organisations dealing with the rural poor to have people with this sort of background. However, there is a difference among the different categories. Among the ARDO/POs, the second best majority of this group (39.39 per cent) were found to belong to secondary towns, while only 11.76 per cent of the FO/PS hailed from towns. Table 4 reveals that the majority (67.65 per cent) of the FO/PS had their earlier upbringing in a village. Since they are the ones who are in direct contact with the rural poor, background of this sort might appear as a bonus point. There are significant difference between all categories at 5 per cent level of significance; except with ARDO/FO, there is no significant difference at 10 per cent LOS.

TABLE 3: DISTRIBUTION OF LINE FUNCTIONARIES ACCORDING TO THE PLACE OF ORIGIN:

		PLACE OF ORIGIN		
ORGANISATION	VILLAGE	UPAZILA	TOWN	CITY
BRDB	21	10	8	-
BRAC	22	2	11	2
TOTAL	43	12	19	2
PERCENTAGE	56.58	15.79	25.00	2.63

TABLE 4: RURAL URBAN BACKGROUND OF THE THREE CATEGORIES OF LINE FUNCTIONARIES:

	PLACE OF ORIGIN			
ORGANISATION	ARDO/PO	FO/PS	OTHERS	TOTAL
VILLAGE	16	23	4	43
	(48.48)	(67.65)	(44.44)	
UPAZILA	3	6	3	12
	(9.09)	(17.65)	(33.33)	
TOWN	13	4	2	19
	(39.39)	(11.76)	(22.22)	
CITY	1	1	-	2
	(3.03)			

NOTE: Figures in parentheses indicate percentage

	CHI SQ.	P VALUE	DOF
ARDO/FO/OTHER	9.533	0.1457	6
ARDO/FO	7.008	0.0717	3
ARDO/OTHER	3.790	0.2851	3
FO/OTHER	3.269	0.5185	3

4.1.3 MAIN OCCUPATION AND INCOME OF FATHER:

To arrive at possible financial constraints as a deterring force in their working life, the financial background of the line functionaries along with their father's major occupation, their own source of extra income, if any, as well as the number of family mambers supported by them were looked at.

Table 5 shows that the majority (63.16 per cent) of the line functionaries responded to agriculture as the major occupation of their father. The second best occupation was service, rating 21.05 per cent. Of the rest, 10.53 per cent came from business families, while 5.26 per cent came from other occupation families.

It appears that agricultural background of the fathers encouraged the majority of the line functionaries to enter related fields, although the work with the rural poor program of both the organisation is not strictly agricultural. But, it surely is rural life related. Although, no strict conclusion along the above line is attempted, as there are other factors like level of education, division obtained, training received, etc., criterias, that also determine the decision to work for a certain type of organisation.

TABLE 5: MAIN OCCUPATION OF FATHER OF THE LINE FUNCTIONARIES

ORGANISATION	AGRICULTURE	BUSINESS	SERVICE	OTHERS
BRDB	28	5	6	-
BRAC	20	3	10	4
TOTAL	48	8	16	4
PERCENTAGE	63.16	10.53	21.05	5.26

Looking at Table 6, it is found that majority of the father's of the FO/PS (64.71 per cent) were from the agricultural profession. In case of other category of line functionaries, also a large percentage (88.88) had fathers who were from the agricultural occupation. Table 6 shows there are significant difference between all categories.

TABLE 6: MAIN OCCUPATION OF FATHER OF THE THREE CATEGORIES OF LINE FUNCTIONARIES:

CATEGORY	ARDO/PO	FO/PS	OTHERS
AGRICULTURE	18	22	8
	(54.54)	(64.71)	(88.88)
BUSINESS	3	4	1
	(9.09)	(11.76)	(11.11)
SERVICE	8	8	-
	(24.24)	(25.53)	
OTHERS	4	-	-
	(12.12)	-	-

NOTE: Figures in parentheses indicate percentage.

	CHI SQ.	P VALUE	DOF
ARDO/FO/OTHER	8.826	0.1836	6
ARDO/FO	4.529	0.2097	3
ARDO/OTHER	4.650	0.1993	3
FO/OTHER	2.717	0.2571	2

4.1.4 FATHER'S INCOME:

Table 7 shows that 48.68 per cent of the respondents were from the lower income group with father's income ranging upto Tk. 5000 per annum. Quite a good percentage (28.95 per cent) were from the relatively higher income group with an annual income of Tk.10,000 and above.

TABLE 7: FINANCIAL BACKGROUND OF LINE FUNCTIONARIES AS DEFINED BY THEIR PARENTAL INCOME:

ORGANISATION	0-2000	2000-5000	5000-10000	10000-20000	20000-ABOVE	NO RESPONSE
BRDB	5	10	10	8	4	2
BRAC	11	11	2	6	4	3
TOTAL	16	21	12	14	8	5
PERCENTAGE	21.05	27.63	15.79	18.42	10.53	6.58

4.1.5 FAMILY MEMBERS BEING SUPPORTED:

Table 8 shows that the majority (35.53 per cent) of the line functionaries had 3-4 family members to support. 28.95 per cent were supporting 5-6 family members. Only 15.79 per cent had to support 1-2 family members. Those supporting 7-8 family members were 15.79 per cent. Only 3 respondents (3.95 per cent) had more than 9 members to support.

With such family sizes, the reactions elicited during informal discussion, was that they were having difficulty with their salaries.

A desire was expressed by many to have some extra source of income.

TABLE 8: NUMBER OF FAMILY MEMBERS SUPPORTED BY LINE FUNCTIONARIES:

ORGANISATION	1	2	3	4	5	6	7	8	9
BRDB	2	4	7	6	8	5	2	3	2
BRAC	2	4	8	6	5	4	4	3	1
TOTAL	4	8	15	12	13	9	6	6	3
	12		27		22		12		3
PERCENTAGE	15.79		35.53		28.95		15.79		3.95

4.1.6 EXTRA INCOME:

This was a sensitive question to which many did not like to respond. What was elicited, however, were the sources for extra income. A majority of the line functionaries (48.68 per cent from Table 9) responded to agriculture, presumably because they belonged to farming families, and continued their association with farm income to supplement whatever meagre amount they received as salaries. Mostly observed were the BRDB line functionaries who depended on agriculture for extra income.

The question, however, could not be further discussed.

TABLE 9: SOURCE OF EXTRA INCOME EARNED BY THE LINE FUNCTIONARIES:

ORGANISATION	AGRICULTURE	BUSINESS	OTHERS	NO RESPONSE
BRDB	23	-	3	13
BRAC	14	6	8	9
TOTAL	37	6	11	22
PERCENTAGE	48.68	7.89	14.47	28.95

4.1.7 EDUCATION

Table 10 shows that a majority (42.11 per cent) of the line functionaries have a post-graduate degree, i.e. a Masters. The second highest educational level was graduation with 30.26 per cent. It is interesting to note that the BRDB line functionaries were more qualified than their BRAC counterparts, as all of them are either graduates or attained the post-graduate degree. On the other hand, 26.32 per cent of the respondents who have a lower educational qualification, i.e. Secondary School Certificate (SSC) and Higher Secondary Certificate (HSC) were all found to come from BRAC. Table 11

reveals that 17.11 per cent of the respondents who have attained the relatively lowest level of education are BRAC Palli Sebaks (PS). Compared to the same tier at BRDB, the Field Organisers (FO) are all either graduates or post-graduates.

TABLE 10: HIGHEST EDUCATIONAL LEVEL OF THE LINE FUNCTIONARIES:

ORGANISATION	SSC	HSC	GRADUATE	POST-GRAD	OTHERS
BRDB	-	-	22	17	-
BRAC	13	7	1	15	1
TOTAL	13	7	23	32	1
PERCENTAGE	17.11	9.21	30.26	42.11	1.32

TABLE 11: LEVEL OF EDUCATION OF THE THREE CATEGORIES OF LINE FUNCTIONARIES:

CATEGORY	SSC	HSC	GRADUATE	POST-GRADUATE	OTHERS
ARDO/PO	-	6	5	21	1
FO/PS	13	1	14	6	-
OTHERS	-	-	4	5	-
TOTAL	13	7	23	32	1
PERCENTAGE	17.11	9.21	30.26	42.11	13.16

4.1.8 LENGTH OF SERVICE

The maximum years of service in these organisations for an individual was 10 years. 19.74 per cent of the line functionaries had less than 1 year of service in these organisations. Of these 15 respondents, 14 were from BRAC alone. Nearly an equal percentage of line functionaries in both organisations were with 4 or more years of experience as seen in Table 12 (10 respondents from BRDB and 9 from BRAC). Most of the line functionaries who had more than 4 years of experience and above were from the ARDO/PO group, as seen in Table 13, the highest of the three groups studied. Looking at the history of these organisations one finds this trend to be quite in agreement. The ARDOs from BRDB were transferred from the "main scheme" of BRDB, i.e. the farmers cooperative to the Rural poor programme. On the other hand, the POs from BRAC started in the Manikganj Integrated Project (MIP) which is nearly 10 years old, or has been transferred from other older projects, i.e. Sulla. Since the Rural poor programme of BRDB is nearly

five years old, the FOs, the second tier of line functionaries studied, were recruited fresh. Table 13 shows this trend clearly.

TABLE 12   NUMBER OF YEARS IN THE ORGANISATION

	YEARS								
ORGANISATION	1	2	3	4	5	6	7	10	NO RESPONSE
BRDB	1	14	14	5	4	-	-	1	-
BRAC	14	8	3	4	2	1	2	-	3
TOTAL	15	22	17	9	6	1	2	1	3
PERCENTAGE	19.74		22.37		7.89		2.63		3.95
		28.95		11.84		1.32		1.32	

TABLE 13: LENGTH OF SERVICE OF THE THREE CATEGORIES OF LINE FUNCTIONARIES IN THESE ORGANISATIONS:

	YEARS								
CATEGORY	1	2	3	4	5	6	7	10	NO RESPONSE
ARDO/PO	5	6	5	8	5	1	2	1	-
FO/PS	9	11	11	-	-	-	-	-	3
OTHERS	1	5	1	1	1	-	-	-	-
TOTAL	15	22	17	9	6	1	2	1	3

4.1.9 EMPLOYMENT STATUS:

Table 14 shows a large majority (48.68 per cent) of the line functionaries as temporary. Of the 76 respondents, 33 (43.42 per cent) enjoyed permanent status. Table 15 shows that 21 out of 33 (63.63 per cent) ARDO/POs have permanent status, while only 10 out of 34 (29.41 per cent) of the FO/PS enjoy permanency. It was revealed by the respondents that permanency is given only after a lapse of time, some said 5 years and some said more. However, for BRDB, those who are in the revenue budget get permanent status quicker than those who are in the development budget.

TABLE 14: EMPLOYMENT STATUS OF THE RESPONDENTS

ORGANISATION	PERMANENT	TEMPORARY	ON DEPUTATION	NO RESPONSE
BRDB	17	19	-	3
BRAC	16	18	-	3
TOTAL	33	37	-	6
PERCENTAGE	43.42	48.68	-	7.89

TABLE 15: EMPLOYMENT STATUS OF THE THREE CATEGORIES OF LINE FUNCTIONARIES:

CATEGORY	PERMANENT	TEMPORARY	ON DEPUTATION	NO RESPONSE
ARDO/PO	21	10	-	2
FO/PS	8	24	-	2
OTHERS	4	3	-	2
TOTAL	33	37	-	6
PERCENTAGE	43.42	48.68	-	7.89

4.1.10 PROMOTIONS:

One has really to be fortunate in receiving promotions in these two organisations. Sixty-one, i.e. 80.26 per cent of the line functionaries had not received a single promotion. The maximum number of promotions earned by an individual were three during ten years of his service. Of the rest, only 12 respondents (15.79 per cent) out of the total of 76 received only one promotion, while only 2 respondents (2.63 per cent) received two promotions. Table 16 shows the number of promotions received by the line functionaries of the two organisations.

TABLE 16: PROMOTIONS RECEIVED BY THE RESPONDENTS IN THE ORGANISATION:

ORGANISATION	0	1	2	3
BRDB	35	3	1	-
BRAC	26	9	1	1
TOTAL	61	12	2	1
PERCENTAGE	80.26	15.79	2.63	1.32

4.1 11 IN-SERVICE TRAINING:

Tiffin (1946) and Taylor (1961) observed that training is the means to bring about continuous improvement in the quality of work, and emphasised that workers must be systematically trained if they are to do their jobs well. Chandwani (1975), Saxena (1974) and Prasad (1976) observed that training has a crucial positive role, is important for the success of rural development programmes, and that field workers preferred to receive inservice training as it helped them to perform better. However, Dube (1960) observed that inservice is often hurriedly planned for the line functionaries and therefore, fail to have the requisite effect.

In-service training received by the line functionaries was assessed in terms of number of times they had been deputed for training, the training course title and the duration of each training program.

Table 18 shows the number of times the line functionaries have been

deputed for training. The majority (61.54 per cent) of the line functionaries of BRDB had undergone inservice training twice. Whereas, for BRAC, the majority (29.73 per cent) had undergone only one inservice training. Although 12 out out of 37 respondents (32.43 per cent) of BRAC had undergone more than three inservice training. Comparatively, only 7 out of 39 respondents (17.95 per cent) of BRDB had done the same.

Table 17 shows the length of training. The majority of line functionaries for BRDB and BRAC, had undergone training for less or equal to one month. Only in BRDB is there quite a large number who had undergone training for less or equal to 2 months.

TABLE 17: LENGTH OF INSERVICE TRAINING THAT LINE FUNCTIONARIES OF BRDB AND BRAC HAD UNDERGONE:

LENGTH OF TRAINING	BRDB	BRAC
LESS OR EQUAL TO 1 MONTH	40	56
LESS OR EQUAL TO 2 MONTH	37	3
LESS OR EQUAL TO 5 MONTH	1	-
LESS OR EQUAL TO 6 MONTH	0	2
TOTAL	78	61
		139*

* The figures add up to more than 76 responses, since many respondents had more than one kind of inservice training.

TABLE 18   NUMBER OF LINE FUNCTIONARIES WITH INSERVICE TRAINING

NUMBER OF INSERVICE TRAINING	BRDB	BRAC
ONE	6 (15.38)	11 (29.73)
TWO	24 (61.54)	4 (10.81)
THREE	5 (12.82)	5 (13.51)
FOUR	1 (2.56)	4 (10.81)
FIVE	1 (2.56)	-
SIX	0	3 (8.11)
NONE	2 (5.13)	10 (27.03)
TOTAL	39	37

NOTE: Figures in parentheses indicate percentage.

The training conducted were in various topics. The respondents apparently were not knowledgable about the standard name of the training courses. Therefore, the list became very big. They are as follows:

Group A.

Primary training,

Refreshers course,

Basic training,

Detailed training,

Special training,

Residential training,

Teachers training,

Group B

Human development and Institution building,

Program planning and implementation,

Development communication,

Rural poor program,

Leadership and dynamics training,

Group C

Accountant training,

Audit workshop,

Accounts,

Group D

Diahhoreal disease and preventative management,

Child and mother's health program,

Primary health care,

Prevention of Tuberculosis program,

Paramedic,

Chikitsha mulak,

Group E

Baboharik shikkha,

Babosthapona,

Group F

Fisheries training,

Poultry training,

Livestock training,

Agriculture training,

Sericulture training.

However, they could be grouped as above.

Table 19 shows the number of line functionaries who have undergone inservice training on Human development. Most (28 out of 39 respondents) of the BRDB line functionaries had undergone a length of less than or equal to a month of training on Human development and Institution building.

TABLE 19: NUMBER OF LINE FUNCTIONARIES WITH HUMAN DEVELOPMENT TRAINING:

ORGANISATION	HUMAN DEVELOPMENT TRAINING
BRDB	28
BRAC	4

In 1987, the Training module on Human development and Institution building of BRDB was ready for circulation. This organisation has shown seriousness towards this topic which is indicated by the number shown in Table 19. BRAC, being an older organisation, compared to its BRDB counterpart, presumably had less number of line functionaries (4 out of 37 respondents) undergoing this training. This presumably was so, because basically as an NGO, imbibed with the concept of conscientisation along Freire's line, has accepted a mode of operation which regards the dialogical process in building the base groups of the rural poor. In essence, BRAC has traversed a few stages which BRDB has yet to transcend. This has been elaborately discussed earlier in Chapter 3.

PART 2

4.2.0 INTRODUCTION

This section includes the examination of the organisational environment of the existing situation and the possible levels that the line functionaries feel the organisation should strive to reach. (Details of methodology are given in Chapter 1, Section 1.7.2.1).

In order to see how effective the two organisations, BRDB and BRAC, are, a study of how the employees perceive its environment was seen. Ability, as Albert (1985) observed, is partially a determining factor to an employees behaviour and performance, what is of significant importance however is the work environment. An appropriate environment becomes essential to attain and sustain long term high performance. Improvement and growth are what good organisations continuously strive for. But what is to be improved?

A decision was taken to assess the existing situation and the possible levels that the line functionaries feel the organisation should strive to reach. In this chapter, the contents are confined to the understanding of the existing environment as regards the two organisations. The different perceptions of the environment by the three categories of line functionaries viz. Assistant Rural Development Officer and Program Organiser, Field Organiser and Palli Sebak, and others are evaluated.

The organisational environment was studied using the Chattopadhyay's (1982) organisational environmental scale which comprises of the twelve dimensions (See Appendix 1.6 for definition).

The twelve dimensions are :

1. Trust

2. Recognition

3. Personal development

4. Innovation

5. Communication

6. Supervision

7. Decision-making

8. Performance

9. Managing problems

10. Team work

11. Structure

12. Overall identity

(See Appendix 1.5 for Questionnaire, Part 2, administered on the line functionaries).

4.2.1 RANK ORDERING AND AVERAGE SCORE ON 12 DIMENSIONS:

A rank ordering and average score were worked out on all the 12 organisational environment dimensions for both the organisation. Table 1 shows that dimension "performance" as the best with an average score of 68.47. Evaluation 1 from Table 20 shows dimensions Performance, Structure, Personal development, Recognition, Managing problem, Decision-making, Trust, and Team work were rated as above average dimensions.

The criteria laid down for Evaluation 1 followed the score of all dimensions on five items, each item having five possible category or replies. These ranged from the best to the poorest levels and scored 5 for best and 1 for the poorest. Similarly for Evaluation 1, a score of 100 was the best and a score of 20 was the poorest. An average score has been selected at 60 equivalent to a score of 3 on a 1 to 5 range. All the dimensions that had a score below 60 were considered below average, and the one over 60 were above average. Based on this criteria, the dimensions "innovation", "overall identity", "communication" and "supervision" were rated as below average dimensions.

Evaluation 2 in Table 20, however, used the range of their highest and lowest scoring dimension as the basis of inter-dimension comparison. The dimensions, using this criteria, were also evaluated on the basis of their comparative values.

Average scores ranged from 68.47 to 51.84 on a 0 to 100 scale. The range of scores were then divided into four quartiles. The upper limit of the quartile value was 51.84 + 4.16= 56.00; 56.00 + 4.16= 60.16; 60.16 + 4.16= 64.32; 64.32 + 4.16= 68.48. The entire range which was split into 4 quartile values were considered above average: 68.48 to 64.32; average: 64.32 to 60.16; below average: 60.16 to 56.00; and poor: 56.00 to 51.84. Based on this criteria the evaluation of the twelve dimensions were done. The dimensions "performance", "structure", and "personal development" were grouped as above average. The second quartile held the dimensions "recognition", "managing problem", "decision making", "team work", and "trust", and grouped them as average. Three dimensions "communication", "overall identity" and "innovation" were found to be below average; and the dimension "supervision" was found to be poor.

TABLE 20: OVERALL (BRDB AND BRAC) RANK ORDERING OF THE TWELVE DIMENSIONS PERCEIVED AS ACTUAL:

DIMENSION	SCORE	EVALUATION 1	EVALUATION 2
PERFORMANCE	68.47	ABOVE AVERAGE	ABOVE AVERAGE
STRUCTURE	66.84	ABOVE AVERAGE	ABOVE AVERAGE
PERSONAL DEVELOPMENT	65.37	ABOVE AVERAGE	ABOVE AVERAGE
TRUST	64.05	ABOVE AVERAGE	AVERAGE
MANAGING PROBLEM	63.42	ABOVE AVERAGE	AVERAGE
RECOGNITION	63.21	ABOVE AVERAGE	AVERAGE
DECISION MAKING	62.11	ABOVE AVERAGE	AVERAGE
TEAM WORK	61.21	ABOVE AVERAGE	AVERAGE
COMMUNICATION	59.74	BELOW AVERAGE	BELOW AVERAGE
INNOVATION	59.16	BELOW AVERAGE	BELOW AVERAGE
OVERALL IDENTITY	56.68	BELOW AVERAGE	BELOW AVERAGE
SUPERVISION	51.84	BELOW AVERAGE	POOR

Evaluation 2: Range of average scores is 68.47 to 51.84 on a 0-100 scale.
The range of score is divided into four quartiles with upper limit of the quartiles values as:
Above average: 64.32 to 68.48
Average: 60.16 to 64.32

Below average: 56.00 to 60.16
Poor: 51.84 to 56.00

The dimension "performance" is shown as the best and "supervision" as the poorest dimension in the overall rank order of various dimensions perceived as actual in both BRAC and BRDB (Table 23). The dimension "trust", has ranked fourth (Table 20). It has an above average score which implies that people by and large do feel highly secure in the organisation and do have confidence in their colleague with whom they work. High trust in an organisation, or the theory popular in Japanese management emphasises "mutual trust" as an important factor for productivity. It was found also by Chattopadhyay (1982) that in a public sector organisation, the employees desired trust as the best dimension.

Above average score on "trust" (Table 20)indicates a smooth functioning of the two organisations which might not lead to frustrations because of lesser opportunities to grow on the job.

Dwivedi (1983) and Mott (1972) are of the opinion that trust assists the integration of individual group and organisational goals, that it is correlated with greater effectiveness, and that the subordinates do not fear reprisal.

The dimension "personal development" has ranked third and has been shown to be an above average dimension (Table 20). This indicates that the organisations provide opportunities for developing individual's abilities and skills. The above average score on this dimension indicates a moderate sense of encouragement experienced by the line functionaries due to moderate conditions of work and policy.

The above average score of "personal development" would have contrasted highly with a poor score of dimension "trust", but an above average score of trust (Table 20)indicates that the organisation policies do provide moderate encouragement to its line functionaries

to work hard and grow on the job. Although BRDB has been accused sometimes to run on a typically bureaucratic line, the results show a redeeming feature.

Gouldner (1954) observed that the need for control of operations impels management at higher levels to formulate rules and standard operating procedure. He adds that poor level of decision making not only alienates the employees, it brings down their level of performance. The dimension "decision making" has ranked seventh but with an above average performance (Table 20). This indicates that the line functionaries do go through a participative decision making process, and that the organisations do consider participation as important and do not ignore it. BRAC has a better track record than BRDB with "decision making" as it will be seen later while analysing these organisations separately.

From authors personal observations in the field, it is seen that BRAC members do take decisions by consensus. There is a group spirit where members listen to one another, and inspite of their differences of opinion, the decision arrived at is what the members are committed towards. Decision making in BRAC is decentralised with responsibility spread throughout the various levels of hierarchy. Decentralisation of decision making is substantiated by Morse and Reiner (1956). Theorists have suggested that participation in decision making is valuable to subordinates. Dickson (1980), McGregor (1967), Siegel and Ruh (1973), Sales (1966), Miles (1965) and McCardle (1963) are all of the opinion that the ability to participate in decision making: may fulfill ego needs for achievement, power, autonomy and self-realisation; desirable changes in the behaviour and attitudes of the subordinates; increases the subordinates' commitment; and essentially decisions to be taken at the place where they are to be implemented.

The dimension "recognition" has ranked sixth with an average score

(Table 20) which indicates that there is adequate appreciation of the work, as also management's ability in fair distribution of rewards. When a separate analysis of the organisations will be carried later in this chapter, it will be found that "recognition" has an above average score for BRAC, whereas a below average score for BRDB (Table 23). Barnard (1938) and Argyris (1964) observed that rewards and penalties (wages, benefits, vacations, promotions, disciplinary actions) are a basic factor in individuals being induced to work for the organisation, and these should be geared as far as possible to reinforce awareness and responsibility. A uniform policy where individual contributions are recognised will affect the performance of line functionaries in a remarkable way.

The dimension "innovation" has a relatively low score (below average) compared to above average score for the dimension "decision making" (Table 20). This should have gone together as decision making through the participative process do speak of acceptance of new ideas. Although the numerical scores are not wide apart (62.11 for decision making and 59.16 for innovation), it would look better to see these two dimensions closer together. It would be rather contrasting to have seen a poorer score for "innovation" as that would have indicated strict adherence to procedures. It would also have indicated non-support from the seniors in the event of juniors trying out new methods, or deviating from set procedures. From personal observation this does not seem to be the case for BRAC, and this is substantiated from the perceptions of the line functionaries where they have given an above average score for "innovation" at BRAC (Table 23). This would be found in the analysis where the organisations are separately looked at. The work of the Rural poor programs are field oriented and therefore this dimension "innovation" receives a special significance.

Kanungo and Misra (1984) and Gardner (1985) observed that unless new ideas are experimented with the support of the senior staff, new directions cannot evolve. Most superiors, they observe, provide personal rather than institutional leadership. The tasks of the line functionaries can become too routine and the target group's respect towards them could diminish.

The dimension "managing problems" received an above average score (Table 20) indicating justice and fair play in the organisation. This also indicates that grievances and inter-personal conflicts are being properly handled. BRDB strikingly plays one-up on BRAC, as the results (Table 23) of the separate analysis substantiate (64.51 for BRDB and 62.27 for BRAC), even though BRDB is a much bigger organisation than BRAC with spatial distribution of its line functionaries over all the districts in Bangladesh.

What is revealing is that the line functionaries have perceived the dimension "performance" in a way that their concern for excellence has been acknowledged by the respective organisations (Table 20). It also indicates that they received emotional support for doing things in a better way, and received stimulus to improve upon past performance, concern for results and quality of work. On the contrary, the poorest score has been awarded by the line functionaries to the dimension "supervision" which indicates that the process of supervision has not been adequate. It also indicates that the treatment meted to the juniors, seniors' awareness of problems at lower level, freedom and relevant autonomy to juniors and reliance on junior's decision and action have not been adequately addressed. It could be seen in this light that the difference of the numerical scores are not that big (68.47 for performance and 51.84 for supervision). Had the scores for "supervision" been within the range of 0-40, could the contrast between the two dimensions be very difficult to be explained. However

small the gap that exists between the two dimensions, personal observation in the field substantiates, at least for BRAC, that supervision by seniors should have definitely received a bigger score than has been shown in Table 20 and 23.

4.2.2 PERCEPTION OF THE RESPONDENTS OF EXISTING ENVIRONMENTAL DIMENSION

Table 21 shows that the modal value ranged from 50 to 80 i.e. from below average to good.

TRUST: The modal value was 65 i.e. the score of 65 was most frequently considered to be the level of the dimension "trust" in the perceived actual situation. the frequency of scoring by the respondents grouped into eight classes is depicted in Table 22.

TABLE 21: MODAL SCORE OF THE TWELVE DIMENSION PERCEIVED AS ACTUAL IN THE OVERALL SITUATION:

£	DIMENSION	MODAL SCORE	FREQUENCY
1.	TRUST	AVERAGE	20
2.	RECOGNITION	BELOW AVERAGE	28
3.	PERSONAL DEVELOPMENT	BELOW AVERAGE	25
4.	INNOVATION	BELOW AVERAGE	26
5.	COMMUNICATION	BELOW AVERAGE	25
6.	SUPERVISION	BELOW AVERAGE	22
7.	DECISION MAKING	AVERAGE	23
8.	PERFORMANCE	GOOD	32
9.	MANAGING PROBLEM	BELOW AVERAGE	31
10.	TEAM WORK	BELOW AVERAGE	25
11.	STRUCTURE	BELOW AVERAGE	24
12.	OVERALL IDENTITY	BELOW AVERAGE	33

where:
Hopeless = 20-30
Very poor= 31-40
Poor = 41-50
Below average= 51-60
Average = 61-70
Good = 71-80
Very good= 81-90
Excellent= 91-100

TABLE 22: FREQUENCY DISTRIBUTION FOR FINDING THE MODAL SCORE OF THE TWELVE DIMENSIONS PERCEIVED AS ACTUAL IN THE OVERALL SITUATION:

DIMENSION	A 20-30	B 31-40	C 41-50	D 51-60	E 61-70	F 71-80	G 81-90	H 91-100
TRUST	-	3	9	19	20	18	6	1

	A	B	C	D	E	F	G	H
RECOGNITION	-	3	4	28	20	16	4	1
PERSONAL DEVEL.	-	1	5	25	16	25	3	1
INNOVATION	-	7	9	26	21	12	1	-
COMMUNICATION	-	4	14	25	17	15	1	-
SUPERVISION	2	17	19	22	8	7	1	-
DECISION MAKING	-	5	8	22	23	12	5	1
PERFORMANCE	-	1	4	17	15	32	5	2
MANAGING PROBLEM	-	1	5	31	18	18	2	1
TEAM WORK	-	2	11	25	22	14	1	1
STRUCTURE	1	1	2	24	14	23	10	1
OVERALL IDENTITY	1	10	10	33	11	8	3	-

where:
A stands for Hopeless;
B for Very poor;
C for Poor;
D for Below average;
E for Average;
F for Good;
G for Very good;
H for Excellent

It is seen from Table 22 that the majority of the respondents i.e. 26 per cent had perceived the dimension "trust" to be in the average category. 8 per cent had perceived the dimension as very good. Only 24 per cent considered it as below average and 4 per cent perceived it as very poor. 1 per cent perceived it as excellent.

RECOGNITION: The modal value was 55 i.e. it was perceived by the large majority as a below average dimension. The modal frequency was 28. A large majority comprising 26 per cent had rated the dimension as average. Nearly 21 per cent rated it as good, 1 per cent as excellent, while nearly 5 per cent each has rated it poor and very poor. However, based on mean score ratings as a whole, recognition was rated as above average. Its mean score value being 64.21.

INNOVATION: Mean score of the dimension was 59.16 and both the evaluation methods employed recorded it as below average dimension. The modal score value also showed it as below average. Nearly 27 per cent respondents had perceived the dimension to be just average, nearly 16 per cent as good, and nearly 9 per cent as very poor.

COMMUNICATION: A large majority, nearly 33 per cent had found the dimension to be below average. Nearly 20 per cent perceived it as good

and 1 per cent as very good. The rest of the respondents, nearly 18 per cent perceived it as poor and 5 per cent as very poor. The modal score was 55 (below average), but the mean value was 59.74. In the overall evaluation this dimension has been found to be average (Table 20).

SUPERVISION: The modal value of 55 and the mean score value on overall basis 51.84 (Table 20) showed the dimension to be below average. Nearly 29 per cent perceived it as below average, while nearly 25 per cent perceived as poor, nearly 22 per cent as very poor, and nearly 3 per cent perceived it as hopeless. However, nearly 9 per cent perceived it as good and nearly 1 per cent as very good.

DECISION MAKING: The modal score shows this dimension to be an average one while the mean score value (Table 20) records it as above average. However, nearly 29 per cent perceive this dimension as below average. Nearly 7 per cent perceived it as very good.

PERFORMANCE: This is the only dimension perceived as good as far as the modal values are concerned. The mean score value records this as above average with a 68.47 score (Table 20). Nearly 7 per cent perceived it as very good and nearly 3 per cent as excellent. However, nearly 5 per cent perceived it as poor and 1 per cent as very poor.

MANAGING PROBLEMS: The dimension was rated as below average by nearly 40 per cent as regards the modal value. The mean score value, however, was recorded as above average (Table 20). Nearly 23 per cent each perceived it as an average and good dimension, nearly 3 per cent adjudged it very good and 1 per cent as excellent. However, nearly 6 per cent perceived it as poor and 1 per cent as very poor.

TEAM WORK: This was adjudged by nearly 33 per cent as a below average dimension as regards the modal value, while the mean score value records this dimension as above average (Table 20). Nearly 29 per cent

perceived it as just average, 18 per cent perceived it as good, 1 per cent each perceived it as very good and excellent.

STRUCTURE: 31 per cent perceived the modal value as below average, while the mean score value recorded it as above average (Table 20). Nearly 30 per cent perceived this dimension as good, 13 per cent perceived it very good and 1 per cent perceived it as excellent. However , 14 per cent perceived this dimension as poor and 1 per cent each perceived it as very poor and hopeless.

OVERALL IDENTITY: Both the modal and the mean score value records this dimension as below average. 13 per cent each perceived it as a poor and very poor dimension, while 1 per cent perceived it as hopeless. However, 10 per cent perceived it as good and 4 per cent perceived it as a very good dimension.

4.2.3 BRAC AND BRDB ORGANISATIONAL ENVIRONMENT PERCEPTION:

Individual organisation's average score (Table 23) showed that dimension "trust" was placed fifth by both BRAC and BRDB. The dimension ranking first in these organisations did not vary. For both organisations, the dimension "performance" was the best, although the line functionaries recorded a mean score value of 70.16 for BRAC and 66.87 for BRDB.

TABLE 23: ORGANISATION WISE RANK ORDERING OF THE TWELVE DIMENSIONS PERCEIVED AS ACTUAL:

DIMENSION	BRDB	RANK	BRAC	RANK
TRUST	62.87	5	65.30	5
RECOGNITION	59.79	8	66.81	3
PERSONAL DEVELOPMENT	64.82	2	65.95	4
INNOVATION	57.54	10	60.86	9
COMMUNICATION	59.79	8	59.68	11
SUPERVISION	51.90	12	51.78	12
DECISION MAKING	60.41	7	63.89	6
PERFORMANCE	66.87	1	70.16	1
MANAGING PROBLEM	64.51	4	62.27	7
TEAM WORK	60.62	6	61.84	8
STRUCTURE	64.62	3	69.19	2
OVERALL IDENTITY	53.64	11	59.89	10

ORGANISATION	ABOVE AVERAGE 64.32 & ABOVE	AVERAGE 60.16- 64.32	BELOW AVERAGE 56.00-60.16	POOR 51.84- 56.00
BRDB	PERFORMANCE TRUST PERSL. DEV.; MANAG. PROB; STRUCTURE.	COMMUNICATION DEC. MAKING; TEAM WORK.	SUPERVISION RECOGNITION INNOVATION	OVERALL IDENTITY;
BRAC	PERF.; STRUC; RECOG.; PER. DEVE.; TRUST	INNOVATION DEC. MAK.; MAN. PROB.; TEAM WORK	OVERALL ID.; COMMUNICATION	SUPERVISION

"Overall identity" was found quite low on both organisation, with BRAC it ranked 10th, while for BRDB it ranked 11th. It indicates a lesser sense of identification and commitment in these organisations. It also indicates a below average sense of overall image in the minds of the line functionaries of these organisations, their sense of belongingness, their perceptions of the organisation's interest in them as a person, in their welfare and their job. It is strongly substantiated by the mean score value attributed to these organisations: a score of 59.89 for BRAC and 53.64 for BRDB. Although the line functionaries of BRAC perceive this dimension as a little bit better than their colleagues at BRDB, both organisations need to improve this dimension.

Other low scoring dimensions were "innovation" and "supervision". These dimensions were placed as below average dimensions by BRDB, while "supervision" was placed as below average for BRAC. The dimension "innovation" was placed 9th for BRAC and 10th for BRDB. The mean score values were quite close: 60.86 for BRAC and 57.54 for BRDB. The dimension "supervision" also recorded a nearly equal mean score value for both organisations, and was placed 12th in both organisations.

The other striking features are the great dissimilarity of ranking of dimensions such as "recognition" and "communication" in these organisations. BRDB ranked "recognition" as 8th and BRAC placed it as

3rd. The gap in mean score values is nearly 7. BRAC places this dimension as above average while BRDB places it as below average. Although "communication" is below average for both organisations and the mean score value are nearly the same, it is placed as 11th for BRAC and 8th for BRDB.

Looking at Table 23, one finds that BRDB scored comparatively five dimensions as below average where BRAC scored three as below average. The common dimension for both organisation scored below average is "communication". BRDB placed the dimensions "recognition", "innovation", "decision making" and "team work" as below average. The poorest dimensions for BRDB were "supervision" and "overall identity", whereas for BRAC it was "supervision".

From the findings one can interpret that both these organisations require attention on different dimensions for bringing about improvement in the organisational environment. Four evaluatory categories formed earlier for evaluating both organisations as a whole could be employed to identify the dimensions to be improved. Thus the dimensions with scores above 64.32 were considered above average i.e good; The dimensions with scores above 60.16 and upto 64.32 were considered average; those scoring above 56.0 and upto 60.16 were considered below average; and those with scores above 51.84 and upto 56.0 were considered poor. Dimensions falling in the last two categories would definitely require improvement.

BRDB rated "performance", "personal development", "managing problem", and "structure"; while BRAC rated "performance", "structure", "recognition", "personal development", and "trust" as dimensions which are above average.

The dimensions rated just average by BRDB are "trust", "decision making and "team work"; while BRAC rated the dimensions "innovation", "decision making", "managing problem" and "team work" as just average.

The dimensions that definitely require improvement for BRDB are "communication", "recognition", and "innovation", and particularly "supervision" and "overall identity". While BRAC would definitely have to improve the dimensions "overall identity", "communication", and particularly "supervision".

4.2.4 COMPARISON OF "ARDO/PO", "FO/PS" AND "OTHERS" CATEGORY OF LINE FUNCTIONARIES ON ORGANISATIONAL DIMENSIONS:

To see if the three categories of line functionaries differed on their perception of the existing environment dimensions in the organisation, an attempt was made to undertake a category-wise average score for all the twelve dimensions. Table 24 gives a summary of the perception of the three categories.

Table 24 depicts that the PO/ARDOs scored higher on dimensions "trust", "innovation", "communication", "supervision", "managing problem", "team work", "structure", and "overall identity" when compared to the PS/FOs. It is interesting to observe that the dimension "innovation" was rated lower by "others" category in comparison to the PS/FO and PO/ARDO. The dimensions "managing problem" and "decision making" have nearly similar rankings for PS/FOs and PO/ARDOs. This indicates that both these groups see the management of the organisation on equal footing as the former dimension is related to distribution of justice and resolving of interpersonal problems while the latter relates to opportunities to individuals to express ideas and opinions and participation in decision concerning their work. The dimension "structure" was also rated higher by the PO/ARDOs compared to the PS/FOs. This dimension to a large extent depends on PO/ARDOs for sequencing of activities and logical arrangements.

The rank order of the dimensions as perceived by the three categories of line functionaries showed that "PS/FO", "PO/ARDO" and

"Other" category ranking did not match quite a lot, except in case of dimensions like "performance", "structure", "communication", and "supervision", all other dimensions differed to quite an extent by a higher or lower ranking.

TABLE 24: RANK ORDERING OF THE TWELVE DIMENSIONS AS PERCEIVED BY DIFFERENT LINE FUNCTIONARIES IN THE ACTUAL SITUATION:

DIMENSION	PALLI SEBAK/ FIELD ORGANISER		PROGRAM ORGANISER/ ASST. RURAL DEV. OFF.		OTHERS	
TRUST	59.76	(7)	68.73	(3)	63.11	(6)
RECOGNITION	63.65	(3)	63.88	(7)	59.11	(10)
PERSONAL DEVE.	65.53	(2)	64.73	(5)	67.11	(3)
INNOVATION	57.53	(10)	61.45	(9)	56.89	(11)
COMMUNICATION	58.59	(8)	60.73	(10)	60.44	(8)
SUPERVISION	48.94	(12)	53.70	(12)	56.00	(10)
DECISION MAK.	61.29	(5)	61.58	(8)	67.11	(4)
PERFORMANCE	68.00	(1)	68.97	(2)	68.44	(1)
MANAGING PROB.	61.41	(6)	64.85	(4)	65.78	(5)
TEAM WORK	57.76	(9)	64.48	(6)	62.22	(7)
STRUCTURE	63.53	(4)	69.94	(1)	68.00	(2)
OVERALL IDEN.	55.06	(11)	57.70	(11)	59.11	(9)

RANK	PS/FO	PO/ARDO	OTHERS
1.	PERFORMANCE	STRUCTURE	PERFORMANCE
2.	PERSONAL DEVELOPMENT	PERFORMANCE	STRUCTURE
3.	RECOGNITION	TRUST	PERSONAL DEVE.
4.	STRUCTURE	MANAGING PROBLEM	DECISION MAK.
5.	DECISION MAKING	PERSONAL DEVELOP.	MANAGING PROB.
6.	MANAGING PROBLEM	TEAM WORK	TRUST
7.	TRUST	RECOGNITION	TEAM WORK
8.	COMMUNICATION	DECISION MAKING	COMMUNICATION
9.	TEAM WORK	INNOVATION	OVERALL IDEN.
10.	INNOVATION	COMMUNICATION	RECOGNITION
11.	OVERALL IDENTITY	OVERALL IDENTITY	INNOVATION
12.	SUPERVISION	SUPERVISION	SUPERVISION

Analysis of variance was applied on the three categories of line functionaries to see if there were any significant difference on their perception of the existing environment. Table 25 shows that the dimensions "trust" and "team work" differed significantly for the three categories of personnel on overall organisation environment perception.

4.2.5 THE DESIRED ORGANISATIONAL ENVIRONMENT:

In the present investigation, the data on the line functionary's expectation of the organisational environment were collected to gain

an understanding of the dimensions that need to be improved. The desired levels of the environment dimensions are reported in Table 26.

The average desired score for the dimensions for both organisations shows a high preference for "structure". Table 26 shows the overall desired ranking of the twelve organisational environment dimensions. It was observed that the range of the lowest and the highest score desired on the dimensions was smaller compared to the score on actual situation. The range was 16.26. It was also found that the desired levels were much higher for all the dimensions compared to the existing score. The lowest ranking dimension on the desired level (67.58 for innovation) was scored 15.74 points higher on a 0-100 scale as compared to the lowest ranking dimension (51.84 for supervision) in the actual situation. Similarly the highest ranking dimension (83.84 for structure) was found 15.37 points higher on a 0-100 scale, as compared to the highest ranking dimension (68.47 for performance) under the actual situation. The dimension that was ranked similar in the desired as well as actual situation was "team work". The dimensions that showed striking dissimilarities in ranking were "performance (7th in desired and 1st in actual), "performance" (7th in desired and 1st in actual), and "managing problem" (10th in desired and 5th in actual).

TABLE 25: SIGNIFICANT DIFFERENCE IN THE PERCEPTION OF THE THREE CATEGORIES OF LINE FUNCTIONARIES IN THE OVERALL SITUATION:

DIMENSION	SIGNIFICANCE
TRUST	.0188 (*)
RECOGNITION	.5283
PERSONAL DEVELOPMENT	.8474
INNOVATION	.285
COMMUNICATION	.747
SUPERVISION	.2059
DECISION MAKING	.4885
PERFORMANCE	.9460
MANAGING PROBLEM	.3024
TEAM WORK	.0406 (*)
STRUCTURE	.1445
OVERALL IDENTITY	.6047

NOTE: * : Significant at 0.05

TABLE 26: RANK ORDERING OF THE TWELVE DIMENSIONS PERCEIVED AS DESIRED IN THE OVERALL SITUATION:

£	DIMENSION	SCORE	RANK
1.	TRUST	82.16	5
2.	RECOGNITION	82.79	3
3.	PERSONAL DEVELOPMENT	82.84	2
4.	INNOVATION	67.58	12
5.	COMMUNICATION	82.11	6
6.	SUPERVISION	71.16	11
7.	DECISION MAKING	82.74	4
8.	PERFORMANCE	81.68	7
9.	MANAGING PROBLEM	72.37	10
10.	TEAM WORK	77.95	8
11.	STRUCTURE	83.84	1
12.	OVERALL IDENTITY	76.21	9

RANGE : 83.84 - 67.58 = 16.26 (Desired)
　　　　 68.47 - 51.84 = 16.63 (Actual, From Table 1)

Table 27 depicts the organisation-wise average score and rank order on the 12 organisational environment dimensions desired by the line functionaries.

TABLE 27: ORGANISATION WISE RANK ORDERING AND MEAN SCORE VALUE OF THE TWELVE DIMENSIONS PERCEIVED AS DESIRED:

£	DIMENSION	BRDB	RANK	BRAC	RANK
1.	TRUST	84.10	7	80.11	1
2.	RECOGNITION	85.74	6	79.68	2
3.	PERSONAL DEVELOPMENT	89.13	1	76.22	7
4.	INNOVATION	70.15	12	64.86	12
5.	COMMUNICATION	87.59	4	76.32	5
6.	SUPERVISION	72.82	11	69.41	11
7.	DECISION MAKING	88.82	2	76.32	6
8.	PERFORMANCE	86.56	5	76.54	4
9.	MANAGING PROBLEM	74.26	10	70.38	10
10.	TEAM WORK	82.67	8	72.97	9
11.	STRUCTURE	88.51	3	78.92	3
12.	OVERALL IDENTITY	78.97	9	73.30	8

BRAC ranked "trust" to be the best dimension while BRDB ranked it 7th. To BRDB, the dimension "personal development" was ranked 1st in the desired situation. The line functionaries BRAC probably ranked "personal development" as 7th as they do not consider it important, or could be that they are satisfied by the encouragement they received in their skills development and work environment.

"Supervision" is ranked 11th in both the organisations In the actual overall situation it was also ranked 12th (Table 20). In the

actual situation also both the organisations ranked it 12th (Table 23). BRAC has been known to be a "flat" organisation where hierarchy is maintained without authority becoming obvious. The low ranking for this dimension on a desired level could indicate that these functionaries experience so much freedom that they feel a lack of guidance and control. But the same logic do not apply for BRDB. This organisation has a reputation of being overly bureaucratic, and what the low ranking on this dimension might indicate is that there is too much overseeing. Field observation substantiates the above arguments.

It is surprising that "innovation"" has a 12th ranking for BRAC. This organisation is popularly known to accept criticism. Its work involves adoption of new ideas. Field observation also suggests that interaction between the different hierarchy of line functionaries is very fraternal. Possibly the functionaries do not want to take risks as they perceive they might not be adequately supported by their organisation to the risk taking.

The dimension "team work" has been ranked 8th by BRDB and 9th by BRAC. In the actual situation (see Table 23) BRDB has ranked it 6th and BRAC has ranked it 8th. What it indicates is that the line functionaries do not attach a special significance to this dimension because they might feel they could achieve more by working independently. This in theory, should not be the case for both these organisations, as "team work" is an essential ingredient. Both these organisations work with special agendas e.g. stimulating the awareness of the target groups. The line functionaries have to sit together to discuss what they have gained so far to proceed to the next stage. The other important agenda for these line functionaries is to supervise, sanction and collect loans from the target groups. This also needs team work but not as seriously as the former agenda. As far

as loan sanctioning and repayment is concerned, many argue, these organisations could function like a typical bureaucracy with set targets to achieve. Each line functionary, as the argument proceeds, concerns himself with the target set for them to achieve and thus the significance of "team work" is lost.

BRAC ranked the dimension "recognition" as 2nd (Table 27) under the desired condition and ranked 3rd (see Table 23) under actual condition. BRDB, on the other hand, ranked this dimension as 6th in the desired situation and 8th in the actual situation. This might indicate that the line functionaries of BRDB have a feeling that either the organisation cannot award benefits to individuals equally all the time, or that they accept their organisation's inability to recognise and award special benefits for innovative contribution to its members. This is substantiated by the findings that BRDB ranked the dimension "innovation" as 12th under the desired condition and 10th in the actual situation.

Table 28 shows the overall gap between the perceived existing and the desired organisational environment dimension. The highest gap of 22.37 on a 0-100 scale was observed for "communication", and the least gap was observed on the dimension "innovation".

TABLE 28: RANK ORDER OF THE GAP IN THE OVERALL PERCEIVED ACTUAL AND DESIRED ORGANISATIONAL ENVIRONMENT:
(SCORE 0-100)

£	DIMENSION	GAP	RANK	EVALUATION
1.	TRUST	18.11	6	HIGH GAP
2.	RECOGNITION	19.58	3	VERY HIGH GAP
3.	PERSONAL DEVELOPMENT	17.47	7	HIGH GAP
4.	INNOVATION	8.42	12	LOW GAP
5.	COMMUNICATION	22.37	1	VERY HIGH GAP
6.	SUPERVISION	19.32	5	VERY HIGH GAP
7.	DECISION MAKING	20.63	2	VERY HIGH GAP
8.	PERFORMANCE	13.21	10	MEDIUM GAP
9.	MANAGING PROBLEM	8.95	11	LOW GAP
10.	TEAM WORK	16.74	9	HIGH GAP
11.	STRUCTURE	17.00	8	HIGH GAP
12.	OVERALL IDENTITY	19.53	4	VERY HIGH GAP

RANGE : 22.37 - 8.42 = 13.95
FIRST QUARTILE: 8.42 TO 11.91 LOW GAP

SECOND QUARTILE: 11.91 TO 15.40 MEDIUM GAP
THIRD QUARTILE: 15.40 TO 18.89 HIGH GAP
FOURTH QUARTILE: 18.89 TO 22.38 VERY HIGH GAP

On the basis of the range of the gap on the twelve dimensions, the quartile values were found viz. 8.42 to 11.91; 11.91 to 15.40; 15.40 to 18.89; and 18.89 to 22.38. These quartiles were evaluated as low gap, medium gap, high gap, and very high gap. As is evident from Table 28, the five dimensions with very high gap on the existing and the desired environment need special attention to improve the environment. They are the dimensions "communication", "decision making", "recognition", "overall identity", and "supervision".

The organisation wise gap (Table 29 and 30) between the desired and the existing organisational environment shows the highest gap for the dimension "decision making" in BRDB, while in BRAC there is no dimension with very high gap. The dimension "decision making" shows a medium gap for BRAC. BRDB has eight dimensions, including "decision making", showing very high gap. This is shown in Table 30. BRDB needs to address these dimensions seriously.

Table 31 shows that BRDB actual is not significantly different with BRDB desired either at 1 per cent or at 5 per cent level of significance. On the other hand, BRDB actual is significantly different with BRAC actual at 5 per cent level of significance.

TABLE 29: ORGANISATION WISE GAP IN THE IDEALISED AND ACTUAL ENVIRONMENT PERCEIVED BY THE LINE FUNCTIONARIES:
(SCORE 0-100)

£	DIMENSION	BRDB	RANK	BRAC	RANK
1.	TRUST	21.23	8	14.81	3
2.	RECOGNITION	25.95	3	12.87	5
3.	PERSONAL DEVELOPMENT	24.31	5	10.27	8
4.	INNOVATION	12.61	11	4.00	12
5.	COMMUNICATION	27.80	2	16.64	2
6.	SUPERVISION	20.92	9	17.63	1
7.	DECISION MAKING	28.41	1	12.43	6
8.	PERFORMANCE	19.69	10	6.38	11
9.	MANAGING PROBLEM	9.75	12	8.11	10
10.	TEAM WORK	22.05	7	11.13	7
11.	STRUCTURE	23.89	6	9.73	9
12.	OVERALL IDENTITY	25.33	4	13.41	4

TABLE 30: ORGANISATION WISE CATEGORISATION OF THE DIMENSIONS BASED ON THE GAP IN THE DESIRED AND ACTUAL SITUATION

ORGANI SATION	VERY HIGH GAP	HIGH GAP	MEDIUM GAP	LOW GAP
BRDB	DECISION MAKING; COMMUNICATION; RECOGNITION; OVERALL IDENTITY; PERSONAL DEVELOP- MENT; STRUCTURE; TEAM WORK; TRUST; SUPERVISION; PERFORMANCE.	-	INNOVATION	MANAGING PROBLEM
BRAC	-	SUPERVISION; COMMUNICATION; RECOGNITION; DECISION MAKING; TEAM WORK. TRUST	OVERALL IDEN- TITY STRUCTURE MANAGING PROBLEM; PRFMANCE INNVTION TEAM WK.	PERSONAL DEV.;

TABLE 31:

DIMENSION	BRDB ACTUAL	BRAC ACTUAL	BRDB DESIRED	BRAC DESIRED	OVERALL ACTUAL	OVERALL DESIRED
TRUST	62.87	65.30	84.10	80.11	64.05	82.16
RECOGNITION	59.79	66.81	85.74	79.68	63.21	82.79
PER. DVLPMENT	64.82	65.95	89.13	76.22	65.37	82.84
INNOVATION	57.54	60.86	70.15	64.86	59.16	67.58
COMMUNICATION	59.79	59.68	87.59	76.32	59.74	82.11
SUPERVISION	51.90	51.78	72.82	69.41	51.84	71.16
DCSION MAKING	60.14	63.89	88.82	76.32	62.11	82.74
PERFORMANCE	66.87	70.16	86.56	76.54	68.47	81.68
MNGING PROBLEM	64.51	62.27	74.26	70.38	63.42	72.37
TEAM WORK	60.62	61.84	82.67	72.97	61.21	77.95
STRUCTURE	64.62	69.19	88.51	78.92	66.84	83.84
OVERALL IDNTY	53.64	59.89	78.97	73.30	56.68	76.21

	t	P
BRDB ACTUAL VERSUS DESIRED	-9.29	0.00
BRAC ACTUAL VERSUS DESIRED	-5.88	0.00
OVERALL ACTUAL VERSUS DESIRED	+8.11	0.00
BRDB ACTUAL VERSUS BRAC ACTUAL	-1.29	0.23
BRDB DESIRED VERSUS BRAC DESIRED	+3.33	0.00

4.2.6 CONCLUSION

Social background is an important contributor in shaping an individual's personality. The first portion of this chapter has addressed the issue of how the institutions and the environment, through which an individual has been brought up, have a significant bearing on its attitude towards work.

A large number (50 per cent) of Field Organisers/Palli Shebaks (FO/PS) belonged to the age group of 20 to 25 years. It gradually became less as one went up the age ladder. This is an usual phenomena as this group might have been promoted to the next tier.

A majority (67.65 per cent) of the FO/PS had their earlier upbringing in a village. Since they are the ones who are in direct contact with the rural poor, background of this sort might appear as a bonus point.

It appears that agricultural background of the fathers of the line functionaries encouraged the majority of them to enter rural life related fields.

With large family sizes to support, the majority of the line functionaries were having difficulty with their salaries. A desire was expressed by many to have some extra source of income.

Many appeared to continue their association with farm income to supplement whatever meagre amount they received as salaries.

It is interesting to note that the BRDB line functionaries were more qualified than their BRAC counterparts, all of them were either graduates or attained the post graduate degree.

Most of the line functionaries who had more than 4 years of experience and above were from the ARDO/FO group, the highest tier of the three groups studied. Looking at the history of these organisations, one finds this trend to be quite in agreement.

A large majority of the line functionaries are on temporary status. Permanent status is achieved only after a lapse of time, some said 5 years and others said more.

It appears that one has really to be fortunate in receiving promotions in these two organisations.

In 1987, the Training module on Human development and Institution

building of BRDB was ready for circulation. BRDB appears to have shown seriousness towards the training issues, specially on human development. BRAC, imbibed with the concept of conscientisation along Freire's line, had accepted a mode of operation which regards the dialogical process to build up the base groups of the rural poor. Training on human development appears to be an in-built phenomena in BRAC.

The other portion of this chapter addressed the issue of how effective the two organisations were as seen from the eyes of the employees. What is particularly addressed in this chapter were which organisational environment dimension need to be improved to make the environment of BRDB and BRAC appropriate, so essential to attain and sustain long term high performance.

The dimension "performance" is shown as the best and "supervision" as the poorest dimension in the overall rank order of various dimensions perceived as actual in both BRAC and BRDB.

Four evaluatory categories formed for evaluating both organisations has been employed to identify the dimensions to be improved. The dimensions that definitely require improvement, based on actual situation, for BRDB are communication, recognition, innovation and particularly supervision and overall identity. While BRAC would definitely have to improve the dimensions overall identity, communication, and particularly supervision.

The average desired score for the dimension for both organisations show a high performance for "structure".

It was observed that the range of the lowest and the highest score desired on the dimension was smaller compared to the score on actual situation.

The organisation wise gap between the desired and the existing organisational environment showed the highest gap for the dimension

"decision making" in BRDB, while in BRAC there is no dimension with very high gap. The dimension "decision making" shows a medium gap for BRAC. BRDB has eight dimensions showing very high gap, including "decision making" (shown in Table 11) that needs to be seriously addressed.

CHAPTER FIVE: Economic analysis of BRDB and BRAC

5.0 INTRODUCTION

This chapter deals with the economic analysis of the two organisations under study, BRDB and BRAC rural poor programmes.

The chapter is divided into two parts. Part 1 examines the public sector organisation, BRDB, while Part 2 examines the private sector organisation, BRAC.

Each part follows a similar order of presentation. First, the Logical Framework Analysis (LFA) is presented. The LFA includes: 1. Narrative summary; 2. Objectively verifiable indicators; 3. Means of verification; and 4. Important assumptions.

Second, the Work Breakdown Structure (WBS) is presented. The project is divided into four main sections: Project, Element, Sub-element and Activity.

This is followed, thirdly, by presenting the costing of each organisation of its various activities. Attempt has been made to place the costs as "tangibles" (direct costs) and "intangibles" (indirect costs).

Fourthly, the benefits of each organisation of its activities are presented. Attempt has also been made to place the benefits as "tangibles" (direct benefits) and "intangibles" (indirect benefits).

Fifth, the catalog for each organisation has been generated. Attempt has been made to divide them as: 1. Employment/Personnel; 2. Training; 3. Vehicle, equipment, related services; 4. Construction; and 5. Others.

This is followed, sixthly, by the activity text. Attempt has been made to present the task, output and assumption for each activity. The task is presented over the single dotted line for each activity. Similarly, output between the single and double dotted lines; and

assumption (if any) below the double dotted line.

Finally, the economic analysis for each organisation is presented. Attempt has been made to show the Net Present Value at 15 per cent discount factor. The assumption is that the respective organisations could do well to invest their money on other alternatives, fetching a profit more than 15 per cent over the above the capital invested.

Sensitivity tests, by escalating the cost (20 per cent) and reducing the benefits (20 per cent), have been attempted to see its effect on the Net Present Value.

PART 1
5.1.1 LOGICAL FRAMEWORK ANALYSIS: BRDB RURAL POOR PROGRAMME

PROJECT TITLE AND NUMBER: LOGICAL FRAMEWORK ANALYSIS BRDB RURAL POOR PROGRAMME   LIFE OF PROJECT: 5 YEARS   FROM: FY82 TO 87   TOTAL DONOR FUNDING: TK.

NARRATIVE SUMMARY	OBJECTIVELY VERIFIABLE INDICATORS	MEANS OF VERIFICATION	IMPORTANT ASSUMPTIONS
PROJECT GOAL(PROGRAM PURPOSE): To transfer skills and knowledge to the target groups to encourage self-reliance.	MEASURES OF GOAL ACHIEVEMENT: The long term objective of Bangladesh is encourage self-reliance of the target group through the public and private sector initiatives.	SOURCES OF INFORMATION AND INFORMATION USED: Socio-economic survey, both primary and secondary.	ASSUMPTIONS FOR ACHIEVING GOAL TARGETS: Participation of target people in the project activities has been intense.
PROJECT PURPOSE: To increase the consciousness of the target people and encourage group solidarity. Particularly to engage the target people in institution building, income generation (economic), social development and resource mobilisation activities, mostly on collective basis.	CONDITIONS THAT WILL INDICATE PURPOSE HAS BEEN ACHIEVED: Income of target group has increased from one meal a day to three decent meals a day. Social consciousness of target people has increased marginally. Yet a long way to go to achieve group solidarity in order to capture power at all levels through democratic means.	Upazila statistics, Primary survey, Secondary sources, mainly reports by various organisations, independent research, etc..	ASSUMPTIONS FOR ACHIEVING PURPOSE: That the target people become aware and demand for their rightful share.
OUTPUTS: 1.Formation of village organisation and union Committees. 2.Increased economic activities through income generating programmes. 3. Increased social development, e.g. Human development (organisational skills, leadership, participation,	MAGNITUDE OF OUTPUTS:	BRDB annual reports, Present monitoring and evaluation reports, Reports of independent research.	ASSUMPTIONS FOR ACHIEVING OUTPUTS: Support from BRDB to form VOs; Availability of training inputs from BRDB on human development; Availability of credit from CIDA through BRDB; Effective participation of target group.

management, etc.); and in
occupational skills (irriga-
tion, fisheries, agricul-
ture, handicrafts, etc.)

INPUTS:	IMPLEMENTATION OF TARGET	Project monitoring report	ASSUMPTIONS FOR PROVIDING
Equipment	(TK. MILLION)	from BRDB office;	INPUTS:
Services	Donors BRDB GOB	Evaluation reports of inde-	Established BRDB office at
Training	Project cost	pendent research.	six districts of Bangladesh;
Cooperants	Contingency		Linkage with donors, NGOs,
Construction	Inflation		and other government agencies
Commodities	Total		at upazila level;
Evaluation			Donor funding and inputs
Credit			provided as required.

5.1.2 BRDB Work Breakdown structure

The project is divided into four main sections: Project, Element, Sub-element and Activity.

PROJECT   RPP, BRDB

```
                              _____
                             |                   |
                             |  RURAL POOR       |
                             |  PROGRAMME        | 1
                             |  FIRST PHASE      |
                             |  1984-88          |
                             |_____|
            |---------------|-----------------|---------|-------------|------------|
          ____1____       ____2____                 ____3____   ____4____      ____5____
           |         |  |         |              |         | |           |  |         |
   E      | FORMATION |  | TRAINING |            | SUPPLY OF| | MARKET-  |  | TECHNI- |
   L      | OF PRIMARY|  |   OF     |            | CREDIT/  | |  ING     |  |  CAL    |
   E      | SOCIETIES |  | CATALYST/|            | OTHER    | | FACILI-  |  | ASSIS-  |
   M    _ | AND APEX  |  | BENEFICI-|            | INPUTS   | |  TIES    |  | TANCE   |
   E   | | ORGANIZA- |  | ARIES    |            |_____| |_____|  |_____|
   N   | | TION AT THE| |_____|                  |
   T   | | UPAZILA   |  |                             |                          |
   S   | | LEVEL     |  |                             |                          |
       | |_____|   |                             |                          |
       |               |                             |                          |
       |   _____1_____ |   _____1_____ |   _____1_____  |    ___1___
   S   | | FORMATION   | | | BASIC TRAINING OF UARDO,| | | ISSUED     |  | | TRANS |
       |_| OF BSS      | |-| FO, ACCOUNTANT          | |-| DUE        |  |--| PORT  |
   U   | |_____| | |_____| | | REALIZATION|  |_____|
       |                 |                             | |_____|
   B   |   _____2_____ |   _____2_____  |
       | | FORMATION   | | | HUMAN DEVELOPMENT        | |   _____2_____
   E   |_| OF MBSS     | |-| TRAINING OF ARDO,FO      | | | OFFICE     |
       |_|_____| | |_____| |-| EQUIPMENT  |
   L   |   _____3_____ |   _____3_____  | |_____|
       | | ENROLMENT   | | | WEEKLY TRAINING OF       | |
   E   |_| OF BSS      | |-| MANAGERS                 | |   _____3_____
       | |_____| | |_____| | | OFFICE     |
   M   |   _____4_____ |   _____4_____  |-| STAFF      |
       | | ENROLEMENT  | | | MONTHLY TRAINING OF      | | | EMOLUMENTS |
   E   |_| OF MBSS     | |-| CHAIRMAN                 | | |_____|
       | |_____| | |_____| |
   N   |   _____5_____ |   _____5_____  |   _____4_____
       | |DEPOSIT OF SA-| | | SPECIAL TRAINING OF      | | | OFFICE     |
   T   |_|VINGS OF BSS  | |-| MANAGER AND CHAIRMAN     | |-| RUNNING    |
       | |_____| | |_____| | | COSTS      |
   S   |   _____6_____ |   _____6_____  |_|_____|
       | |DEPOSIT OF SA-| | | PRIVATE MECHANIC         |
       |_|VINGS OF MBSS | |-| TRAINING                 |
       | |_____| | |_____|
       |   _____7_____ |   _____7_____
       | |DEPOSIT OF SH-| | | SKILL DEVELOPMENT        |
       |_|ARES OF BSS   | |-| TRAINING                 |
       | |_____| | |_____|
       |   _____8_____
       | |DEPOSIT OF SH-|
       |_|ARES OF MBSS  |
         |_____|
```

5.1.3 BRDB Costing by activity

ACTIVITY		CATALOG ITEMS	REMARKS
1111	-	BSS formed	Intangible
1121	-	MBSS formed	- do -
1131	-	BSS members enrolled	- do -
1141	-	MBSS members enrolled	- do -
1151	-	Savings deposited by BSS	- do -
1161	-	Savings deposited by MBSS	- do -
1171	-	Shares deposited by BSS	- do -
1181	-	Shares deposited by MBSS	- do -
1211	-	ARDO basic training :	Tangible
	-	Organizer's basic training :	- do -
	-	Accountants basic training :	- do -
1221	-	ARDOs Human Dev. Training (HDT) :	- do -
	-	Organizer's HDT :	- do -
1231	-	Manager's weekly training :	- do -
1241	-	Chairman's monthly training :	- do -
1251	-	Manager and Chairman's special training:	- do -
1261	-	Private mechanics training :	- do -
1271	-	Skill development training :	- do -
1311	-	Credit issued, etc. :	- do -
1321	-	Typewriter, calculators, office furniture :	
1331	-	Salaries of staff at district, upazila, National Display Centre and at headquarters:	- do -
1341	-	TA/DA, office running cost :	- do -
1511	-	Microbus, motorcycle, bye-cycle :	- do -

5.1.4 BRDB Benefits by activity

Activity	Benefit	Remarks
1111	With the formation of BSS, discipline in the form of regular weekly meetings is to be strengthened. Solidarity and political aware-ness among groups traditionally suppressed is expected to take place. The apex body (UCCA) is expected to further consolidate the organisation of the poor, allowing the most skilled and articulate members of the groups to represent them in their demands for the government services they are entitled to, to monitor village projects and other work, and to serve as a communication conduit between the official administration and the village group.	Intangible
1121	- do -	Intangible
1131	- do -	- do -
1141	- do -	- do -
1151	This will encourage credit discipline and credit worthiness among the groups.	Intangible
	Savings generated will be used as individual and collective investment in profitable	Tangible

	ventures by the members of the primary societies.	
1161	- do -	Intangible/ Tangible
1171	- do -	- do -
1181	- do -	- do -
1211	Basic training has been prepared for assisting the workers in cooperative history evaluation of the two-tier cooperative, basic concepts of development and under-development, socio-economic profile of Bangladesh, causes of landlessness and poverty, polarization, rural power structure, creation of IRDP and its different projects, coop management, History of RPP, Acctts, Finance, and Personal management and Service Rule.	Intangible
1221	Human development training creates and enhances awareness of the people about environment and socio-economic realities, and about the need for organised efforts to bring about positive charges in their life. Such awareness leads to people's participation which, in turn, facilitates institution building for the self sustained development process. Note : Emphasis on imparting human development training on ARDOs and FOs rather than the members of primary societies.	Intangible
1231 1241 1251	Weekly, monthly and special training of Managers and Chairman are particularly a transfer of knowledge of such at the workers have learnt in participating in the basic and human development training that they have undergone. Note : Training curriculum on basic, human development, etc. was devised particularly to create and enhance awareness of the target group. It is not possible to undertake training directly of target groups as the number is extremely large. process was devised whereby transfer of knowledge be disseminated hierarchically, from BRDB trainers to ARDOs and FOS, to the Manager and Chairman of the primary societies, to the ordinary members of the primary societies.	Intangible
1261	- do -	
1271	- do -	
1311	Taka 13.00 crore credit issued which is ex-	Intangible

```
1331   |   pected to have been invested on income gene- |
1341   |   rating activities. In the absence of concrete|
       |   figure, we will assume a range from 5 to 30  |
       |   percent (specifically running the cost-       |
       |   benefit analysis for 5%; 10%; 15%; 20%; 25%   |
       |   and 30%) net return on the investment.        |
       |                                                 |
       |   Note :  % of the target members were issued   |
       |   credit (out of 94, 049 BSS members and 48,951|
       |   MBSS members).                                |
-------------------------------------------------------------------
1511   |                    - do -                       |  Intangible
       |                                                 |
---------|--------------------------------------------------|--------------
```

5.1.5 BRDB Catalog

EMPLOYMENT/PERSONNEL (1-100)

001	ADG	8,770 P.M.
002	Director	8,475 P.M.
003	Jt. Director	7,460 P.M.
004	Dy. Director	6,300 P.M.
005	Asstt. Director	4,100 P.M.
006	R.O./Statistician	4,100 P.M.
007	Hdqr.Accountant	2,808 P.M.
008	Accounts Assistant	2,194 P.M.
009	PA/Stenographer	2,194 P.M.
010	PA/Stenotypist	2,102 P.M.
011	Office Assistant	2,194 P.M.
012	LDT	1,885 P.M.
013	MLSS	1,263 P.M.
014	Darwan	1,263 P.M
015	Driver	2,000 P.M.
016	Rider	2,000 P.M.
017	ARDO (M)	2,692 P.M.
018	ARDO (F)	2,692 P.M.
019	Up.Accountant	2,212 P.M.
020	Up.Organizer	1,684 P.M.
021	Up.Acctt.Assistant	1,684 P.M.
022	Up. LDT	1,454 P.M.
023	Up. MLSS	1,120 P.M.
024	Up. Manager	3,060 P.M.
025	Up. Asstt.cum-Ty.	1,585 P.M.
026	Up. MLSS (Peon)	1,120 P.M.
027	DPD	5,610 P.M.
028	Dist. Office Asstt.	1,684 P.M.
029	Dist. LDT	1,454 P.M.
030	Dist. MLSS	1,120 P.M.
031	Dist. Manager (Display Centre)	4,100 P.M.
032	Dist. Asstt. Manager (DC)	2,774 P.M.
033	Dist. Accountant (DC)	2,808 P.M.
034	Dist. Sales Girl (DC)	2,080 P.M.
035	Dist. LDT (DC)	1,885 P.M.
036	Dist. MLSS (DC)	1,263 P.M.
037	Dist. Darwan (DC)	1,263 P.M.
038	Dist. Sweeper (DC)	1,263 P.M.
039	TA/DA ARDO	900 P.M.
040	Up. Acctt. (TA/DA)	400 P.M.
041	Up. Organizer (TA/DA)	500 P.M.

042	Up. LDT	(TA/DA)	280 P.M.
043	ADG	(TA/DA)	2,500 P.M.
044	Director	(TA/DA)	2,500 P.M.
045	Jt.Director	(TA/DA)	2,200 P.M.
046	Dy.Director	(TA/DA)	2,000 P.M.
047	Asstt.Director(TA/DA)		1,500 P.M.
048	N.D.C.Manager (TA/DA)		1,200 P.M.
049	Hdqr.Statistical Assistant		2,194 P.M.
050	Night Guard (N.D.C.)		1,263 P.M.

TRAINING (101-200)

101	Basic Training	3,827 per unit
102	Human Development Training	1,499 per unit
103	Weekly Training	2,798 per unit
104	Monthly Training	2,798 per unit
105	Special Training	3,000 per unit
106	Private Mechanics Training	5,000 per unit
107	Skill Development Training	3,017 per unit

VEHICLE, EQUIPMENT, RELATED SERVICES (201-350)

201	Type Machine	Tk.25,000 per unit
202	Small Calculators	Tk. 500 per unit
203	Furniture set	Tk.10,000 per unit
204	Motor-cycle	Tk.40,000 per unit
205	Stationary at Upazila	Tk. 500 per month
206	Repairing and Maintenance at Upazila	Tk. 200 per month
207	Office Accommodation at Upazila	Tk. 4,000 per month
208	Stationary at District	Tk. 750 per month
209	POL at District	Tk. 1,000 per month
210	Office Accommodation at District	Tk. 4,000 per month
211	Stationary at headoffice	Tk.10,000 per month
212	POL at headoffice	Tk.50,000 per month
213	Printing and Publication at HO	Tk.100,000 p.a.
214	Publicity at headoffice	Tk.200,000 p.a.
215	Repairing and maintenance at HO	Tk.25,000 per month
216	Telephone at HO	Tk. 500 per month
217	Electricity, etc. at HO	Tk.10,000 per month
218	Stationary at N.D.C.	Tk. 500 per month
219	POL at N.D.C.	Tk. 500 per month
220	Accomodation at N.D.C.	Tk.10,000 per month
221	Electricity, etc. at N.D.C.	Tk. 1,000 per month
222	Repair and maintenance at N.D.C.	Tk. 500 per month
223	Microbus	Tk.300,000 per unit
224	Bicycle	Tk. 1,500 per unit

5.1.6 BRDB Activity Text

Attempt has been made to present the task, output and assumption for each activity. The task is presented over the single dotted line; output between the single and double dotted lines, and assumptions if any below the double dotted line.

[1111]
  2500 BSS to be formed

```
    3600 bss formed
===
    - Achievement far exceeded target
[1121]
    400 MBSS to be formed
-----
    2021 MBSS formed
===
    - Achievement far exceeded target
[1131]
    65,000 members of BSS to be enrolled
-----
    94,049 members of BSS enrolled
===
    - Achievement far exceeded target
[1141]
    1600 members of MBSS to be enrolled
-----
    48,951 members of MBSS enrolled
===
    - Achievement far exceeded target
[1151]
    58.41 lac takas of savings deposited by BSS
-----
    93.82 lac takas deposited as savings
===
    - Achievements far exceeded target
[1161]
    15.15 lac takas to be deposited as savings by the MBSS
-----
    52.03 lac takas deposited as savings
===
    - Achievement far exceeded target
[1171]
    17.15 lac takas of shares to be deposited as savings
        by the BSS
-----
    46.86 lac takas  of shares have been  deposited
===
    - Achievement far exceeded target
[1181]
    4.53 lac takas to be deposited as shares by MBSS
-----
    22.30 lac takas deposited as shares
===
    - Achievement far exceeded target
[1211]
    234 ARDO (M+F) to be trained in Basic training
    363 Organizer (M+F) to be given Basic training
    129 Accountants to be given Basic training
-----
    200 ARDO (M+F) given Basic training
    287 Organizer (M+F) given Basic training
    69 Accountants given Basic training
===
    - Only 85.5%,79,06%
      and 53.5% of the target was  achieved for imparting
      basic  training on  ARDO (M+F), Organizer (M+F) and
      Accountant respectively.
```

[1221]
234 ARDO (M+f) to be given Human development training
363 Organizer (M+F) to be given Human development training

-----

176 ARDO (M+F) given Human development training
259 organizer (M+F) given Human development training.
===
- 75.21% of the target and 71.35% of the target was achieved
  respectively for ARDO (M+F) and organizer (M+F) in imparting
  human development development training.
[1231]
5621 Managers to be given weekly training.

5651 Managers have been given weekly training.
===
- Achievement exceeded target.
[1241]
5621 Chairman to be given monthly training.

5621 Chairman have been trained.
===
- Target meets achievement.
[1251]
A few thousand Managers and Chairman are to be given special
training.

11000 Managers and Chairman have been given special training.
===
[1261]
1100 (originally 2300) to be given private mechanic training.

-----

800 people were given private mechanic training.
===
- 72.73% of the target was achieved.
[1271)
A good number to be given skill development training.

-----

150 given skill development training.
===
[1311]
18.22 lac taka credit to be issued.

13.00 lac taka credit was issued.
5.52 lac taka due, and 4.60 lac taka realized.
===
- 71.35% of the target was achieved as far as issuance
  of credit was concerned.
[1321]
106 Type Machine (English and Bengali) and 6 small
Calculators is targeted to be delivered to headquarter,
district and upazila level.
106 sets of furniture is targeted to be delivered.

-----

106 Typewriter, 6 small calculator, and 106 sets of
furniture delivered.
===
[1331]
6 DPDs, 6 LDTs to be fielded at the district level.
129 ARDO(M), 105 ARDO(F), 129 Accountants, 258 Organizer(M),

105 Organizer(f), and 129 LDT to be fielded at the Upazila level.
1 ADG, 1 Director, 2 JD, 2 DD, 6 AD, 1 Statistician/RO,
1 Statistical Assistant, 3 Office Assistant, 1 Accountant,
1 Accounts Assistant, 4 PA, 4 Steno-Typist, 4 LDT, 7 LSS,
1 Driver, 3 Darwan to be fielded at the headquarter level.
1 Manager, 1 Accountant, 2 Sales Girl/men, 1 LDT, 1 MLSS, 1 Darwan,
1 Sweeper, 1 Night Guard to be fielded at the national display
centre.

All positions fielded at the district level.
All positions fielded at the upazila level.
All positions fielded at the headquarter level.
All positions fielded at the national display centre.

===

[1341]
TA and DA per month to be expanded for :
(129+105) ARDO   @ Tk. 700 p.m.
129 Acctts.   @ Tk. 400 p.m.
(105+258) organiser   @ Tk. 500 p.m.
129 LDT   @ Tk. 200 p.m.
1 ADG   @ Tk.2500 p.m.
1 Director   @ Tk.2500 p.m.
2 JD   @ Tk.2200 p.m.
2 DD   @ Tk.2000 p.m.
6 AD   @ Tk.1500 p.m.
1 N.Disp.C. Manager   @ Tk.1200 p.m.
Office running costs of 129 upazilas to be expanded on :
Stationary   @ Tk. 500 p.m.
Repairing and
Maintenance   @ Tk. 200 p.m.
Office Accomodation   @ Tk.4000 p.m.
Office running cost of 6 districts to be expanded on :
Stationary   @ Tk. 750 p.m.
POL   @ Tk.1000 p.m.
Office accomodation   @ Tk.4000 p.m.
Office running cost of headoffice to be expanded on :
Stationary   @ Tk.10,000 p.m.
POL   @ Tk.50,000 p.m.
Printing and
publication   @ Tk.100,000 per
Publicity   @ Tk.200,000 p.a.
Repairing and
maintenance (Buil-
ding,Equipment,
Transport,Furniture,
etc.)   @ Tk.25,000 p.m.
Telephone   @ Tk. 500 p.m.
Electricity, Gas,
Water, reverage, etc @ Tk.10,000 p.m.
Office running cost of National Display cum sales Centre
to be expended on :
Stationary   @ Tk. 500 p.m.
POL   @ Tk. 500 p.m.
Office accomodation   Tk.10,000 p.m.
Electricity/water   @ Tk. 1,000 p.m.
Repairing and
Maintenance   @ Tk. 500 p.m.

[1511]

1 Microbus, 106 Motorcycles, and 250 Bicycles was targetted
to be delivered.

No Microbus, 50 Motor-cycles, no Bicycle was delivered.
===

5.1.7 Results of the economic analysis

```
BRDB ACTIVITY DESCRIPTION BY YEAR
     year 1    activity  description
     (line 1)      1211 ardo basic training
                   1211 fo basic training
                   1211 accountant basic training
                   1221 ardo human development training
                   1221 fo human development training
                   1231 managers weekly training
                   1241 chairman monthly training
                   1251 managers and chairman special training
                   1261 private mechanic training
     (line 10)     1271 skill development training
                   1321 typewriters
                   1321 calculators
                   1321 sets of furniture
                   1331 yearly salary of DPD (unit cost per month)
                   1331 LDT ( -do- )
                   1331 ARDO male (-do-)
                   1331 ARDO female (-do-)
                   1331 Accountant (-do-)
                   1331 FO male (-do-)
     (line 20)     1331 FO female (-do-)
                   1331 LDT (-do-)
                   1331 ADG (-do-)
                   1331 Director (-do-)
                   1331 Joint Director (-do-)
                   1331 Deputy Director (-do-)
                   1331 Additional Director (-do-)
                   1331 Statistician (-do-)
                   1331 Statistical Assistant (-do-)
                   1331 Office Assistant (-do-)
     (line 30)     1331 Accountant (-do-)
                   1331 Account Assistant (-do-)
                   1331 PA (-do-)
                   1331 Steno typist (-do-)
                   1331 LDT (-do-)
                   1331 LSS (-do-)
                   1331 Driver (-do-)
                   1331 Darwan (-do-)
                   1331 Manager (-do-)
                   1331 Accountant (-do-)
     (line 40)     1331 Salesgirl/men (-do-)
                   1331 LDT (-do-)
                   1331 MLSS (-do-)
                   1331 Darwan (-do-)
                   1331 Sweeper (-do-)
                   1331 Nightguard (-do-)
                   1341 TA/DA for ARDO (unit cost per month)
                   1341 Accountants -do-
                   1341 FO -do-
                   1341 LDT -do-
```

```
(line 50)    1341 ADG -do-
             1341 Director -do-
             1341 Joint Director -do-
             1341 Deputy Director -do-
             1341 Additional Director -do-
             1341 NDC Manager -do-
             1341 Upazila stationary
             1341 Upazila repair and maintenance
             1341 Upazila accomodation
             1341 District stationary
(line 60)    1341 District POL
             1341 District accomodation
             1341 Headoffice stationary
             1341 Headoffice POL
             1341 Headoffice printing and publication
             1341 Headoffice publicity
             1341 Headoffice repair and maintenance
             1341 Headoffice telephone
             1341 Headoffice electricity, gas, etc.
             1341 NDC stationary
(line 70)    1341 NDC pol
             1341 NDC accomodation
             1341 NDC electricity, gas, etc.
             1341 NDC repair and maintenance
(line 74)    1511 Motor cycles
```

BRDB TOTAL COST

	number	cost per unit	total
(line 1)	200	3,872.00	765,400.00
	287	3,827.00	1,098,349.00
	69	3,827.00	264,063.00
	176	1,499.00	263,824.00
	259	1,499.00	388,241.00
	5651	2,798.00	15,811,498.00
	5621	2,798.00	15,727,558.00
	11000	3,000.00	33,000,000.00
	800	5,000.00	4,000,000.00
(line 10)	150	3,017.00	452,550.00
	106	25,000.00	2,650,000.00
	6	500.00	3,000.00
	106	10,000.00	1,060,000.00
	6	6,300.00	453,600.00
	6	1,885.00	135,720.00
	129	2,692.00	4,167,216.00
	105	2,692.00	3,391,920.00
	129	2,212.00	3,424,176.00
	258	1,684.00	5,213,664.00
(line 20)	105	1,684.00	2,121,840.00
	129	1,454.00	2,250,792.00
	1	8,770.00	105,240.00
	1	8,475.00	101,700.00
	2	7,460.00	179,040.00
	2	6,300.00	151,200.00
	6	4,100.00	295,200.00
	1	4,100.00	48,000.00
	1	2,194.00	26,328.00
	3	2,194.00	78,394.00
(line 30)	1	2,808.00	33,696.00
	1	1,684.00	20,208.00

	4	2,102.00	100,896.00
	4	2,102.00	100,896.00
	4	1,885.00	90,480.00
	7	1,263.00	106,092.00
	1	2,000.00	24,000.00
	3	1,263.00	45,468.00
	1	4,100.00	49,200.00
	1	2,808.00	33,696.00
(line 40)	2	2,080.00	49,920.00
	1	1,885.00	22,620.00
	1	1,263.00	15,156.00
	1	1,263.00	15,156.00
	1	1,263.00	15,156.00
	1	2,000.00	24,000.00
	234	700.00	1,965,600.00
	129	400.00	619,200.00
	363	500.00	2,178,000.00
	129	200.00	309,600.00
(line 50)	1	2,500.00	30,000.00
	1	2,500.00	30,000.00
	2	2,200.00	52,800.00
	2	2,000.00	48,000.00
	6	1,500.00	108,000.00
	1	1,200.00	14,400.00
	129	500.00	774,000.00
	129	200.00	309,600.00
	129	4,000.00	6,192,000.00
	6	750.00	54,000.00
(line 60)	6	1,000.00	72,000.00
	6	4,000.00	288,000.00
	1	10,000.00	120,000.00
	1	50,000.00	600,000.00
	1	100,000.00	100,000.00
	1	200,000.00	200,000.00
	1	25,000.00	300,000.00
	1	500.00	6,000.00
	1	10,000.00	120,000.00
	1	500.00	6,000.00
(line 70)	1	500.00	6,000.00
	1	10,000.00	120,000.00
	1	1,000.00	12,000.00
	1	500.00	6,000.00
(line 74)	50	40,000.00	2,000,000.00

BENEFITS BY YEAR

	registered members	loan taken	Hundred per cent profit
year 1 benefit	30000	1,410.00	42,300,000.00
year 2 benefit	63337	1,410.00	89,305,170.00
year 3 benefit	63337	1,410.00	89,305,170.00
year 4 benefit	63337	1,410.00	89,305,170.00

COSTS BY YEAR

Year1	1211	2,127,812.00
year1	1221	652,065.00
Year1	1231	15,811,498.00
Year1	1241	15,727,558.00

Year1	1251	33,000,000.00
Year1	1261	4,000,000.00
Year1	1271	452,550.00
Year1	1321	3,713,000.00
Year1	1331	22,890,670.00
Year1	1341	14,641,200.00
Year1	1511	2,000,000.00
		==================
Year 1 Total		115,016,353.00
		==================
Year2	1331	22,890,670.00
Year2	1341	14,641,200.00

Year 2 Total		37,531,870.00
Year 3 Total		37,531,870.00
Year 4 total		37,531,870.00
		==================
Project total		227,611,963.00

BRDB ECONOMIC ANALYSIS

Year	Costs	DF at 15%	PV of Costs	Benefits	DF at 15%	PV of Benefits
1.000	115,016,353.000	0.870	100,064,227.110	42,300,000.000	0.870	36,801,000.000
2.000	37,531,870.000	0.756	28,374,093.720	89,305,170.000	0.756	67,514,708.520
3.000	37,531,870.000	0.658	24,695,970.460	89,305,170.000	0.658	58,762,801.860
4.000	37,531,870.000	0.572	21,468,229.640	89,305,170.000	0.572	51,082,557.240
			174,602,520.930			214,161,067.620

B/C Ratio   PV of Benefits/PV of Costs

1.227

Year	Costs	DF at 15%	PV of Costs	Benefits	DF at 15%	PV of Benefits
1.000	138,019,623.000	0.870	120,077,072.532	33,840,000.000	0.870	29,440,800.000
2.000	45,038,244.000	0.756	34,048,912.464	71,444,136.000	0.756	54,011,766.816
3.000	45,038,244.000	0.658	29,635,164.552	71,444,136.000	0.658	47,010,241.488
4.000	45,038,244.000	0.572	25,761,875.568	71,444,136.000	0.572	40,866,045.792
			209,523,025.116			171,328,854.096

Sensitivity Test   Sensitivity Test
BRDB   BRDB
Cost escalation   Benefit reduction
Twenty %   Twenty %
            1.022   0.981

PART 2

5.2.1 LOGICAL FRAMEWORK ANALYSIS: BRAC RURAL POOR PROGRAMME (MANIKGANG INTEGRATED PROJECT)

PROJECT TITLE AND NUMBER: LOGICAL FRAMEWORK ANALYSIS, BRAC RURAL POOR PROGRAMME; LIFE OF PROJECT: 9 YEARS FROM: FY77 TO 86

NARRATIVE SUMMARY	OBJECTIVELY VERIFIABLE INDICATORS	MEANS OF VERIFICATION	IMPORTANT ASSUMPTIONS
PROJECT GOAL(PROGRAM PURPOSE): To transfer skills and knowledge to the target groups to encourage self-reliance.	MEASURES OF GOAL ACHIEVEMENT: The long term objective of Bangladesh is encourage self-reliance of the target group through the public and private sector initiatives.	SOURCES OF INFORMATION AND INFORMATION USED: Socio-economic survey, both primary and secondary.	ASSUMPTIONS FOR ACHIEVING GOAL TARGETS: Participation of target people in the project activities has been intense.
PROJECT PURPOSE:	CONDITIONS THAT WILL INDICATE	Upazila statistics,	ASSUMPTIONS FOR ACHIEVING

To increase the consciousness of the target people and encourage group solidarity. Particularly to engage the target people in institution building, income generation (economic), social development and resource mobilisation activities, mostly on collective basis.	PURPOSE HAS BEEN ACHIEVED: Income of target group has increased from one meal a day to three decent meals a day. Social consciousness of target people has increased marginally. Yet a long way to go to achieve group solidarity in order to capture power at all levels through democratic means.	Primary survey, Secondary sources, mainly reports by various organisations, independent research, etc..	PURPOSE: That the target people become aware and demand for their rightful share. That BRAC monitors and reassesses its policy, as it has been done several times previously from "learning by doing". BRAC does not de-alienate from the target people.
OUTPUTS: 1.Formation of village organisation and union Committees. 2.Increased economic activities through income generating programmes. 3. Increased social development, e.g. Human development (organisational skills, leadership, participation, management, etc.); and in occupational skills (irrigation, fisheries, agriculture, handicrafts, etc.)	MAGNITUDE OF OUTPUTS: 1. 327 Village organisations (VOs) formed. 2. 1380 group members trained in human development. 3. 219.07 acres brought under agricultural schemes with 158 VOs participating. 4. 774 members of 140 VOs given agricultural skill training. 5. Nearly 2.6 million taka credit disbursed (30th June 1985). 6. 13,960 womens employment generated. 7. 53 NFPE centres established (Sept. 1986).	BRAC annual reports, Present monitoring and evaluation reports, Reports of independent research.	ASSUMPTIONS FOR ACHIEVING OUTPUTS: Support from BRAC to form VOs; Availability of training inputs from BRAC on human development; Availability of credit from donors through BRAC; Effective participation of target group.
INPUTS: Equipment Services Training Cooperants Construction Commodities Evaluation Credit	IMPLEMENTATION OF TARGET (TK. MILLION) Donors BRAC GOB Project cost Contingency Inflation Total	Project monitoring report from BRAC office; Evaluation reports of independent research.	ASSUMPTIONS FOR PROVIDING INPUTS: Established BRAC office at Manikganj and other centres with GOB and donors; and other government agencies at upazila level; Donor funding and inputs provided as required.

5.2.2 BRAC Work Breakdown Structure (WBS)

The WBS is divided into four main sections: Project, Element, Sub-element, and Activity.

```
WORK                          HIP - MANIKGANJ INTEGRATED PROJECT,
BREAKDOWN                     BRAC
STRUCTURE

                              P R O J E C T

                               ---------
                              | HIP  | 1
                               ---------
```

```
           |---------------------|------------------------|-----------------------|
              -------|-------        -------|-------         ------|-------   ----------|-----
E             | FUNCTIONAL  |      | ECONOMIC   |          | SOCIAL    |     | LOCAL       |
L             | EDUCATIONAL |    --| ACTIVITIES |          | DEVELOPMENT|    | RESOURCE    |
E             | COURSE AND  |    | |            |          |           |     | MOBILIZATION|
M          ---| GROUP       |    | ---------------          -------------     ---------------
E          |  | ACTIVITIES  |    |
N          |  |    AND      |    |
T          |  | FIELD ORGA- |    |
S          |  | NIZATION    |    |
           |  ---------------    |
           |     --------        |
S          |----| FEC  | 1       |
U          |     --------        |
B          | ---------------     |  ---------------       |  ----------
-          |-|  GROUP     | 2    | ---| AGRICULTURE | 1   |--| HEALTH | 1
E          | | ACTIVITIES |      |   |              |     | |  |
L          |  ---------------    |    ---------------     | |  --------
E                                |    ---------------     | |  ------------
M                                | ---| ANIMAL      | 2   | |--|LEGAL AID | 2
E                                |   | HUSBANDRY   |      | |  |          |
N                                |    ---------------     |    ------------
T                                |    ---------------     | |  --------------------
S                                | ---| WOMEN'S     | 3   | | | NON-FORMAL       | 3
                                 |   | ACTIVITIES  |      | ---| PRIMARY EDUCATION |
                                 |    ---------------           --------------------
                                 |    ---------------
                                 |   | GROUP FUNDS | 4
                                 |   | AND CREDIT  |
                                 |    ---------------
                                 |    ---------------
                                 ----| BRICK FIELD | 5
        |--------------------|         ---------------
        | 1111 TRAINING      |
        |--------------------|         --------------------     --------------------     ------------
        | 1121  INSTITUTION  |        | 1211  IRRIGATION  |    | 1311  IMMUNIZATION |    14 1 OBTAIN|
         --------------------          --------------------     --------------------     |ING MISC. |
A        --------------------          --------------------     --------------------     |SUPPLIES, |
C       | 1122   ECONOMIC    |        | 1212 PISCICULTURE |    | 1312  ORAL REHYDRA-|    |KHAS LAND |
T       |        ACTIVITIES  |        |                   |    |      TION THERAPY  |    |& PONDS TO|
I        --------------------          --------------------     --------------------     |USE, PLANT|
V        ---------------------------                            ------------             |TREES     |
I       | 1123 SOCIAL DEVELOPMENT |                            | 1313  TB |              ------------
T        ---------------------------                            ------------
I        ---------------------------                            --------------------
E       | 1124 RESOURCE MOBILIZATION |                         | 1314  TREE PLANTING |
         ---------------------------                            --------------------
                                         ----------------        ----------------
                                        | 1221 TRAINING |       | 1321 TRAINING |
                                         ----------------        ----------------
                                         ---------------------------
                                        | 1231  INCOME AND EMPLOY-|
                                               MENT GENERATION   |
                                         ---------------------------
```

(Left vertical labels: E L E M E N T S S U B - E L E M E N T S   A C T I V I T I E)

```
                          ----------------------        ------------------
                          | 1232  SERI/ERI CULTURE|     | 1331 DESIGN    |
                          -----------------------       | CURRICULUM,    |
                                                        | TRAIN TEACHERS,|
                                                        | SUPPLY BOOKS,  |
                          -----------------             | OPERATE NFPE   |
                          | 1233  POULTRY |             | SCHOOLS        |
                          -----------------             ------------------

                          ------------------
                          | 1241 GROUP FUND |
                          |      AND PROFIT |
                          -----------------  |

                          -----------------
                          | 1251 EMPLOYMENT|
                          |      & SHARES  |
                          ------------------
```

5.2.3 BRAC Costing by activity

```
----------------------------------------------------------------------
ACTIVITIES|              CATALOG ITEMS                  |  REMARKS
----------|---------------------------------------------|------------
          |                                             |
 1111     | - Volunteers training        :             |  Tangible
          | - Individuals trained as leader, etc. :     |
          |   Training cost                             |  Tangible
          | - Social categories organised,group savings fund |
          |   set up                                    |  Intangible
 1121     | - Groups joined to form VOS, UCC formed, UCC |
          |   meetings combined, UZCC developed, Technical |  Mostly
          |   sub-committee formed, other tech.committee |  Intangible
          |   formed.                                    |
 1122     | - See activity 1211 to 1251                 |
 1123     | - See activity 1311 to 1331                 |
 1124     | - See activity 141                          |
 1211     | - Pumps :                                   |  Tangible
          | - Loans made available                      |  Tangible/
          |                                             |  intangible
 1212     | - Khas lake                                 |
          | - Fingerlings :                             |  Tangible
 1221     | - Village Veterinary workers training:      |  Tangible
          | - Rural Veterinary Surgeons Training  :     |  Tangible
          | - Kits      :                               |  Tangible
 1231     | - Involvement of members in women's income  and |
          |   employment generator  :                   |  Tangible
          | - Services provided by Ayesha Foundation:   |  Tangible
 1232     | - Charka   :                                |  Tangible
          | - Cocoons  :                                |  Tangible
          | - Hanks    :                                |  Tangible
          | - Eggs     :                                |  Tangible
          | - Worm shades :                             |  Tangible
          | - Training of Charka mechanics :            |  Tangible
          | - Castor seeds :                            |  Tangible
          | - Rearers training cost  :                  |  Tangible
          | - Silk thread :                             |  Tangible
          | - Mulberry plants :                         |  Tangible
 1233     | - Key rearers training  :                   |  Tangible
          | - BCRDV doses :                             |  Tangible
          | - BCRDV ampules :                           |  Tangible
          | - RDV doses  :                              |  Tangible
```

```
      | - RDV ampules :                          | Tangible
      | - Fowl pox doses :                        | Tangible
      | - Fowl pox ampules :                      | Tangible
      | - Duck plague doses :                     | Tangible
      | - Duck plague ampules :                   | Tangible
      | - Fowl cholera doses  :                   | Tangible
      | - Fowl cholera ampules :                  | Tangible
      | - Cocks:                                  | Tangible
      | - Hens  :                                 | Tangible
      | - Chicks :                                | Tangible
      | - Poultry sheds  :                        | Tangible
      | - Eggs  :                                 | Tangible
 1241 | - Group savings :                         | Tangible
      | - Group general fund :                    | Tangible
      | - Profit from group econ. activty :       | Tangible
      | - Coop  :                                 | Tangible
 1251 | - Group savings :                         | Tangible
      | - BRAC loan  :                            | Tangible
      | - Wage workers :                          | Tangible
 1311 | - Health workers training :               | Tangible
      | - Treatment of patients on diff.diseases: | Intangible
 1311 | - Birth attendants training :             | Tangible
      | - Dai kits :                              | Tangible
      | - Immunization on DPT :                   | Tangible
      | - Immunization on TT  :                   | Tangible
 1312 | -                                         |
 1313 | - Patients treatment (TB):                | Tangible
 1314 | -                                         |
 1321 | - Para-legal training :                   | Tangible
 1331 | - 53 NFPE schools :                       | Tangible
      | - Salaries of male/female teachers :      | Tangible
 14 1 | - Human vaccines :                        | Tangible
      | - Animal vaccines :                       | Tangible
      | - UGF supplies :                          | Tangible
      | - Wheat through cards:                    | Tangible
      | - Khas land  :                            | Tangible
      | - Ponds  :                                | Tangible
      | - Trees planted :                         | Tangible
```

5.2.4 BRAC Benefit by activity

BRAC, MIP

Activi	Benefits	Remarks
1111	- Volunteers trained as local teachers have enhanced their capability and thus their bargaining power in the community. Incremental salary received is a product of the MIP training input.	Tangible
	- Social categories (see notes 1111) organized to carry out income generating activities. Net returns from these activities is Tk.200.0 per month on an average.	Tangible
	- Group savings used as capital for investment in joint ventures.	Tangible

	- Leaders are trained so that they can organise social and economic activities for the groups	Intangible
	Paramedics trained to look after the people in the village, both within and outside the target group. For their service, they charge a nominal fee, which on an average comes to Tk.200.0 per month.	Tangible
1121	- Village organisations, union coordination committees, upazila coordination committee, technical and other committees formed as a logical step towards federation and unity among the target group.	Intangible
	- Apart from using UZCC a) as a forum for representing their (target group) demands for the government services they are entitled, b) for monitoring village projects and other works, c) serving as a communication conduit between the official administration and the village groups; UZCC is also expected to serve as a kind of court (Shalish) to handle legal and other contentious matters that cannot be resolved by the UCCS	Intangible
	- Technical committees facililate access to technical assistance for the VOs by calling on outside expertise when necessary.	Intangible
1122	- See activity 1211, to 1251 for benefits.	
1123	- See activity 1311 to 1331 for benefits.	
1124	See activity 14 1 for benefits.	
1211	Pumps and loans that have been made available to 29 irrigation schemes (of which 18 are shallow tubewells) have an earning (net) of Tk.2000.0 per acre.	Tangible
1221	Khas lake (400 metres long) where 4 VOs have started fish culture with 60,000 fingerlings have earned a net profit of Tk.2000.0 per VO.	Tangible
1221	- Trained village veterinary workers a) are providing services to the village people both within and outside the target group, and	
	b) also earning Tk.200.0 per month as service charges.	Tangible
	- Kits distributed are facilitating the work of the veterinaries.	Intangible
	- Rural veterinary surgeons who have been trained have an incremental income of Tk.200 per month, which is an indirect contribution made to the RVs through the MIP training.	Tangible
1231	Members involved in women's income and employ- ment generation programme have a net earning of :	Tangible
	Tk.300.0 in animal husbandry per month. Tk.300.0 in agriculture P.M.	Tangible

	Tk.300.0 in bamboo and cane P.M.	
	Tk.300.0 in block printing P.M.	
	Tk.300.0 in bidi making P.M.	
	Tk.300.0 in chanachur making P.M.	
	Tk.300.0 in ericulture P.M.	
	Tk.300.0 in sericulture P M.	
	Tk.300.0 in embroidery (needle) P.M.	
	Tk.300.0 in embroidery (eri) P.M.	
	Tk.300.0 in horticulture P.M.	
	Tk.300.0 in jute works P.M.	
	Tk.300.0 in net making P.M.	
	Tk.300.0 in pickle making P.M.	
	Tk.300.0 in poultry P.M.	
	Tk.300.0 in paddy husking P.M.	
	Tk.300.0 in pisciculture P.M.	
	Tk.300.0 in spice grinding P.M.	
	Tk.300.0 in tailoring P.M.	
	Tk.300.0 in weaving P.M.	
	Tk.300.0 in oven making P.M.	
	Tk.300.0 as Health & Family Planning workers	
	Tk.300.0 as Poultry workers P.M.	
	Tk.300.0 as Birth attendants P.M.	
1232	- Net earnings per month of women involved in spinning and weaving is Tk.300.0 P.M.	Tangible
	- Charkas that have been distributed are being used for spinning	Intangible
	- Cocoons sold from service centres and villages have a net earning of Tk.300.0 P.M.	Tangible
	- Hanks produced are sold and have a net earning of Tk.300.0 P.M.	Tangible
	- Families involved in eri programme (check for duplication with 1231) have a net earning of Tk.300.0 P.M.	Tangible
	- Eggs produced are sold and have a net earning of Tk.300.0 P.M.	Tangible
	- Worm shades made and sold	Tangible
	- Women trained as charka mechanics have a net earning of Tk.300.0 P.M.	Tangible
	- Rearers who have been trained have a net earning of Tk.300.0 P.M.	
	- Cocoons produced and sold.	Tangible
	- Silk thread produced and sold.	Tangible
	- Mulberry plants distributed set the ball rolling for sericulture production.	Intangible
1233	- Key rearers trained and become extension agents have a net earning of Tk.300.0 P.M.	Tangible
	- Model rearers and their activities would be used as demonstration areas.	Intangible
	- Rearers inside group and outside group have a net earning of Tk.300.0 P.M.	Tangible
	- Poultry workers have a net earning of Tk.300 P.M. plague, fowl cholera, applied.	Tangible
	- Cocks, hens, chicks and eggs distributed.	Intangible
	- Poultry sheds constructed	Intangible
1241	- Group savings discipline enhanced	Intangible
	- Net profit of Tk.206,800 from group economic activities.	Tangible
	- BRAC funds of Tk.1,131,738 utilized and net	Tangible

	profit of Tk.300.0 per unit earned.	
1251	- Dividends from the shares bought by 3000 men and women VO members.	Tangible
	- Group savings reinvested and net profit earned.	Tangible
	- Wage workers employed and a monthly income of Tk.700.0 P.M. ensured	Tangible
1311	- Health workers covered 157 villages in providing services.	Intangible
	- Health workers trained and earning Tk. P.M. from service charges	Tangible
	- Treatment on diarrhoea (2089 patients),worms (4672), scabies (2,427), anaemia (2132), dysentery (2,741), bacillary dysentery (1163) fever (6849), night blindness (721), pneumonia (1284), eczema (775), hook worms (509), conjunctivities (1697), wound in mouth (1565), others (1434).	Tangible
	- Birth attendants trained and earning a monthly income of Tk.200.0 P.M.	Tangible
	- Dai kits distributed and is being used for delivery purpose.	:Tangible
1312	- DPT and TT immunization carried out.	Intangible
1313	Sputum sample collected, positive cases identified and treatment of patients completed and some ongoing.	Intangible
1314	- Education on deforestation to MIP group.	Intangible
	- Fruit trees and fuel wood trees distributed.	Intangible
1321	- Individuals trained as 'para-legals', and ordinary members are having access to advice on the basic modern legal system in Bangladesh.	Intangible
1331	- NFPE schools are operating and imparting need based and life oriented curriculum training to children.	Intangible
	- Trained teachers run these schools,employment generated and the teachers earn Tk.1500 P.M.	Tangible
14 1	- Human and animal vaccination obtained from government supplies (see activity 1311).	Intangible
	- VGF supplies obtained and distributed.	Intangible
	- Khas land and ponds put to economic use, and net earnings Tk.1000.0 per acre.	Tangible
	- Trees planted on roadsides.	Intangible

5.2.5 BRAC Catalog
BRAC CATALOG (Generated particularly for Year 9, escalated costs)

EMPLOYMENT/PERSONNEL (1-100)   UNIT COST (IN TK.)
001   Area Manager (Tk./Yr.)   2000.0 pm
002   Program Organizer (Tk./Yr.)   1500.0 pm
003   Palli Shebok (TK./Yr.)   1000.0 pm
004   Palli Shebika (Tk./Yr.)   1000.0 pm
005   Male Teachers (Tk./Yr.)   2000.0 pm
006   Female Teachers (Tk./Yr.)   2000.0 pm
TRAINING (101-200)
101   Volunteers Training   1500.0 per unit
102   Individual Leadership Training   2000.0 per unit
103   Village Veterinary Workers Training   2000.0 per unit
104   Rural Veterinary Surgeons Training   2000.0 per unit

105	Charka Mechanics Training	1500.0 per unit
106	Rearers Training	2000.0 per unit
107	Health Workers Training	2000.0 per unit
108	Birth Attendants Training	1500.0 per unit
109	Para-legal Training	1500.0 per unit
110	Key Rearers Training	2000.0 per unit

VEH., EQUIP., RELATED SERV. (201-350)

201	Pumps (STW)	35000.0 per unit
202	Fingerlings	200.0 per kg.
203	Dai kits	150.0 per unit.
204	Services provided by Ayesha A.F.	50000.0 per year
205	Charka	300.0 per unit
206	Cacoons	200.0 per kg.
207	Hanks	300.0 per kg.
208	Worm shades	300.0 per unit
209	Castor seeds	100.0 per kg.
210	Silk thread	300.0 per kg.
211	Mulberry plants	100.0 per 10 unit
212	BCRDV doses	100.0 per 10 dose
213	BCRDV ampules	100.0 per 10 dose
214	RDV doses	100.0 per 10 dose
215	RDV ampules	100.0 per 10 dose
216	Fowl pox doses	100.0 per 10 dose
217	Fowl pox ampules	100.0 per 10 dose
218	Duck plague doses	100.0 per 10 dose
219	Duck plague ampules	100.0 per 10 dose
220	Fowl cholera doses	100.0 per 10 dose
221	Fowl cholera ampules	100.0 per 10 dose
222	Cocks	400.0 per dozen
223	Hens	300.0 per dozen
224	Chicks	200.0 per dozen
225	Poultry sheds	300.0 per unit
226	Eggs	200.0 per 100 eggs
227	Treatment of patients (Diarrhorea)	200.0 per unit
228	- do - (worms)	200.0 per unit
229	Treatment of patients (scabies)	200.0 per unit
230	- do - (anaemia)	200.0 per unit
231	- do - (dysentery)	200.0 per unit
232	- do - (bacillary dysentery)	200.0 per unit
233	- do - (fever)	200.0 per unit
234	- do - (blindness)	200.0 per unit
235	- do - (pneumonia)	200.0 per unit
236	- do - (eczema)	200.0 per unit
237	- do - (hook works)	200.0 per unit
238	- do - (conjunctivities)	200.0 per unit
239	- do - (wound in mouth)	200.0 per unit
240	- do - (others)	200.0 per unit
241	- do - (TB)	200.0 per unit
242	Immunization on DPT	100.0 per unit
243	- do - TT	100.0 per unit
244	Human vaccines	100.0 per unit
245	Animal vaccines	100.0 per unit
246	VGF supplies	100.0 per unit
247	Wheat through cards	200.0 per month
248	Khas land	80000.0 per hectare
249	Ponds	30000.0 per hectare
250	Tree planting	100.0 per unit
251	Khas lake	30000.0 per hectare
252	Land under sericulture	80000.0 per hectare

CONSTRUCTION (351-400)
OTHERS (401-450)

401	Group savings	Tk. 491925.0
402	Group general fund	Tk. 57336.0
403	Profit from group econ. activity	Tk. 206800.0
404	Coop	Tk.1131738.0
405	BRAC loan	Tk. 3000.0 per unit
406	Wage workers	Tk. 700.0 per month
407	VOS formed	327
408	UCC formed	20
409	UZCC formed	1
410	Technical sub-committee formed	2
411	Other committees formed	0
412	Womens income and employment generation	13960 (Tk.200 pm)

5.2.6 BRAC Activity text file

Attempt has been made to present the task, output and assumption for each activity. The task is presented over the single dotted line; output between the single and double dotted line; and assumptions (if any) below the double dotted line.

[1111]
    Volunteers with basic formal education to be trained by MIP as local teachers (Sheboks/Shebikas).
    Functional education graduates from the social categories (see notes) to be organized to carry out activities that can benefit them.
    Groups of 20-25 members to set up a Group Savings Fund with members' weekly contributions.
    Individuals to be selected for training as leaders, paramedics, etc. to organize social and economic activities for the group.

    ____ volunteers are trained as local teachers.
    ____ Social categories are organized to carry out activities.
    ____ group savings fund set up.
    ____ individuals trained as leaders, paramedics, etc.

===

- Social categories are those without access to the means of production - landless and marginal farmers, fishermen and artisans without implements and raw materials, labourers and destitute women.

[1121]
    Different groups in the village to be joined together to form Village Organizations (VOs).
    Men's and Women's Union Coordination Committees (UCCs) to be formed.
    Men's and Women's UCC meetings to be combined.
    An Upazila Coordination Committee (UZCC) to be developed.
    Two technical sub-committees of the UZCC to be formed, one for health and the other for livestock.
    Other technical committees to be planned for women's affairs,

agriculture, and income/employment generation.

____ has been joined together to form VOs.
____ men's and women's UCC formned.
____ men's and women's UCC meetings combined.
An UZCC has been developed.
Two technical sub-committees of the UZCC have been formed.
===
- Logical step towards federation and Unity among VOs at the union level would be the formation of men's and women's UCC.
- UCCs are expected to hold monthly meetings to discuss issues, e.g, wage bargaining, political representation, protest action, pressure for local govt.services which cannot be resolved by VOs.
- A promising sign of integration, solidarity and political awareness among groups traditionally segregrated by sex is expected to take place with the combination of men's and women's UCC meetings.
- Two delegates (one man and one woman) from each VO (20 to 30 VOs in an Union) are expected to be selected for the UCC. Two men and two women are expected to be selected from each UCC (10 UCCs in an Upazila) by consensus to comprise the 40 member UZCC.
- The UZCC is expected to further consolidate the organization of the poor, allowing the most skilled and articulate members of the groups to represent them in their demands for the grovernment services they are entitled to, to monitor village projects and other work, and to serve as a communication conduit between the official administration and the village groups. It is also expected to serve as a kind of court (Shalish) to handle legal and other contentious matters that cannot be resolved by the UCCs.
- The technical sub-committees are expected to facilitate access to technical assistance for the VOs, calling on outside expertise when necessary.
- UCCs are expected to meet regularly between the first and tenth days of the Bengali month, the UZCC is expected to meet on the 20th of the Bengali month to receive feedback from the UCC meetings, and take any necessary action.
[1122]

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- See activity 1211 to 1251 for tasks and output.
[1123]

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- See activity 1311 to 1331 for tasks and output.
[1124]

===
- See activity 14 1 for tasks and output.
[1211]
Groups to be assisted in acquiring low lift pumps and deep and shallow tubewells. They would be assisted to organize irrigation command areas and sell water to the farmers.
BADC would arrange to make pumps available and Krishi Bank would arrange to provide loan for the project.

- Pumps and loans made available to 29 irrigation schemes (of which 18 are shallow tubewells).

===
- MIP has been innovative in giving the landless control over an
  important factor in agricultural production - irrigation.
[1212]
Fish culture as an activity to be encouraged to enrich the diet.
Derelict ponds, drains and ditches to be made use of.
To provide the necessary training and distribution of fish fry
for cultivation.

One of the UCCs succeeded in obtaining a Khas lake (400 metres
long) for use by 4 VOs (2 women's and 2 men's). Work started
with 60,000 fingerlings.
===
- Fish culture continues on a similar scale compared to previous
  years, with mini-ponds and large ponds being worked.
[1221]
Village veterinary workers among MIP groups to be completed.
They will serve the whole MIP area (not just MIP groups) in
an advisory capacity, giving treatment and medicine as well
as organising and carrying out cattle vaccination programmes.
Vaccination cards to be introduced for record keeping for
families' animals.
A centre for artificial insemination to be set up at Balirtek
to channel government services.
Official visits from the Planning Commission to be made to see
animal husbandry programme and the government's expectation to
use the MIP livestock model elsewhere.

-----

95 Village Veterinary Workers (V.V.W) trained.
78 VVWs active.
27 Rural Veterinary Surgeons (RVS) trained.
27 RVS active.
25 kits distributed.
182 villages covered.
===
[1231]
Ayesha Abed Foundation (AAF) to provide services to new and
existing small scale women's producer groups to encourage
employment and income generation.
Activities to be included are block printing, tailoring,
weaving and embroidery.

Total number of members involved in women's income and employ-
ment generation programme :
- 507 in animal husbandry
- 1,297 in agriculture
- 57 in bamboo and cane
- 92 in block printing
- 32 in bidi making
- 15 in chanachur making
- 1,168 in ericulture
- 1,037 in sericulture
- 346 in embroidery (needle)
- 12 in embroidery (eri)
- 977 in horticulture
- 18 in jute works
- 96 in net making
- 47 in pickle making
- 4,352 in poultry

- 220 in paddy husking
- 944 in pisciculture
- 4 in spice grinding
- 70 in tailoring
- 140 in weaving
- 33 in oven making
- 490 working as Health and Family Planning Workers
- 173 working as Poultry workers
- 1,833 working as Birth Attendants

===

- The Ayesha Abed Foundation (AAF) is a women's training and pro-
  duction service centre constructed in Manikganj in 1983 to foster
  rural enterprise development.

[1232]

Seri and eri culture to be undertaken for women, with assistance
from the Bangladesh Sericulture Board, which will buy silk
cocoons from MIP and also provide subsidies to mulberry growers.
Women group members to rear cocoons at home and spin the silk
into hanks which would be sold to the weaving groups, who would
sell the woven cloth for block printing and tailoring to the
women of Ayesha Abed Foundation (AAF).
The AAF to give training to women on the technique of rearing,
spining and weaving, so that they can work in their villages.
8 village handicraft sub-centres to operate under the 5 MIP
camps (3 at Betila, 2 at Balirtek and 1 each at Gorpora,
Krishnapur and Manikganj).
After training in block printing, weaving and embroidery at AAF,
the women would produce handicrafts at the subcentre, which
would then be delivered to AAF for marketing.
The finished products (cloth, printed bed covers, table cloth,
sarees, cushion, covers, wall hangings and garments) would be
retailed at BRAC's Aarong shops in Dhaka, Chittagong and Sylhet.
The AAF centre would also give training in activities like fish
net production and bamboo and jute goods production.

1,176 women involved in spinning and rearing.
739 charka distributed to spinners.
3,35,850 cocoons produced in service centre.
9,47,341 cocoons produced in village.
1,72,122 hanks produced.
836 families involved in eri programme.
5,223 number of beneficiaries.
748.50 quantity of eggs produced in sub-centre.
130 worm shades made.
16 women trained as charka mechanics.
26 mds.11 seers castor seeds planted.
21.63 acres brought under sericulture programme.
169 rearers trained.
2,559 cocoons produced (Kahon).
70,140 mulberry plants distributed.
829 growers produced.

===

[1233]

MIP to provide training on breeding, feeding, housing and vac-
cination practices.
Key rearers to become extension agents in their villages,
promoting HYV eggs distribution and the setting up of mini
poultry farms.

1,748 key rearers trained.
73 model rearers.
171 total poultry workers by village.
5,546 rearers inside groups.
8,000 approximately rearers outside group.
Tk.165.00 average income by key rearer per month.
1,52,097 doses of BCRDV applied.
2,181 amp. of BCRDV   ,,
2,32,467 doses of RDV   ,,
2,996 amp. of RDV   ,,
46,826 doses of fowl pox   ,,
322 amp.of fowl pox   ,,
797 doses of duck plague   ,,
10 amp. of duck plague   ,,
36,072 doses of fowl cholera ,,
408 amp.of fowl cholera   ,,
Tk.77,642.57 vaccination fees.
1,839 cocks distributed.
45 hens distributed.
4,434 chicks distributed.
692 poultry sheds constructed.
23,841 eggs received from Savar, TARC.
22,844 eggs distributed.
182 villages involved.
2,172 recipients.
11,195 eggs hatched.

===

[1241]
Group savings
Group general fund
Profit from group economic activities

Tk.491,925 subscribed into group savings.
Tk.57,336 group general fund from income/collection.
Tk.206,800 profit from group economic activities.
Tk. 1,131,738 BRAC funds (Coop).

===

- MIP continues to encourage strict accounting and financial
  discipline among the groups. All funds are kept in bank account,
  and four members have joint responsibility for keeping the books
  in order.
[1251]
To involve VO members with competitive commercial enterprise in
the form of a brickfield.
As a labour intensive project, 50 wage workers to be employed
at any one time at about Tk. 30 per day (the norm for day
labourers in Bangladesh).
Bricks to be sold at market price, and the project expected to
be profitable from the second season onwards.
A significant progress to be made in engaging MIP VOs in a large
scale project requiring a high level of management, planning,
technical and financial skills. With initial support from BRAC
(as well as credit without collateral) it is expected that in
the future rural enterprise on such a scale can be repeated.

3000 men and women VO members have become individual or group
share holders in the venture with a stake of Tk.100.00 each.
3 lakh (300,000) Taka has been raised for group savings for
investment in the project

1 lakh Taka to be raised from local sources.
BRAC will make a loan of 8 lakh Taka (being two-third of the
total required) to the groups to be paid back over five years.
50 wage workers employed at Tk.30 per day.
===
[1311]
Para professional health workers to be given training on 10
common diseases in rural Bangladesh.
Training to comprise prevention (sanitation, immunization),
cure (inexpensive, preferably locally available drugs), and
FP (to be integrated in the FEC course).
Local vaccination campaigns would be run and vitamin-A to be
distributed to children.
A mother and child nutrition and welfare centre at Betila will
be operated where severely malnourished children will be brought
for treatment. While the mothers stay with them they will be
trained on health and nutrition, as well as learning skills
such as poultry rearing and horticulture.
Midwife (dai) training will be imparted which includes principles
of hygiene, and pre-natal and post-natal care. `Dai Kits' to be
distributed and refresher courses to be held from time to time.

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157 villages covered by health workers.
26 male and 230 female health workers trained.
22 male and 172 female health workers active.
Treatment on diseases :
- 2,089 patients on diarrhoea
- 4,672 patients on worms
- 2,427 patients on scabies
- 2,132 on anaemia
- 2,741 on dysentery
- 1,663 on bacillary dysentery
- 6,849 on fever
- 721 on night blindness
- 1,284 on pneumonia
- 775 on eczema
- 509 on hook worms
- 1,697 on conjunctivities
- 1,565 on wound in mouth
- 1,434 on others
479 birth attendants (dai's) trained.
362 birth attendants active.
253 dai kits distributed.
3,900 live births attended by dai's.
3,724 (1st shot), 2,324 (2nd shot), and 1,451 (3rd shot) on
DPT immunization.
16,963 (1st shot) and 12,401 (2nd shot) on TT immunization.
===
[1312]
Oral Rehydration Therapy (ORT), an integral part of MIP's
health campaign will be operated on a house-to-house teaching
basis as practised by BRAC's widespread Oral Therapy Extension
Programme (OTEP) set up in 1980 to help control the scourge of
diarrhoea.
Improvement of sanitation will be included in a programmme of
building water sealed latrines.

===
[1313]

MIP paramedics/health workers to attend a one-month training
course in Dhaka at the National TB Control Board (NATAB).
An education campaign to be carried out among the groups about
early TB detection, testing and treatment.
A mini laboratory to be set up at Betila camp for testing sputum
samples. Government supplies would be obtained for treating
patients.

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862 sputum samples collected
91 positive cases identified
83 patients treated
33 patients treatment completed
33 patients treatment ongoing
6 patients dropped out
11 patients died

===

[1314]
Tree planting and education on deforestation to MIP groups to
be taken up as the importance on consciousness of ecological
balance has become more widespread.
Plants for both fruit trees (guava, lemon, papaya, etc.) and
fuel wood trees (epil epil, bokayon, etc.) to be distributed
to the VOs, to be planted on roadsides, in compounds and around
fish culture ponds.

===

[1321]
To identify a growing need for legal support.
To impart notions of human and legal rights to group members
in the course of functional education, as so many of the con-
tentious issues and confrontations that arise before the Union
and Upazila committees concern formal legal problems.
To institutionalize the training of para-professionals in legal
knowledge at village level, so that ordinary members have access
to advise on the basic modern legal system in Bangladesh.
It is expected gradually to set up a para-legal association at
Upazila level, linked with sympathetic professional legal prac-
titioners. This network is expected to be able to give support
to the rural poor facing litigation.
A survey to be conducted to assess the nature of legal problems
common in the area.
To make available a village-based legal adviser which is
expected to make almost instant changes in the day to day lives
of some of the rural poor, whose ignorance of the law can often
mean a total loss of livelihood.

-----

20 individuals selected from the VOs of MIP to be trained as
`para-legals' at BRAC's TARC.

===

- For example, ignorance of legal rights leads to poor villagers
  allowing themselves to be arrested without warrant; women allow
  themselves to be divoced by men saying, `I divorce you' three
  times, which is now illegal.

[1331]
To design a primary curriculum comprising functional literacy
and numeracy, basic science, social studies, health and hygiene,
which is need based and life oriented. It should be timetabled
to fit in with work's demand on childrens' time, and stresses
the importance of enrolment of girls.

To train teachers.
To supply books and classroom necessities.
To operate NFPE schools.

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53 NFPE schools in operation with about 30 pupils in each.
70% of the pupils are girls and the drop out rate is minimal.
580 male and 1,020 female students enrolled.
17 male and 32 female teachers run these schools.

===

- 42% drop out after a year or two before attaining numeracy and
  literacy through lack of motivation, lack of encouragement from
  (mostly illiterate) parents, irrelevance of curriculum to their
  lives, the need for child labour at home, high cost of books,
  etc. Therefore, a primary curriculum which is need based and
  life-oriented needs to be designed.
[14 1]
To obtain government supplies of human and animal vaccinations.
To obtain Vulnerable Group Feeding (VGF) supplies for eligible
destitute women.
To put khas land and ponds to economic use.
To plant trees on roadsides.

Government supplies of human and animal vaccination obtained.
Vulnerable Group Feeding (VGF) supplies were obtained as during
the previous period for the Betila Nutrition Centre, as well as
700 cards for eligible destitute women to claim 31.25 kg. of   wheat
each over 6 months.
Khas land and ponds were put to economic use.
Trees were planted on roadsides.

===

- This is a common activity. See also activity 1314, 1311 and
  1233.

5.2.7 Results of the economic analysis

BRAC COSTS BY ACTIVITY AND YEAR

	Activity	Description	Number	Cost per unit	Total
Year 1to3	1211.00	Members trained in hortcltr & vegetable	111.00	50.00	5,550.00
	1212.00	Fish fries distributed	35000.00	1.00	35,000.00
	1212.00	Persons trained in pisciculture	34.00	100.00	3,400.00
	1232.00	Women trained in silk-worm rearing	34.00	100.00	3,400.00
	1233.00	Cocks distributed	1110.00	10.00	11,100.00
	1311.00	Health workers trained	56.00	100.00	5,600.00
	1331.00	Functional centres (1st year)	149.00	1,000.00	149,000.00
	1331.00	Functional centres (2nd year)	50.00	1,000.00	50,000.00
	1331.00	Functional centres (3rd year)	33.00	1,000.00	33,000.00
	1501.00	Programme organisers (year 1 to 3)	16.00	1,500.00	864,000.00
	1501.00	Project administrator (do)	1.00	2,000.00	36,000.00
	1501.00	Doctor (do)	1.00	1,500.00	54,000.00
	1501.00	Paramedics (do)	8.00	1,000.00	288,000.00
	1501.00	One month training to staff	26.00	250.00	6,500.00
Year 4to6	1111.00	Members trained on human infrastr. dev.	645.00	100.00	64,500.00
	1111.00	Members trained in skills development	1046.00	100.00	104,600.00
	1211.00	Members trained in papaya cultivation.	66.00	50.00	3,300.00
	1211.00	Shallow tubewells	12.00	15,000.00	180,000.00
	1211.00	Deep tubewell	1.00	25,000.00	25,000.00
	1211.00	LLP	2.00	5,000.00	10,000.00
	1232.00	Women given charka	290.00	50.00	14,500.00
	1233.00	Workers trained on vaccination & poultry	121.00	50.00	6,050.00
	1311.00	Health workers trained	124.00	50.00	6,200.00

	1331.00	Functional centres opened	182.00	1,000.00	182,000.00
	1331.00	Volunteer teachers trained	402.00	100.00	40,200.00
	1501.00	Doctors salaries and benefits			81,590.00
	1501.00	Paramedics salaries and benefits			250,318.00
	1501.00	Travelling and transportation			44,031.00
	1501.00	Dai training			4,330.00
	1501.00	Medical supplies and equipment			112,339.00
	1501.00	Family planning and clinical supplies			24,881.00
	1501.00	Child welfare running costs			129,738.00
	1501.00	Ericulture training			158,901.00
	1501.00	Ericulture centres constructed			70000.00
	1501.00	Silk weaving factory			573464.00
	1501.00	Field recurring expenses			1701516.00
	1501.00	Field non-recurring expenses			141363.00
	1501.00	Welfare grants			215701.00
	1501.00	Head office support			428424.00
Year 7to8	1501.00	Medical program (slrs, ta/da, trn.,etc.)			761358.00
	1501.00	Functional education & prim. education			74412.00
	1501.00	Employment generation			1154697.00
	1501.00	Field organisation & coordination			2358183.00
Year 9	1211.00	Shallow tubewells	18.00	35,000.00	630,000.00
	1212.00	Hectare khas lake	1.00	30,000.00	30,000.00
	1212.00	Fingerlings	60000.00	1.00	60,000.00
	1221.00	Village veterinary workers trained	95.00	2,000.00	190,000.00
	1221.00	Rural veterinary surgeons trained	27.00	2,000.00	54,000.00
	1221.00	Kits	25.00	150.00	3,750.00
	1231.00	Ayesha Abed Foundation	1.00	50,000.00	50,000.00
	1232.00	Charka	739.00	300.00	221,700.00
	1232.00	Worm shades	130.00	300.00	39,000.00
	1232.00	Charka mechanics trained	16.00	1,500.00	24,000.00
	1232.00	Rearers trained	169.00	2,000.00	338,000.00
	1233.00	Key rearers trained	1748.00	2,000.00	3,496,000.00
	1233.00	BCRDV doses applied	152097.00	10.00	1,520,970.00
	1233.00	BCRDV ampules applied	2181.00	10.00	21,810.00
	1233.00	RDV doses applied	232467.00	10.00	2,324,670.00
	1233.00	RDV ampules applied	2996.00	10.00	29,960.00
	1233.00	Fowl pox doses applied	46826.00	10.00	468,260.00
	1233.00	Fowl pox ampules applied	322.00	10.00	3,220.00
	1233.00	Duck plague doses applied	797.00	10.00	7,970.00
	1233.00	Duck plague ampules applied	10.00	10.00	100.00
	1233.00	Fowl cholera doses applied	36072.00	10.00	360,720.00
	1233.00	Fowl cholera ampules applied	408.00	10.00	4,080.00
	1233.00	Cocks distributed (price in dozen)	1839.00	400.00	61,300.00
	1233.00	Hens (price per dozen)	45.00	300.00	1,125.00
	1233.00	Chicks (price per dozen)	4434.00	200.00	73,900.00
	1233.00	Poultry sheds constructed	692.00	300.00	207,600.00
	1233.00	Eggs distributed	22844.00	2.00	45,688.00
	1311.00	Male health workers trained	26.00	2,000.00	52,000.00
	1311.00	Female health workers trained	230.00	2,000.00	460,000.00
	1311.00	Diarrhoea patients	2089.00	200.00	417,800.00
	1311.00	Patients on worms	4672.00	200.00	934,400.00
	1311.00	Patients on scabies	2427.00	200.00	485,400.00
	1311.00	Patients on anaemia	2132.00	200.00	426,400.00
	1311.00	patients on dysentry	2741.00	200.00	548,200.00
	1311.00	Patients on bacillary dysentary	1663.00	200.00	332,600.00
	1311.00	Patients on fever	6849.00	200.00	1,369,800.00
	1311.00	Patients on night blindness	721.00	200.00	144,200.00
	1311.00	Patients on pneumonia	1284.00	200.00	256,800.00
	1311.00	Patients on eczema	775.00	200.00	155,000.00

1311.00 Patients on hookworm	509.00	200.00	101,800.00
1311.00 Patients on conjunctivities	1697.00	200.00	339,400.00
1311.00 Patients on wound in mouth	1565.00	200.00	313,000.00
1311.00 Patients with others	1434.00	200.00	286,800.00
1311.00 Birth attendants trained	479.00	1,500.00	718,500.00
1311.00 Dai kits distributed	253.00	150.00	37,950.00
1311.00 DPT immunization (1st shot)	3724.00	100.00	372,400.00
1311.00 DPT immunization (2nd shot)	2324.00	100.00	232,400.00
1311.00 DPT immunization (3rd shot)	1451.00	100.00	145,100.00
1311.00 TT immunization (1st shot)	16963.00	100.00	1,696,300.00
1311.00 TT immunization (2nd shot)	12401.00	100.00	1,240,100.00
1313.00 Patients treated	83.00	200.00	16,600.00
1321.00 Para-legals trained	20.00	1,500.00	30,000.00
1331.00 NFPE schools in operation	53.00	5,000.00	265,000.00
1331.00 Male teachers	17.00	2,000.00	408,000.00
1331.00 Female teachers	32.00	2,000.00	768,000.00
1501.00 Project administrator	1.00	3,000.00	36,000.00
1501.00 Assistant accountant	2.00	1,500.00	36,000.00
1501.00 AMO	1.00	1,500.00	18,000.00
1501.00 MO	1.00	2,000.00	24,000.00
1501.00 Area Manager	1.00	2,000.00	24,000.00
1501.00 Program Organisers	48.00	1,500.00	864,000.00
1501.00 CM	3.00	2,000.00	72,000.00
1501.00 Se. M	1.00	2,000.00	24,000.00
1501.00 Mechanic	1.00	1,000.00	12,000.00
1501.00 Palli Shebak	35.00	1,000.00	420,000.00
1501.00 Sericulture Assistant	10.00	1,000.00	120,000.00

COSTS BY YEAR AND ACTIVITY

Year 1to3	1211.00	5,550.00
	1212.00	43,950.00
	1232.00	3,400.00
	1233.00	11,100.00
	1311.00	5,600.00
	1331.00	232,000.00
	1501.00	1,248,500.00
Year 4to6	1111.00	169,100.00
	1211.00	218,300.00
	1232.00	14,500.00
	1233.00	6,050.00
	1311.00	228,400.00
	1501.00	3,936,596.00
Year 7to8	1501.00	4,348,650.00
Year 9	1211.00	630,000.00
	1212.00	90,000.00
	1221.00	247,750.00
	1231.00	50,000.00
	1232.00	622,700.00
	1233.00	8,627,373.00
	1311.00	11,066,350.00
	1313.00	16,600.00
	1321.00	30,000.00
	1331.00	1,441,000.00
	1501.00	1,650,000.00

BENEFITS BY YEAR AND ACTIVITY

year 9	activity description	number	benefit per unit cost	total
Benefits	1211.00 Members in agriculture	2854.00	281.00	801,974.00
	1221.00 VOs involved in fish culture	4.00	2000.00	8,000.00

1221.00 Village veterinary workers active	78.00	200.00	187,200.00
1221.00 Village veterinary surgeons active	27.00	200.00	648,000.00
1231.00 Women employed in income generation	13960.00	300.00	50,256,000.00
1232.00 Women involved in spinning and rearing	1176.00	300.00	4,233,600.00
1232.00 Families involved in eri program	836.00	300.00	3,009,600.00
1233.00 Model rearers active	73.00	300.00	262,800.00
1233.00 Rearers inside group	5546.00	300.00	19,965,600.00
1233.00 Rearers outside group	8000.00	300.00	28,800,000.00
1233.00 Poultry workers	171.00	300.00	615,600.00
1241.00 Profit from group economic activity			206,800.00
1241.00 Hundred per cent profit on BRAC funds			1,131,738.00
1251.00 Wage workers in brickfield	50.00	700.00	420,000.00
1311.00 Male Health workers active	22.00	200.00	52,800.00
1311.00 Female Health workers active	172.00	200.00	412,800.00
1311.00 Birth attendant active	362.00	200.00	868,800.00
			111,881,312.

BENEFITS BY YEAR AND ACTIVITY

	Activity	Total
Year 1 to 3	1211.00	0.00
	1311.00	99,780.00
	1331.00	0.00
Year 4 to 6	1122.00	2,323,235.00
	1211.00	663,180.00
	1212.00	80,000.00
	1232.00	107,040.00
	1233.00	0.00
	1311.00	98,000.00
	1331.00	0.00
Year 7 to 8	1122.00	615,700.00
	1211.00	1,296,613.00
	1212.00	29,600.00
	1232.00	7,000.00
	1311.00	0.00
Year 9	1211.00	801,974.00
	1221.00	843,200.00
	1231.00	50,256,000.00
	1232.00	7,243,200.00
	1233.00	49,644,000.00
	1241.00	1,338,538.00
	1251.00	420,000.00
	1311.00	1,334,400.00

Year 1 to 3	All	99,780.00
Year 4 to 6	All	3,271,455.00
Year 7 to 8	All	1,948,913.00
Year 9	All	111,881,312.00
	Grand Tot	117,201,460.00

BRAC ECONOMIC ANALYSIS

year	Cost	DF at 15%	PV of costs	Benefits	DF at 15%	PV of Benefits
1.000	516,700.000			33,260.000		
2.000	516,700.000	2.280	1,178,076.000	33,260.000	2.280	75,832.800
3.000	516,700.000			33,260.000		
4.000	1,524,315.000			1,090,485.000		
5.000	1,524,315.000	1.500	2,286,472.500	1,090,485.000	1.500	1,635,727.500
6.000	1,524,315.000			1,090,485.000		
7.000	2,174,325.000	0.700	1,522,027.500	974,456.000	0.700	682,119.200
8.000	2,174,325.000			974,456.000		

| 9.000 | 24,471,773.000 | 0.284 | 6,949,983.532 | 111,881,312.000 | 0.284 | 31,774,292.608 |
| | | | 11,936,559.532 | | | 34,167,972.108 |

	B/C Ratio	PV of Benefits/PV of Costs
		2.862

BRAC Economic Analysis

Year	Costs	DF at 15%	PV of Costs	Benefits	DF at 15%	PV of Benefits
1.000	620,040.000			26,608.000		
2.000	620,040.000	2.280	1,413,691.200	26,608.000	2.280	60,666.240
3.000	620,040.000			26,608.000		
4.000	1,829,178.000			872,388.000		
5.000	1,829,178.000	1.500	2,743,767.000	872,388.000	1.500	1,308,582.000
6.000	1,829,178.000			872,388.000		
7.000	3,131,028.000	0.700	2,191,719.600	779,564.800	0.700	545,694.800
8.000	3,131,028.000			779,564.800		
9.000	29,366,129.000	0.284	8,339,980.636	89,505,049.600	0.284	25,419,433.916
			14,689,158.436			27,334,376.956

Sensitivity Tests: Cost escalation Twenty % B/C Ratio	Sensitivity Tests: Benefit reduction Twenty % B/C Ratio
2.386	2.290

5.3 CONCLUSION

It was found that at 15 per cent discount factor, the Net Present Value for both the projects was positive. This strengthens the findings of other studies that the loan repayment and utilisation of credit provided to the target group is more than satisfactory.

However, sensitivity tests have been carried out for 20 per cent escalation in costs and 20 per cent reduction in benefits. The Benefit/Cost (B/C) ratio for BRAC remained greater than 1, while the B/C ratio was observed to be less than 1 for BRDB with reductions in benefit.

As cost-benefit analysis does not reflect the true social value of the investment made, an attempt was made to improve it by including the "intangibles". The major activities (see Chapter 5) that show "intangible" benefits are as follows:

- Formation of assetless societies in order to strengthen discipline, solidarity and raise political awareness among groups traditionally suppressed.

- Formation of apex bodies to further consolidate the organisation of the poor, allowing the most skilled and articulate members of the groups to represent them in their demand for government services they are entitled to, to monitor village projects and their work, and to serve as a communication conduit between the official administration and the village group.

- Training (i.e. basic, human development, special, weekly, monthly), in order to create and enhance awareness of the people about socio-economic realities, and about the need for organised efforts to bring about positive changes in their life.

CHAPTER SIX

Examination of the participatory development process in Bangladesh as perceived by policy planners, academics and practitioners

6.0 INTRODUCTION

This portion spells out the participatory development process and the role of the animators in the promotion of such a process as perceived by the academics, policy planners and international community in Bangladesh. In the previous chapters much has been discussed about the perception of individuals from both these organisations, BRDB and BRAC, towards the role of the line functionaries in promoting a participatory process. An "indicative" trend was thought necessary, and this chapter attempts to analyse the reactions elicited from the practitioners and policy makers of different organisations (see Appendix for list of persons interviewed).

Fifteen questions were asked (see Appendix 1.3 for Questionnaire sample). This questionnaire was prepared based on an action research programme which presented the experiences of animators, sponsored by the Participatory Institute for Development Alternatives (PIDA) in Sri Lanka. The role of an animator was seen as a central focus in the generation of self-reliant grass-roots initiatives. The role and making of animators in different social contexts was an important theme of Participatory Organisations of the Rural Poor (PORP) in 1984/85, a research program of the Rural Employment Policies Branch of the ILO.

6.1 IMPORTANT ELEMENTS OF THE PARTICIPATORY DEVELOPMENT PROCESS

In response to the important elements that contribute to a participatory development process (Question 1), nearly 40 per cent of the respondents replied that all five elements (see Appendix 7.3, Questionnaire for definition) namely conscientisation, strengthening

the economic base, participatory organisations, multiplication/linkage, and alternative value system are by far the most important elements contributing to participation.

6.2 ADDITIONAL ELEMENTS THAT CONTRIBUTE TO THE PARTICIPATORY PROCESS

When asked what are other additional elements that could contribute to the participatory process (Question 2), it was interesting to observe a variety of responses which sometimes were similar to the previous five elements discussed in Question 1. Respondents would like such elements to be included which are only very general ones such as cultural and political milieu, which strengthens the element "alternative values". Building support groups outside the organisation itself, someone responded, would be needed in the struggle for a new value system, which would be a struggle for human elements and social justice.

There were responses to support the element "strengthening the economic base" with a caution that what should be borne in mind is how well-focused and how relevant are the material interests which a participatory development process explicitly or implicitly seeks to advance. Additionally, what was pointed out, was whether such material interests were well-focused and, even before that, whether they were relevant to the needs of the poor.

Responses were made to strengthen the element "participatory organisation" by emphasising group dynamics and collective endeavours which the respondents thought was a necessary social practice to be introduced in order to glorify the essence of participatory development process in a given community. What was also emphasised were to have effective organisations at the grassroots level with strong group solidarity and cohesiveness. What was pointed out, by one respondent, was that group dynamics should have positive feedback.

People want to know the impact of their ideas if they are appreciated by others.

There were responses to have well planned and well executed social action, presumably strengthening the element "multiplication/linkage". Social action can only take place when horizontal and vertical linkages of the base groups are made, this would ensure the strength of the target groups as a body or a federation of base groups. A Federation could place the demands of the target group in a much more better and effective way than an individual base group.

What is not to be forgotten is what many respondents are concerned about as an important element that should be added to the participatory process. They emphasise the role of the government. However, they remark that no participatory kind of development can take place if the government is a repressive one, and does not welcome any kind of activity that will subvert its own interest. The participatory process could only survive in the absence of hostile vested interests and the ensurance of support and service.

Last but not the least, many respondents remarked that well trained and conscious staff with good know how, should be employed to apply the participatory method. This should definitely be approached through a subject-subject relationship. This whole argument strikes a similarity with Freire's idea about teacher and students as being both subjects. Freire points out that both groups should practice co-intentional education (Freire, 1972: 56). This has been discussed in Chapter 7.

6.3 ROLE OF AN ANIMATOR

The next question asked (Question 3) was what was or should be the role of an animator, variously called as line functionary, catalyst, change agent, development worker, or an activist. A variety of

interesting answers were recorded. An overwhelming support was observed for animators to facilitate and accelerate the development process by conscientising the community. An animator, as observed by many, should be someone whose position is dependent on those he is trying to animate i.e. his survival depends on their survival/development. Someone, who is unable to establish his position as animator through the use of formal authority over the clientele, or as a formal channel to external resources. Someone, who does not value animation as an end in itself, but only as a means to development. Someone, whose role is gradually taken over by those he is trying to help.

This is someone, as many observed, who facilitate the process of organisation building of the working class people through conscientisation and social action without assuming their leadership, but at the same time without withholding his emotional, physical, intellectual and social support (capacity to lobby).

There were others who emphasised the dependence of the role of an animator on the stage of the organisation. An animator's role should be more open in the beginning (initial organisation) but self-effacing or self-liquidating towards the end when the group is ready for independence. At all times, as many observed, the animator should act as participant observer rather than group leader, and should not breed a feeling of dependence among the people he works with.

One particular respondent brought in the field of chemistry to describe the role of an animator, as perceived by him. The role of an animator, he observes, should be that of a catalyst. He should be like a chemical reagent that changes/helps to change the colour/constituents of another element in the way it desired, while at the same time the catalytic agent seemingly, dissolved in the chemicals, could be restored to its original form, when so wanted.

Many observed that an animator should provide the community with proper guidance and counsel so that the members of the community understand the concept of the participatory development process. The target group should be made aware of the socio-economic exploitation in the society so that they can take their own decision for their own development.

Many respondents gave a concrete description of what the role of the intervenor should be. They observed that an animator should give support to the target group in gaining access to the resources (extension services, credit, khas lands, etc.) necessary to strengthen their economic base. Animators should support and guide the target group in their discussion, training, etc. to ensure that the discussions/training lead to realistic goals and methods for implementation, and not just too vague and unrealistic proposals.

One particular group of respondents sums up what had previously been discussed about the role of an animator. They observe that the role should be to initiate and enhance the participatory development process so as to help the poor- the target population- change their socio-economic conditions. They point out that it should be noted that there is a distinction between the "role" of an "activist" and that of an "animator". While the role of an "activist" tends to draw upon "direct intervention" in a given process, that of an "animator" is only to facilitate such "intervention", the method and manner of which is only to be envisaged and determined by those who are supposed to be intervened, i.e. the poor. They point out that it is the members of the "landless groups" for instance, who may be called an "activist", while a "development worker" may be called an "animator". However, they point out, that given the context of Bangladesh, the role of an animator may be that of an activist, but only initially. They explain

this forceful observation, by noting that the role of an animator can be effectively reinforced only after when the poor attain "some" level of literacy and "conscientisation". Initially, the poor remains so unaware and passive, he, who intends to work for them, needs to literally strike at their consciousness. In other words, his intervention becomes direct and almost point-blank.

6.4 SELF-LIQUIDATION ROLE OF AN ANIMATOR

Going on to the next question whether the role of the animator should be self-liquidating (Question 4), nearly 75 per cent responded in the affirmative. The rest responded negatively. Those who remarked negatively observed, that if the role is self-liquidating, he is gone. Although seemingly, he becomes "almost liquidated" - he actually does not liquidate himself. He helps others to accept and then initiate what an animator wanted them to do, with his personality and original character remaining "unchanged". This probably indicates, as others observed, in another way that the animator may continue, in a metamorphosed form to facilitate the process that lead to further development. Yet, others have pointed out, that as time goes by the role may change from lower to higher level. They observe, to a fair extent with the respondents, those who replied in the affirmative, that an animator's role should only be self-liquidating when people's groups will be self-reliant, self-financing and self-motivated.

The respondents who affirmed that the role should be self-liquidating explained that in the final stage before independence his role will be more than that of a consultant, but only on the request of the group, not on his own initiative. They observed, that an animator could serve as facilitator for participatory evaluation, even after independence of the group.

They observed, that an animator can be considered successful in his

role only if he is able, over time, to make himself redundant.

One particular group of respondents observed, quite interestingly, that animators having come from middle class/low middle class background could themselves form their own organisation and seek "wider" middle class support in favour of an independent political organisation of the working class people.

The discussion of the self-liquidating role could be summed up with the observation of a group of respondents, who responded in the affirmative. They observed that the role of an animator is what evolves in a "given process", and such process inevitably involves the elements of transformation. The transformation here, as they observed, is a sort of self-annihilatory in nature: an animator becomes less and less active in the course of time, while the poor become increasingly active attaining self-sustenance. Hence, they observed, ultimately, an animator turns out to be neither a facilitator nor a consultant. In fact, the effectivity of an animator, according to them, should be measured by the degree of dissolution that he strikes to seek.

6.5 STRENGTHENING ECONOMIC BASE AS PART OF AN OVERALL PROCESS TO DEVELOP AN ALTERNATIVE VALUE SYSTEM

Asked whether strengthening the economic base was part of an overall process to develop alternative value systems (Question 5), 86 per cent of the respondents agreed (of whom nearly 66 per cent strongly agreed). Those who disagreed, observed that the existing value system of the poor is not always anti-development, and that forward looking values are always preferred. One particular respondent observed that strengthening the economic base is important but what was not clear to him is what correlation it had with the alternative value system of the poor.

One other respondent, who strongly agreed that strengthening the

economic base was part of an overall process to develop an alternative value system, thought the question was not clear. The observation was that if the definition (of what?) was substituted, one would get a "hyperbole", and that it was emotionally loaded and leading.

6.6 VALUES OF ANTI-PARTICIPATORY STRUCTURE

When asked about the values of the anti-participatory structure (Question 6), interesting responses were observed. These responses could be divided into several groups.

One group of respondents observed that outsiders (change agents, consultants, etc.) think they know the answers, which are not always true. They recommended that these people should learn from the poor as well. They also observed that those change agents/facilitators/catalysts having anti-participatory values have promoted more dependence on the part of those he is helping by making himself indispensable. They also observed that one person becoming all in all in the group, becoming a despot and deciding by himself makes the issue very difficult. They also observed that the examples around us are all anti-participatory, so a person becoming a group leader may have at the back of the mind to become a traditional "chairman". They also observed that the normal Bangladeshi GOB values are the following: 1) strict hierarchy where subordinates are give no responsibility and no rights, even when they know more, ii) accountability to the boss rather than to project goals, iii) problems are failures for an officer rather than issues to be solved, therefore no problems are identified rather they are hidden, iv) total centralisation of decision making, thereby not allowing the target group to decide about their own fate and plans, v) inflexible, centralised and copious bureaucratic procedures, sometimes unfortunately needed as a "check and balance" against corruption.

Another group of respondents observed that the anti-participatory values in Bangladesh are socio-cultural patterns, kith and kin affiliations, caste relationship, Thscrimination against women illiteracy and backwardness, etc. They also observed that authoritarian family structure, e.g. paternalism, governance by bureaucracy, and fundamentalist religious values are some of the anti-participatory values. The selfish and the self-centred is found striving in all fields, they look down on the lower classes; and they make alliances with influential members of the establishment.

Another group of respondents stressed the value coming out of the anti-participatory structure, is the negation of the idea of self-government. Government, to the anti-participatory structure is something external, something aloof, something coming out of a different wisdom. They also observe that those in the anti-participatory structure have a reformist attitude, a feeling of being a "Teacher", and possessing authoritarian attitude. This group also observes that they have self-satisfying prerogatives, exploitation, lack of creativity or counter-productivity or rigidity, fear of social revolution that may institute reversed ratios of power, etc. In short, this group observed, that an anti-participatory structure is characterised by undemocratic, anti-people, somewhat "Fascist values".

The last group, but not the least, observed that there are several types of "anti-participatory" structures all the way from the benevolent king to the elite state to the totalitarian dictator. Each has its own values. All structures are both participatory and anti-participatory to some degree. The underlying belief is that some can determine what is good for all. Given in the most "participatory" of all structures not all can participate.

6.7 WHETHER TARGET GROUP SHOULD BE STIMULATED TO IDENTIFY ALTERNATIVE

VALUES

The next question that was asked was whether the target groups should be stimulated to identify alternative values, and if so, what should be those alternative values (Question 7). Nearly 62 per cent of the respondents agreed. Like the discussion in the previous section, the responses, both affirmative and negative, could be divided into five groups.

One group who responded positively, observed that there are many values, but one important alternative value is "solidarity" (democratic rule - role of majority, role of minority and respect for each of these roles). Other alternative values for development, if they have to be developed by the group, should be agreed upon democratically. So what are these other values? This group observed that democratic outlook and respect for human rights of all should be attempted through group consciousness for sharing, unity, etc. They also observed that problems should be solved through self-help, non-violence should be used as a tactic, emphasis should be put on solidarity and relief mentality should be rejected. Self-reliance was extended further as an inculcation of a tendency not to consider relief or assistance to be something one is entitled to, automatically, but a sense of responsibility that ensures the recovery of the credit one receives from facilitating agencies. The group also observed, that when one sees the examples which are around and which have been there since 200 years, there is definitely a need to inculcate an alternative value system, e.g. 1) fellow feeling in an organisation, ii) respect and due share for women, iii) honesty in implementing some work, iv) treating people as equals, v) giving importance to education, vi) fighting against corruption and injustice, vii) keeping one's word, viii) identify but not impose work ethics, progressive ethos, etc. Among them one observed things like

discussing the issue of women's legal rights currently applied, parts of the Koran which are progressive to begin with, later other values which cannot be supported by an authoritative source but which non-the-less are good for the target group.

Another group who responded positively observed that when group actions are needed then there may be some necessity for an alternative value system to enhance group solidarity and cohesion. Although the assetless would feel secure with regard to economic gain, the dealings of organisation will help to develop consciousness among the bittoheens for their own upliftment. The only group who responded negatively observed that identification of alternative values should not be stimulated, on the contrary, let it be automatically/self-created through other elements of development.

One group who could not decide, observed that each society has religious, social and moral, ethical and economic values. The people may not like to change religious and sometimes even social values, e.g. dowry system. The organisations may identify the alternative values and leave it to the community to accept or reject keeping in view their conditions.

The group which found the question vague, responded overall yes, but observed that it depended on what "anti-participatory" values are still existing. One respondent observed that the definition of alternative value is not sufficient, and questioned, to whom are these values applied.

To answer this question, the last group, but not the least, sums up the discussion of stimulating the identification of alternative values. The values are applied to the poor people, this group observes, who have better ideas to offer, they should be allowed to come up with ideas. When made aware, they are good planners for

planning their status of living. They observed, that the assetless should, first, have a thorough grasp of the socio-economic realities that characterise his life; he must understand the cause-and-effect of his predicament. In other words, the alternative value system should be predicated upon a strong epistemological frame of reference, because one must know from where one should begin. They further observe, that mere "gnosis" is not enough; he must have it it reflected in "praxis", in action, which is ofcourse not to be "undertaken" on an individual basis, but on a collective basis. But such understanding and undertaking, characterised by a unity of interest, can only come through an organisation. Hence, the alternative value system could emphasize building organisations of the poor. This would not only help the poor to voice their protests against social and economic injustices, as well as stake out their claim in having access to various resources and facilities they derive, it will also enable the poor to undertake collective economic activities. Apart from knowledge and love, alternative values may include the urge for improving the situation (whatever it is) through a constant cycle of action-and-reflection-and-action, a dynamic of trial-and-error so as to break the anti-participatory structure and thereby yield the desired social revolution which will ensure the empowerment of the poor.

6.8 DOES TARGET GROUP LACK STAYING POWER WHEN ECONOMIC BASE REMAINS POOR?

In response to the next question that when the economic base of the target group remains poor, whether the target group lacks staying power (Question 8), nearly 57 per cent strongly agreed, while the rest simply agreed that the poor would lack staying power.

6.9 SHOULD POOR TAKE ALTERNATIVE FORMS OF SELF-RELIANCE?

In that case whether the poor should take alternative forms of reliance, which was elicited next (Question 9), nearly 52 per cent strongly agreed, while the rest simply agreed. Only one respondent, although agreed but with qualification, observed that basic-need oriented concept should be abandoned. It is inconsistent with the notion of equality or for that matter democracy as it assumes and promotes different levels of standards (and consumption patterns) for different classes of people.

6.10 USEFUL TO ORGANISE PARTICIPATORY ORGANISATION?

Whether it is useful to organise participatory organisation, which was elicited next (Question 10), nearly 95 per cent of the respondents agreed affirmatively. Without participatory organisation, activities cannot take root into the system and cannot be sustained, they observed. The poor have no way other than this of coming out from under the power and control of the village power structure, which determines all aspects of their lives. They observed, that the growth of participatory structure at the grass-root level will help to counteract the defencelessness of the poor, arising from their lack of an institutional "umbrella" or "shield". In addition, of course, there are the increased possibilities of realising specific material gains. In order for the organisation(s) of bittoheens to grow, take roots and sustain - the participatory organisation is a better answer, if not the best. Through such organisation, they will build up their confidence, have a sense of belonging and therefore is likely to take risks for accomplishing their own plans of action. Individuals, if they are poor, generally do not have the power to protect their social and economic rights by themselves. A group/organisation is more successful at protecting. Without an organisation, the poor are nowhere. They project the argument with instances: women individually

going to the upazila health complex did not get any service but only scoldings and neglect. But when 500 women went to the same doctor, he shook up. They argue that only organised efforts of the poor can make these "officials" understand that they exist for the poor and the pay for their services and existence are paid from taxes. The problem of these officials is that they feel that the poor are at their mercy. So the organisation of the poor will give them power to resist.

They also observe that if decision is taken on the basis of the opinion of the poor, implementation of the plan will be easier and result will be good. Only through organisations can animators set in motion that process that culminate in accelerated development.

They also observe that the village organisations for the bittoheens will definitely promote economic prosperity in the rural society. To this effect, they observed, that in the long run the participatory process may help to emancipate the rural poor (bittoheens) to certain extent in relation to economic exercises.

The discussion on the usefulness to organise participatory organisation can be summed up with the observation of a certain group. They observe that the "raison d'etre" of a village organisation is nothing but to initiate the participatory development process. Since the centre of development are those who are to be developed, the bittoheens need organisation for their own development. The bittoheens live at the grass-roots level account for their organisations to be formed only at the grass-roots level. Effective participation of people in development means an effective participation of people at the grass-roots level. They also observe that effective participation should have a multiplier effect and should transcend the grass root up to the national level.

6.11 NEED FOR MULTIPLICATION AND LINKAGE

To continue the discussion of the multiplier effect, the next question addressed this issue and elicited reaction to the need for the multiplication and linkage of the participatory organisations (Question 11). Nearly 90 per cent agreed.

The respondents observed that single groups have little power to effect social change or work against injustice but regional groupings can exert pressure for government minimum wage, legal system of sharecropping, etc. Widespread horizontal organisation is needed for higher groupings to be effective. They observed that the defencelessness of the poor is reflective not only of the situation "within" the village but also of their being subject to the arbitrary and capricious will of the state structures. In such a context multiplication/linkage is very necessary. The need will come as the individual groups become stronger, demanding a greater share of the social, political and economic pie. When the need comes and the organisation linked, then only the poor will have a stronger forum to ventilate their needs and aspirations and establish their rights. They observed, that we all talk about poor people's obligation such as you have to give, you have to sacrifice, etc. But, they argue, that do we ever think about our obligations to the majority of this country.

They also observed that an organisation at the village level facilitates access to services and resources that are distributed at a level above the village. Local initiatives, they argue, to tap resources allocated regionally or nationally can yield better results if they are integrated through formal and informal links with similar initiatives elsewhere. A good organisation will infact create that "need" by demonstrating its strength. The urge for its multiplication/linkage then will come up automatically. In such a situation, the linkage must be both horizontal and vertical. They also

observed, that horizontal multiplication is needed for mutual support for each other. Also economies of scale, they argue, can be had with more numbers of like-minded groups. Vertical linkage is very much needed to receive specialised services which can only be done more effectively, efficiently at some higher levels. An emphasis was put to horizontal integration as this, they argue, would further strengthen the bargaining power and develop countervailing force.

The discussion on multiplication/linkage could be summed up with the observation of a certain group. They observed that without vertical and horizontal linkage, village organisation will not serve the purpose of the poor. It will strengthen the power base in the society and development benefits would be directed much more towards the poor beneficiaries. To make the participatory development process successful, they argue, not only in terms of spatial coverage, but also in terms of force and power, multiplication and linkage should take place, which would be strong enough to reverse the hitherto anti-participatory and political ethos.

6.12 SHOULD LEADERSHIP GROW AMONG THE BITTOHEENS?

The next question elicited response to whether leadership should grow among the bittoheens (Question 12). Nearly 10 per cent responded in the negative, while the rest 90 per cent responded in the affirmative. Those who responded negatively observed that there may exist some group of bittoheens where no good leaders are formed. They also observed that good leaders can come from anywhere, and cited the case of Gandhi who came from a middle class background. Those who responded positively, counters these arguments, by observing that for sustained and meaningful development "indigenous" leaders are essential. For self-sustenance and self-reliance, growth of leadership from among the bittoheens is essential. A leader, if he is to be a truly authentic

leader, can only be from among them. An outsider, they argue, however good he is will always be lacking something in terms of really being able to articulate the desires/aspirations of the group members. They also observe, that if leadership grows from among the bittoheens, they will become self-reliant both economically and politically. In other words, they (bittoheens) will be relatively free from economic dependence on others. Leaders, as they see, are required to keep the people together, to manage their own work to negotiate with the third party. People can handle their affairs better themselves instead of outsiders doing it on their behalf.

Another group, who also responded positively, observed that if the "bittoheens" do not furnish leadership, others will continue to control their lives for them. However, they argue, that there is a great obstacle, since a pretty high level of education is needed to do the reading, writing and accounts keeping necessary for higher levels of groupings. They should think, they argue, of preparing some members through education for higher leadership. In the meantime, outside expertise will be needed. The catalyst, they observe, may help them develop the qualities of leadership but shall not attempt to "make leaders". The leadership that is likely to grow out of a participatory process would automatically transform an animator into a facilitator, increase self-reliance and develop a sense of responsibility and confidence among the assetless. Supporting the growth of good consensus seeking leaders (as opposed to touts in the worst and most common instance), they observe, is an important role of an animator/facilitator. However, the emergence of leaders may take a lot of time.

One respondent observed that this question is itself reflective of an anti-participatory vision, an attempt to resolve a priori the outcome of a "participatory" process. It is assumed that the response

to this question is affirmative, if one follows the responses made by the same respondent to the other questions.

Last, but not the least, one respondent who agreed that leadership should grow from among the "bittoheens", observed, that 1) it is wrong that the middle class should lead the working class people, 2) even in socialist experience middle class so-called "de-classed" "vanguard" re-emerge as the privileged class.

6.13 USEFULNESS OF BRDB

The next question elicited the reaction of the respondents towards the usefulness of Bangladesh Rural Development Board's (BRDB) Rural poor programme (Question 13). The responses could be grouped into six categories: 1) Do not know (9 per cent); 2) Not up to date (14 per cent); 3) Rubbish (9 per cent); 4) So far impact not visible (5 per cent); 5) Traditional bureaucratism (14 per cent); 6) Useful (48 per cent).

The respondents who were not upto date observed that landless could not be cooperative members; this was a big obstacle to their getting their fair share of benefits out of the massive irrigation programme. Landless could not get bank loans without land as collateral.

The respondents who observed that the program was useless recommended to scrap it.

The respondents who observed, that the impact was so far not visible, were a bit more sympathetic than the previous group. They argued that of course, time has not yet come for its evaluation, because the programme started only a few years back.

The group who responded critically to the implementation of the program through the traditional bureaucratic structure, observed, that it may not yield the desired result. All the bureaucrats need reorientation to think and behave in terms of people and not in terms

of programs. Whatever is good for the people must be good for the program. They observed, that BRDB is nothing more than a dispenser of services to the poor. Although, its objective is to improve the socio-economic conditions of the poor in Bangladesh, it has failed to understand that mere service-dispensation cannot ensure the development of the poor; it can only reinforce the dependence of the poor increasingly. In so far as it lacks any perceptible move towards creating a self-sustaining, self-accountable, self-managed structure to be operated by the poor, the BRDB has hardly any usefulness now. Making them self-reliant, they observe, is not in the interest of BRDB whose own class standing would be threatened.

6.14 USEFULNESS OF BRAC

A similar question of usefulness of the Bangladesh Rural Advancement Committee's (BRAC) Rural poor programme was elicited (Question 14). The responses could also be grouped into five categories: 1) Do not know (19 per cent); 2) Lack sufficient information (9 per cent); 3) Wanted the question to be more specific (5 per cent); 4) Not an alternative to the government programmes (5 per cent); and 5) Useful (62 per cent).

The group who observed that BRAC should not be an alternative to the government programmes, acknowledged that NGOs are more flexible and dynamic. They should rather be complementing government organisations.

The group who responded affirmatively to BRAC's rural poor programme, observed, that BRAC is doing very good work. They observed that it is the most valuable program in the country for the poor, i.e. the organisation for the rural poor that many NGOs are carrying out on a massive scale. BRAC, they argue, is still the leader in being more scientific and having better management techniques and training. BRAC

develops (train, recruit, support) well motivated field workers, they observed, who thus have great impact on the clientele. They are bit critical about donor agencies, as they observed, that the motive of BRAC towards the rural poor should be examined to whether BRAC serves the interest more of the donor agencies, or of the rural poor in particular. However, they observed, that in BRAC, the programmers think about the people first and then about the program. BRAC is professionally managed, as are Grameen Bank and Gono Unnayan Prochesta. They observed, that non-government organisations will be a good choice for implementing such programmes. The rural poor programmes of the NGOs, particularly of BRAC, does not tend to end up in providing services to the poor. Such programme is, of late, being designed to evolve a self-sustained, self-managed, self-accountable development process of the poor.

6.15 POSSIBLE DEGENERATION

Turning to the next question which elicited reaction to possible degeneration taking place, the respondents observed the following which are presented below (Question 15):

In response to possible degeneration taking place when there is intellectual domination by cadres/leaders in the conscientisation process, 71 per cent agreed that this domination had a degenerating influence on the process of liberating the creative initiatives of the people through a systematic process of investigation, reflection and analysis undertaken by the people themselves. Twenty nine (29) per cent were undecided.

In response to a question whether hierarchical structure and undemocratic practices along with the growth of formal power could possibly have a degenerating influence on participatory organisations, 59 per cent agreed. They observed   that the above could have a

degenerating influence on collective actions, means through which people give practical expression to their creative initiatives and assert their self-reliance. Participation provides a forum for collective reflection and analysis. Finally, they observed that, participation represent the collective personality of the people concerned, their collective power and solidarity in a visible form. Only 5 per cent disagreed, and 36 per cent were undecided.

On being asked whether projects for marginal economic improvement leading to an acceptance of the prevailing economic and social order as just, could bring about possible degeneration to strengthening the economic base of the poor, fifty-three (53) per cent agreed. They observed that if the economic base of the poor remained weak and fragile, the poor would continue to lack staying power to face a crisis. They would not be able to sustain whatever gains have already been achieved, and would tend to become easy victims of external manipulation and co-optation. Twelve (12) per cent disagreed, and 35 per cent were undecided.

While responding to whether imitation of elitist values could affect alternative value systems, 53 per cent agreed. They observed, that the poor should adhere to values quite distinct from that of the anti-participatory or elitist structure. They also observed, that the poor should transcend these values by realising alternative values in actual practice, and sustain them in the midst of counter-pressure emanating from both within and outside. Five (5) per cent disagreed, and forty-two (42) per cent were undecided.

Forty-seven (47) per cent responded that stagnation, co-optation or isolation could have a degenerating influence on multiplication and linkage, where individual base groups link up to form larger organisations to enhance their bargaining power. They also observed,

that individual base groups are able to operate as instruments of counter-power vis-a-vis dominant interests to assert their rights within the system. Five (5) per cent disagreed, and forty-eight (48) per cent were undecided.

6.16 CONCLUSION

Forty per cent agreed that all five elements contribute to participation.

While responding to other elements that contribute to a participatory process, the respondents supported and strengthened the five elements discussed above.

The Intervenor's role should be to initiate and enhance the participatory development process so as to help the poor change their socio-economic conditions. A distinction was quite clear between an "activist" and an "animator". The "animator" is only to facilitate "intervention" in a given process, whereas an "activist" tends to draw upon "direct intervention". However, given the context of Bangladesh, the role of an animator may be that of an activist, but only initially.

The role of animator involves the elements of transformation, which is a sort of self-annihilatory in nature. An animator becomes less and less active in the course of time, while the poor become increasingly active attaining self-sustenance.

Strengthening the economic base was felt by the respondents to be part of an overall process to develop an alternative value system.

Animators having anti-participatory values have promoted more dependence on the part of those he is helping by making himself indispensable. It is reflected in their reformist attitude, a feeling of being a "Teacher", and possessing authoritarian attitude. A participatory structure of this nature is characterised by

undemocratic, anti-people values.

The target groups should be stimulated to identify alternative values. These values, if they have to be developed by the group, should be agreed upon democratically. Emphasis should be put on solidarity. Alternative values may urge the target group to improve the situation through a constant cycle of action-reflection-action, a dynamic of trial and error so as to break the anti-participatory structure by ensuring the empowerment of the poor.

Participatory organisations should be organised. Without them, activities cannot take root into the system and cannot be sustained. This is the only way for the poor of coming out from under the power and control of the village power structure, which determines all aspects of their lives. Only through organisations can animators set in motion that process that culminate in accelerating development.

Multiplication and linkage of the base groups is very necessary in the context of the defencelessness of the poor, reflective not only of the situation "within" the village but also of their being subject to the arbitrary and capricious will of the state structures.

The leadership that is likely to grow out of a participatory process would automatically turn an animator into a facilitator, increase self-reliance and develop a sense of responsibility and confidence among the assetless. However, the emergence of leaders may take a lot of time.

Implementation of programmes through the traditional bureaucratic structure may not yield desired results. Mere service- dispensation cannot ensure the development of the poor, it can only reinforce the dependence of the poor increasingly on the government organisation. On the contrary, non-government organisations are a good choice for implementing these programmes. Such programmes are, of late, being designed by NGOs, particularly BRAC, to evolve a self-sustained, self-

managed, self-accountable development process of the poor.

The possibility of the participatory process having a degenerating influence, has been felt by the respondents on all counts (see response to question 15).

Could the individual base groups be able to operate as instruments of counter-power vis-a-vis dominant interests to assert their rights within the system? Maybe the answer lies with the activity of the "mobilising" NGOs.

One such NGO, the Gono Shahajya Songstha (GSS), has been examined in Chapter 7.

CHAPTER SEVEN

Examination of a "mobilising" Non-governmental organisation

7.0 INTRODUCTION

Having studied two organisations dealing with the rural poor, and having shown the process through which the respective approaches of the two organisations have evolved, a third organisation has been chosen to show the contrasting features. This organisation is a "mobilising" NGO, and it has decided from its inception that it would not promote income-generating activities like other leading "moderate" NGOs. Its main function would be to concentrate solely on conscientisation, in theory and practice, so as to be close to the notion of landless mobilisation.

7.1 BACKGROUND OF THE ORGANISATION:

The GSS has entered the NGO arena in the early eighties. Although young, it has traversed the thought-process of both "moderate" and "mobilising" NGOs. It has entered the debate of the Mobilisation issue, both theory and practice, and prior to forming their own objectives and identification of a target group, contributed significantly to the mobilisation debate. Before embarking on their own mobilisation objectives, it painstakingly analysed the dynamics of mobilisation; the processes in landless mobilisation with particular reference to the Bourgeois, Left and the NGO at the level of theory and practice; and how the mobilisation debate is connected to rural development and the liberation of the oppressed.

The GSS has closely followed the different approaches e.g. NGOs, Government, and Foreign aid, of various organisations in their practice of mobilisation. From the NGO side: BRAC, Proshika as well as Comilla Proshika, Nijera Kori, and Gonoshasthya Kendro have been put under the microscope. Grameen Bank was selected from the government

side and the Delta Development Project as the foreign aid approach.

Although GSS is a late comer to the field of landless mobilisation, it has learnt from experiences of other mobilising NGOs before it embarked on gaining its own. It has decided from its inception that it would not promote income-generating activities like other leading "moderate" NGOs. Its main function would be concentrating solely on conscientisation, in theory and practice, so as to be close to the notion of landless mobilisation.

In an attempt to define their target group, GSS has seriously considered what the other NGOs have been doing. Obviously, they have started with the landless, but they have questioned themselves whether the artisans and petty commodity producers who do not possess any land should be included in the same group as the true landless. GSS has been keenly observing: 1)the inclusion of poor peasants and other professional groups like village doctors, family planning organisers, school teachers and other sympathisers in Nijera Kori; 2)only those who sell their labour on the market as the reorganised thinking of BRAC; 3)one who cannot afford from any source two meals a day throughout the year and also those who own up to 2 acres of land for its landless programme as the target group for Gonoshastha Kendra (GK).

GSS found the Proshika (Dhaka) definition of target group close to their line of thinking. What Proshika does is instead of forming landless groups, it forms separate groups for landless labourers, small peasants (consisting of marginal peasants, share-croppers, and pure peasants where appropriate), other professional and women's group. This is reflected in GSS as a clearer understanding of the problems of mobilisation, because GSS believes conceptually that the landless do not constitute a class but a conglomerate of various class

forces.

What GSS through observation and lessons drawn from other experiences has come to believe is that artisan, wage-labourer, share-cropper should be formed into separate groups and not all lumped together in the same group. GSS sees all of these classes as being oppressed, although the interests of these classes may not contradict nor necessarily coincide. But GSS believes that they may all be victims of the same relation of dependence, e.g. usury, etc. GSS also believes that different categories of occupation would have proportional representation at each level.

GSS, as many other NGOs, have chosen a group rather than an individual, as this is central to the concept of mobilisation. In many of the villages that GSS works, a typical dialogue always surfaces and clarifies some of the related issues in the minds of the target group. It is summarised below: " ... because individually you are weak and therefore exploited; because the rich have never given you anything for nothing and are never going to unless you take off them what is yours. Can you fight the rich alone? Do you have the strength or the means to fight them? You have neither the money nor the knowledge or the stability to fight, but you must fight for your rights and you have a right to lead a life as decent as theirs because you have worked for it... Your only strength is in numbers; you are the overwhelming majority and they are the small minority. This is your strength to get them to listen to you or seize what is yours... Now you should think and take your decision" (Hasan, 1985: 269).

GSS believes that any group or organisation who is loyal to the objectives of mobilisation should not undermine it. The catalytic forces should limit themselves, GSS believes, to only facilitating the process of organisation building of the oppressed, but not go beyond that as that would take the shape of paternalism and thereby the

objectives would be made self-defeating.

7.2 OBJECTIVES:

The aims and objectives of GSS were formulated in the following manner (Ahsan, Draft report, 1985: 393):

A. To increase the social awareness of the working class through mass education.

B. To establish an organisational structure linking various organisations of the working class.

C. To interact with and to assist like-minded organisations involved in the process of mass mobilisation.

D. To establish a forum of progressive lawyers throughout the country to support the movement of the working class for protection of their rights.

E. To mobilise the savings of the organised mass-fronts in banks and to help them to get the facilities that the banking system offers to the working class.

F. To provide technical assistance and guidance to the organised working class to increase their production.

While formulating these objectives, the GSS closely monitored other "mobilising" NGOs. One particular "mobilising" NGO in its stated objective said it works towards helping the oppressed build a mass organisation of their own, but in the same breath stated that it would continue as an NGO but its activities will now be directed towards further developing this organisation. GSS has been very critical about this last issue. It feels that there is a difference between helping the oppressed to build a mass organisation of their own, and actually building it oneself. GSS strongly argues that this mass organisation should be initiated from below. It also points out simultaneously that the process of mobilisation is essentially a political process and is

not to be disputed. But what GSS wanted to underline was that it would serve neither the interests of the NGOs nor the long term interests of the target people by stepping outside the framework within which NGOs are intended to operate. The organisation of the target people, however, would decide, the GSS feels, whether or not, and indeed at what stage the NGO framework, as stipulated by the state, should be infringed.

GSS goes further in its analysis to state that the notion of such a mass organisation represents the most significant step forward since the concepts of conscientisation and mobilisation were first translated into practice.

GSS strictly believes, as has been introduced from field discussions, that the NGOs are not the only agents of mobilisation. There are other agents of working class mobilisation, and the least that these parties could do is essentially establish a systematic dialogue between themselves in order to come to some agreement which would unite the working class instead of dividing them. GSS reiterates that social revolution is a serious business, and the preconditions to participate in the social revolution are conceptual clarity and consistency between what is practiced and what is preached.

Let us now examine the practices and preachings of GSS.

7.3 CORE ELEMENTS OF GSS IN THE PROCESS OF MOBILISATION:

GSS believes that exploitation is one of the principal causes of poverty and inequality, and mobilisation of the dependent classes is their best defence against exploitation. They also believe that the poor decide for themselves what they want and how they want to achieve it through the process of mobilisation, and that this capacity to decide their future for themselves is the key to their liberation.

While following the NGOs very closely, GSS feels that

conscientisation and mobilisation are the two most commonly used concepts popular in th NGO circle. GSS has been very critical about those involved in these processes about their shortcoming to explore the dimensions of, or to explain the levels of interaction between the notions of conscientisation, mobilisation and politicisation. GSS feels that the concept of conscientisation in these circles has not graduated beyond meaning "raising the level of consciousness" of the target people about their objective conditions of living. The concept of mobilisation too has not elevated much beyond "organising the poor into groups". While politics is seen as important in NGO work but, GSS observed, the NGO circle would rather not include this notion in the NGO vocabulary.

GSS feels strongly that the forces of mobilisation has been undermined by the contradictions in the process of conscientisation, mobilisation, and politicisation. The resultant effect, as GSS observes, that instead of the target groups becoming self-reliant and taking independent decisions, they have on the contrary become increasingly dependent on the NGOs.

Before embarking on its own course of action, GSS focused on the existing contradictions in these three processes. In a bid to conceptualise these notions themselves, they started with a premise that "the result of the conceptualisation process is the definition of conscientisation as a methodology towards the process of mobilisation which is not independent of the political process" (Hasan, 1985: 14).

7.3.1 CONSCIENTISATION:

GSS looked closely at the conscientisation issue before they included this as one of their core elements in order to mobilise disadvantaged groups. GSS is very critical about the method of conscientisation, popularised by Freire in the last decade (see Appendix 7.1 for

Excerpts from Freire, 1972: 1-186; and Appendix 7.2 for Critique of Mobilisation by Hasan. However, for an elaborate description, see Hasan, 1985: 21-82). According to GSS the concept has not been systematically developed. What is not clear however, is who are they making responsible for not developing the system: Freire or the NGOs? Maybe both. What GSS particularly harps on is that the method demonstrates only the initial dialogue between the animator and the target people and that the former performs primarily the role of an observer. The main thrust of conscientisation is "to get the target people to enter into a dialogue" (Hasan, 1985: 21). The method, GSS observes, borders on politics without quite politicising its target population, which is its strength as well as weakness.

GSS has attempted to undertake a construction of the problematic of conscientisation and examined the politics, or the lack of it, in the existing mobilisation process before they seriously embarked on their activities towards the target group.

GSS observes that the process of conscientisation involves three levels of conceptualisation:

7.3.1.1 First level: Awareness and a continuous process of knowledge generation precedes the first level. Through a series of dialectical dialogues the poor identify the relations of exploitation. They become aware that it is no longer laziness, bad luck or God that is the cause of their poverty but a systematic exploitation by the landowner, rich farmer, money lender or trader. This awareness of immediate experience are pushed beyond the relations between them and the "direct exploiter", to include at the immediate higher level, the "agents of government", i.e. the police and the Upazila level officers. The generation of knowledge leads them to understand the reinforcing nature of the relationship between the "direct exploiters" and the

"agents of government", elaborated in terms of police harassment, litigation, allocation of khas land and other property allocation and distributon of wheat under Food for Work programmes and so on.

Both "awareness" (uncoordinated perceptions) and "knowledge generation" (synthesis of interaction of disjointed perceptions) leads to the understanding of the notion of power. GSS observes that this is the "power" to withhold the right wage or the right crop-share, the power to disposses, harass, humiliate or annihilate. What is critical is the power to use the law of the land to authorise and the State to sanction such actions as lawful. The blending of "awareness" and "generated knowledge", GSS observes, is the first level of conceptualisation. (See Appendix 7.4 for abstracts from GSS's training module Giggasha, stories associated with the first level of conscientisation).

7.3.1.2 Second level : GSS explains "power" in contradiction to the existing notion of power. It highlights the power which designates polarisation between the oppressor and the oppressed vis a vis polarisation not as between the donor and the receiver or the dominant and the dependent. Understanding power in isolation, independent from the established order of power, does not necessarily mean that the oppressed are conscious of their own power. It is the understanding which comes through a process of a new set of concrete examples in the dialectical interactions focusing on power used in protests, demands, resistance, occupation or seizure. This is the power that is used as an instrument of change in the objective conditions of living of the poor known, as GSS observes, to be the power of solidarity, articulated not merely in the quantitative superiority of the oppressed but in terms of the application of that superiority.(See Appendix 7.4 for abstracts from GSS's training module, stories

associated with the second level of conscientisation).

7.3.1.3 Third level: GSS observed that progressive application of solidarity is perceived by the target group towards the adjustment of the practices of the State, the laws which permit the dependence and exploitation of one class by another. GSS argues that this third level of the understanding of State power could be brought in earlier by the target people or introduced by the animators themselves, where applicable, in the process of dialogue. The introduction of State power by the animators apparently assumes that they are well-versed on the subject. Presumably the analysis of the society that the animators have undertaken during their training is one that of "development of the target group through liberation", liberation not only in the relations of material production but also at the level of knowledge. (See Appendix 7.4 for abstracts of GSS's training module, stories associated with the third level of conscientisation).

7.3.2 STRENGTHENING THE ECONOMIC BASE:

Analytically, according to GSS, NGOs fall into three broad categories: 1) those pursuing human development; 2) those pursuing material development of the target people; and 3) those pursuing the latter with a human development component. However, what the GSS questions, is whether that those of the latter are consistent with those of the former.

GSS observed, that in their objective relations as wage labourers, share-croppers and borrowers of money, what has happened continually is that the dominating classes have systematically exploited the target population. Through their relationship with the NGOs, often through a series of income generating activities the target groups are made dependent on material inputs. GSS observed, that income-generating activities not only create economic dependence, but they

also destroy any sense of solidarity. It is elaborated simplistically, by GSS, like this: Each man is offered an egg so that he will have a chick tomorrow and a chicken the day after, and slowly and steadily he will be on the road to freedom. As each man takes care of his little egg, solidarity takes care of itself and is soon lost to sight. Thus, GSS observed, that as the problems of politics are resolved at the level of economics, the focus of the struggle become diffused, and conscientisation becomes a message without any meaning.

GSS followed keenly most of the NGOs on the issue of strengthening the economic base of the target group. However, it brings into the picture, BRAC and Nijera Kori (NK), to explain its own stand. GSS observed that, in terms of economic programmes, NK's position is the same as that of the BRAC Outreach programme (which solely dealt with conscientisation) in that no outside resources are channeled to the groups. Instead the groups are encouraged to mobilise local resources which include institutions set up for the rural poor. GSS observed that, there is, however a difference between the BRAC outreach and the NK approach. The poverty of the labouring class, BRAC believes, is such that they are never going to gain access to sufficient resources to create a resource base, if they have to depend exclusively on their own mobilisation effort. Primarily for this, GSS observed, BRAC is phasing out their Outreach programme while leaving the Rural credit and Training programme unscathed. GSS observed that the feeling of NK, as also the feeling of GSS on similar lines, towards the phasing out of outreach program appears to be contradictory. On the one hand, BRAC had high-lighted the political aspects of poverty and powerlessness, and on the other hand, pursued economic objectives. To NK, and also GSS, resource mobilisation continues to be at best a means for strengthening collective effort rather than an end in itself.

GSS observed that co-operation of NGOs with government agencies to

gain access to resources for the target group inevitably leads to the target people's dependence on the NGOs. GSS reasons that the NGOs work on a piecemeal basis and relationships with government are difficult to institutionalise. The dependence on NGOs, GSS observed, contradicts the notion of liberation. On the other hand, access to resources is gained through pressure of collective action on the part of the target people, the process is self-propelled and is itself liberation. GSS felt that NK's programmes, and policy seemed closest, conceptually to the notion of landless mobilisation and most faithful to the essence of conscientisation. GSS observed that, if liberation of the target people is indeed the objective, the energies of the NGO could be more effectively employed in facilitating the self-propelling process - a process which sows the seed of organised social action.

7.3.3 MULTIPLICATION AND LINKAGE:

GSS observed that multiplication and linkage of the base groups should have a network from the local upto the national level. It nearly follows the same structure as do the Nijera Kori. The structure is administered at three levels. The first level is the Upazila Coordination Committee which consists of a unit of the primary operational stage. This committee manned by organisers, who meet frequently, are responsible for local level decisions and field operations. Primarily they are responsible for the 500 and over Adult Literacy and Conscientisation Centres in Bangladesh that has been set up as a first step towards the formation of a national organisation of the working class. Living with the target people, GSS observed, facilitates regular interaction and helps develop greater trust between the organiser and the target people. Therefore, GSS organisers, usually work in their home areas, slowly moving further afield as they gain more experience.

The Divisional Committee comprises the second level with representatives from the Upazila Co-ordination Committee. They also meet frequently. The beauty of these committees is that they enjoy a certain degree of autonomy in its decision making process.

The third level which is the supreme coordinating body, is the Central Executive Committee, comprised up of Divisional Committee representatives.

GSS observed, that the need for a nationwide organisation for the target people was felt to be critical to ensure continued support for the local struggles of the target people. Such a national organisation could extend support to local landless struggles in a way similar to those extended by the political parties to their peasant workers or student fronts. This organisation, GSS observed, should be seen as the means to establish landless control over the production process, the administration and the marketing system. However, GSS makes it quite clear, that this should be independent of any mobilising NGO. GSS, as a mobilising NGO, should not continue to direct its activities towards further developing this organisation, if the case so arises. Since this organisation would basically be on a political platform, GSS observed, that its (GSS) continued emphasis on developing this organisation, and at the same time availing itself of the NGO umbrella, would jeopardise the sanctity of that umbrella for other organisations whose aims are less overtly political. GSS feels, that whether or not and indeed at what stage the NGO framework, as stipulated by the State, should be infringed is something for an organisation of the target people to decide.

7.3.4 PARTICIPATORY ORGANISATION:

Participation, according to GSS, identify itself on clearly specific activities, such as, group formation, training, workshops, conventions

and cultural forums. Group formation in GSS is no different from that of NK, BRAC outreach programme or the Proshika process. Contacts are made with individual landless workers. This is followed by informal discussion of their problems. This progresses to systematic dialogue with informal groups. What is explained by animators is the importance of the unity and its potential both in terms of resource mobilisation and reduction of dependence on the rich. The process culminates in group formation.

During training, specific and predesigned modules (see Appendix 7.3 for elaboration) in the form of a series of orientation sessions, take place in a participatory environment. The courses are designed to promote analysis of both the village situation and problems at the immediate community level. Advanced courses help the participants to relate to a broader perspective to see beyond their immediate experience.

Group expansion and coordination program lead to regional meetings, workshops and conventions, in that they are mechanisms for maintaining links between groups and areas. In an attempt to coordinate local activities, meetings and workshops are held to make members aware of each other's problems. Possible areas of joint effort are discussed. Members are encouraged to participate in a joint decision making process. At a broader level, the conventions are normally held at the divisional level, and the same functions are performed. GSS observed, that a serious working class movement should be based on the conscious participation of the rank and file. As a mechanism towards achieving a working class movement, GSS observed, the importance of these conventions should not be undermined. Resolutions adapted in these conventions are general as well as specific, viz. demands to meet basic needs, legislation against usury, repression of women, land

reform legislation, minimum wage, etc..

In order to complement conventional conscientisation methodology, GSS observed, drama and puppet shows are arranged by the members themselves to portray the messages of systematic exploitation through the various relations of dependence. GSS prepared a book named "Giggasha", written by the animators themselves from the various interactions with the target group that they themselves have encountered. There are forty-two stories (see Appendix 7.3 for few samples and Appendix 7.4 for abstracts of these stories) from concrete experience which are play-acted. These depict the various relations of dependence in the local as well as broader context, and are translated into a form that is readily understood.

7.4 EMERGENCE OF ORGANISED ACTION:

GSS observed that NGOs are in a unique position to work amongst the target people. But any overt support to lead the target people to form any political party or forum, GSS feels, infringes government mandate within which the NGOs operate. In the same breath, GSS observed, that this does not obviously dispute the fact that the process of mobilisation is essentially a political process (see Appendix 7.2 for Critique of Mobilisation). When the people are ready for an organisation, initiative will come from amongst them. GSS strictly believes, that the notion of a national mass organisation represents the most significant step forward since the concepts of conscientisation and mobilisation were first translated into practice. Among a number of dimensions that has opened not only in the practice but also the theory of mobilisation, the issue of accountability of NGOs to the working class, GSS observed, is only one of them. GSS firmly believes, that NGOs are not the only agents of mobilisation, and it is essential that NGOs systematically discuss the various

issues pertaining to the working class with other agents of working class mobilisation, and come to some agreement, which instead of dividing the working class will unite them.

7.5 CONCLUSION

GSS has decided from its inception that it would not promote income-generating activities like other leading "moderate" NGOs. Its main function would be concentrating solely on conscientisation, in theory and practice, so as to be close to the notion of landless mobilisation.

GSS believes conceptually that the landless do not constitute a class but a conglomerate of various class forces. GSS sees all of these classes as being oppressed and they may well all be victims of the same relation of dependence.

The catalytic forces, e.g. groups or organisations, who are loyal to the objectives of mobilisation, should limit themselves, as GSS believe, to only facilitating the process of organisation building of the oppressed. They should not go beyond that, as GSS believes, it would take the shape of paternalism and thereby the objectives would be made self-defeating.

GSS strictly believes what all the agents of working class mobilisation, e.g. NGOs, political parties, etc. could do is essentially establish a systematic dialogue between themselves, in order to come to some agreement, which would unite the working class instead of dividing them.

GSS feels strongly that the forces of mobilisation has been undermined by the contradictions in the process of conscientisation, mobilisation, and politicisation. The resultant effect has been the increasing dependence of the target groups on the NGOs.

GSS believes that the process of conscientisation involves three

levels of conceptualisation. The third level, however, is greatly emphasised. GSS observed that progressive application of solidarity is perceived by the target group towards the adjustment of the practices of the State, the laws which permit the dependence and exploitation of one class by another.

To GSS, resource mobilisation continues to be at best a means for strengthening collective effort rather than an end in itself. The dependence on NGOs contradicts the notion of liberation. On the other hand, access to resources is gained through pressure of collective action on the part of the target people, the process is self-propelled and is itself liberation.

GSS observed, that the need for a nationwide organisation for the target people was felt to be critical to ensure continued support for the local struggles of the target people. This organisation should be seen as the means to establish landless control over the production process, the administration and the marketing system. However, GSS makes it quite clear, that this should be independent of any mobilising NGO, who is itself under the NGO umbrella. By directly developing this organisation, it would jeopardise the sanctity of that umbrella for other organisations whose aims are less overtly political. GSS feels, that whether or not and indeed at what stage the NGO framework, as stipulated by the State, should be infringed is something for an organisation of the target people to decide.

The process of mobilisation is essentially a political process, and obviously a fact, GSS believes, that they do not dispute with.

CHAPTER EIGHT

Summary and Conclusion

1. This present study was carried out by first looking at the policy packages of government towards rural development of the past decades. Despite a lot of hue and cry about "egalitarian" goals, past studies have shown that poverty and inequality are on the increase in Bangladesh.

2. What was significant in these traditional rural development models was that they offered no direct relief for the landless except trickle down effects of increased agricultural production.

3. With increasing landlessness, the need for building organisations for reaching the ultra poor in rural areas assumed greater importance.

4. A number of experiments were made by government agencies. Notable of them were the administrative innovations like "Swanirvar Gram Sarkar" or self-sufficient village governments. It did not succeed because the institution was overpoliticised (See Chapter 2). The introduction of the upazila system to strengthen local governments has had teething problems and structural flaws. The major problem is that it is too big an organisation for the effective participation of the rural poor. As usual, the local governments are dominated by rural elites (See Chapter 2). The most significant of these experiments, which started as an action research programme, now a public sector agency, is Grameen Bank (See Chapter 2). It has contributed most significantly in organising the landless. Although explicitly the objectives of Grameen Bank are to extend banking facilities to the poor men and women, the GB is not merely operating a credit programme, its ultimate aim is the alleviation of poverty. Credit is seen as a means to the end of development of the rural poor. Implicitly, Grameen Bank is trying to raise the consciousness of the rural poor by developing solidarity and countervailing power against the rural

structure. However, Grameen Bank staff would become defensive when asked if their organisation is trying to bring the disadvantaged within the folds of some organisational format, in order to find socio-political and economic strength. The conscientisation approach of centering primarily around economic mobilisation can very well transcend to social mobilisation. Its increased emphasis on efforts which facilitate creative facilities of the rural poor within a framework of agreed codes (called 16 decisions) does indeed go much beyond the misnomer "banking". The present "16 decisions" might well increase in number, transcending social boundaries into political ones in future, thus subscribing to the legitimate rights that they so long were prevented from enjoying.

5. This study focused its attention on experiments carried out presently by both the public and private sectors to organise the landless. The Bangladesh Rural Development Board (BRDB), the public sector agency, has started organising the landless and assetless into societies. In the public sector, innovative programmes for the rural poor are undertaken. The Bangladesh Rural Advancement Committee (BRAC), which is the most well-known national action NGO was chosen.

6. The main purpose of this research was to investigate the effectiveness of the rural poor programme of both the public and the private sectors. Major emphasis was placed on the conceptualisation of these programmes (See Chapter 1). The special characteristics emphasised were the target group approach; concentration on small groups with common backgrounds; occupation and interests; group identification by agents of change who are from among the target groups and live and work with them; training and human development; and formation of groups which are not based on credit expectations.

7. To understand the conceptualisation of the rural poor programmes,

various theories of development were studied. These programmes follow a method devised in Brazil to conscientise the rural poor through adult literacy programme concerning the unjust social, economic and political structure which exploited them. Labouriously explained by Freire as "peasant power" in the classic book "Pedagogy of the oppressed", this method is used by many African, Latin American and Asian countries, including Bangladesh, to raise consciousness of the downtrodden (See Chapter 2 and Appendix 7.1).

8. The debate about the mode of production and its examination of the complex production structure in the agriculture of Bangladesh, is indirectly related to this study. What is directly related, however, is the Bangladesh state and the objective interest of the ruling class. The most important conclusions arrived at by different schools about the mode of production, whether it be semi-feudal, semi-colonial, pre-capitalist, or capitalist (See Chapter 2), is that it is not in the interest of those holding power to exacerbate social contradiction in the countryside, as the state lacks the capability to contain them. The argument is taken further to project that the ruling oligarchy of Bangladesh comprador bourgeoisie (mostly trading interests), and their junior partners - the rich peasantry, almost live on foreign aid. It is the intrinsic structural crisis of the Bangladesh state that any attempt for prospective radical change will put forward a challenge to the ruling class and their protectors (i.e. the western imperialism).

These above arguments are interesting for the present study, as the government through one of its organisation, BRDB, have plunged into the rural poor programmes. The "Conscientisation" concept of the Freire's method has been accepted as an important element, as the Training Module on "Human Development and Institution Building" of the rural poor programme of BRDB so amply demonstrates (See Chapter 3).

Whether the target people would be "completely" or "partially" conscientised (see Appendix 7.2) will depend whether it would be in the objective interest of the ruling class to exacerbate social contradictions. It is argued that "complete" conscientisation would stimulate awareness of the disadvantaged towards the systematic exploitation by the landowner, rich farmer, money lender or trader. Immediate experience of exploitation are pushed beyond to the immediate higher level to include the police and the upazila officers. What is critical, however, for conscientisation to be complete, it has been argued, is the understanding of the notion of power which is used against the disadvantaged through the use of the law of the land to authorise the State to sanction such actions as lawful (see Chapter 7 and Appendix 7.2).

9. This study looked at BRDB to understand the implementing mechanism, structure, process, functions, and problems of this organisation. The conceptualisation of the rural poor programme by BRDB has been a major thrust of this study. The Training module has been analysed (see Chapter 3) by means of a set of questions derived from a participatory development process tried in Sri Lanka (see Chapter 1). The major findings show that prior to the preparation of the Third Five Year Plan, the two-tier model for rural poor mobilisation around employment generation and acquisition of assets was seriously criticised. The August 1984 "Banking plan for the rural poor programme" prepared by BRDB contained an alternative to the prevailing structure. The functions of credit transaction were seen as being institutionally separate from those of group mobilisation, extension, skill training, etc. Although the 1984 Banking plan was agreed between BRDB and Agrani Bank to be made operative in 14 upazilas in its first phase, little is known whether such direct lending actually occurred. The Senior

officials of the RD division of the Ministry of LGRDC accredited little significance to the 1984 Banking plan as they were averse to taking lessons from NGO experience on group mobilisation, human development, and their "learn as it goes", responsive, inductive process.

The subject matter for training came under strict scrutiny. The "Freire" type strategy in the context of an understanding of the social relations of poverty were kept aside by BRDB.

Prior to the mid-term operational review of the RPP, both donors and the Planning Commission stressed "Freire" type training - sometimes to the point of confrontation with BRDB - and BRDB made an exception because someone else was prepared to pay for it.

However, after the RD-II RPP was approved, negotiations between NGOs and BRDB/GOB took place. BRDB's earlier view of training as relatively unimportant took a drastic turn, at least in theory. The very idea of IRDP inviting NGOs to make contribution in organising the Training Module of BRDB was no mean achievement. By this "symbolic gesture", the flood gate was opened.

10. The main findings from the analysis of the Training module of BRDB are the following (see Chapter 3) :

- The module acknowledges that in the past, many development initiatives have failed to achieve much success for not considering "Human development" in their planning and programming of development activities.

- The module acknowledges that each and every man needs liberation. The process through which the poor discover their reality - the reality about themselves and the world, which Freire calls conscientisation, is a dialogical process.

- The module acknowledges that the "banking system" treats a student as an object and the teacher a subject, thus killing creativity and

precluding the inner growth of an individual. For conscientisation or critical consciousness, an individual needs scope to undergo a dialogical process.

- The module acknowledges that an organisation generates group spirit and feeling of confidence among the members, develop militancy among the members for gaining access to their due resources, and reduces dependency on the traditional power structure and builds up a society which ensures growth with equity and justice.

- The module acknowledges, through the eyes of its ARDOs, a collective approach vis a vis an individual approach for an effective organisation.

- The module acknowledges that total development through the people-oriented approach provides protection to the weak against the clutches of the strongest, as well as works for the decentralisation of economic and political power.

- The module reiterates that the people-oriented approach is humanistic because it helps people to develop critical awareness of the anti-developmental forces such as an unjust social system, exploitation, and other social contradictions under which they live, and involves them in changing these conditions in a way they themselves decide.

- The module acknowledges that a development worker instead of seeing himself as a teacher, should accept himself as one of a mixed society in which he is also a learner.

- The module acknowledges three types of consciousness along the ideas of Freire: magical, naive and critical. It expects the assetless to transcend the boundaries of naive consciousness and embrace critical consciousness to focus sharply on the hard facts of their livelihood and the social environment that confronts the poor.

- The module acknowledges that those who own land also command power and prestige in society. Most of these people draw their power from their connections with the Government bureaucracy and the law enforcing agents such as the police.

However, what was not clear from the analysis of the Training module are the following (see Chapter 3):

- Why the "mobilising" NGOs were not included in those workshops when the module was in the making. It leads to the argument, that at best for the present time, BRDB could adjust to the thinking of the NGOs known to be of the moderate nature, or those pursuing "partial" conscientisation.

- The module does not spell out in clear terms whether the organisations should move beyond the confines of isolated villages on to progressively higher levels of operation. Suggestions about federations of the assetless appear in other BRDB documents, but not in the module.

- It seems that the handout of the responsibilities and duties of a development worker has not been comprehended properly by the participants as has been shown in the module. If development is the people's own responsibility as stated in the module, how can the workers solve problems and take the lead in drafting and implementing plans.

- There was no mention about the workers conscious role to promote inter-group link-ups, and once such inter-group actions were set in motion, there was no mention whether the need for the role of animation that the worker has been performing increasingly disappear.

- The module includes little on the identification and selection of the internal worker. Whether they should be identified and selected by an outsider rather than emerge as a part of the participatory process is not clear.

11. The analysis of the Training module and its output leads one to accept the BRDB rural poor programme, at least in theory, into the conceptual arena of the NGOs. Although many reservations still persist, it is a stepping stone in the right direction.

12. Attention was then drawn towards the private sector. BRAC, which calls itself a learning organisation, has developed a remarkable capacity for self examination and learning from its considerable success, as well as from analysing its errors, with great candour and profiting from them.

Evolving through several stages, major adjustments have been made in its basic approach. Relief evolved into developmental approach, and lately, the mass education phase, wherein it lays great stress on social education.

Through the course of its reassessment, BRAC has made two extremely fundamental choices. One was ideological in nature: that development to BRAC meant empowerment of the poor. The other was methodological: that in BRAC's view organised groups of the poor were the key instrument for such empowerment.

One of the serious reservations about BRAC and other moderate NGOs is that they practice adult literacy with a double function, conscientisation and literacy. There is a contradiction, as many argue, in that while the skills of literacy are taught, the process of conscientisation involves generation of truth through the articulation of dialectics in the form of dialogues (see Chapter 3 and Appendix 7.2). BRAC has to come to terms with that. Although imbibed with the concept of conscientisation along the lines of Freire's method, as of yet, no satisfactory explanation to defend the contradiction of literacy and conscientisation has been found in BRAC's literature.

The need for a BRAC Bank is hesitatingly mentioned by the BRAC staff as the fear that credit might dominate BRAC's stated priority towards its social programmes.

The self liquidating role of BRAC has been clearly identified (see Chapter 3). BRAC sees the federation of its target group as the intermediary between individual groups of poor and the village power structure, resource institutions, and national strategies and policies. BRAC would, in that event, no longer be required.

13. Attention was then drawn to the move from the conceptual level of rural poor programmes of the public and private sector, into looking at the importance of human factors in the success of an organisation (see Chapter 4). The social background of the line functionaries was deemed important as both BRAC and BRDB are involved in social engineering programmes of the rural poor. Some of the major findings are as follows:

- A majority of the Field Organisers and PalliSebaks had their earlier upbringing in a village. This appears as a bonus point as they are in direct contact with the rural poor.

- To enter the rural-life-related-field-of-work, the agricultural background of the fathers of the line functionaries appears to have been a determining factor.

- BRDB line functionaries were more educated than their BRAC counterparts, and there is a likelihood that appropriate jobs elsewhere might have a pull factor on them.

- BRDB appears to have shown seriousness towards the training issues, especially on human development.

The other major issue of how effective the two organisations were has been seen through the eyes of the line functionaries. The main focus was to address which organisational environment dimension needs to be improved out of the twelve dimensions chosen for the study (see

Chapter 1 and Appendix 1.6). Some of the major findings are as follows (see Chapter 4):

- The dimension "performance" is shown as the best and "supervision" as the poorest dimension in the overall rank order of various dimensions perceived as actual in both BRAC and BRDB.

- The dimensions that definitely require improvement for BRDB based on the actual situation, are communication, recognition, innovation and particularly supervision and overall identity.

- BRAC would definitely have to improve the dimensions concerned with overall identity, communication and particularly supervision.

14. Attention was then drawn to an economic analysis of BRDB and BRAC rural poor programmes (see Chapter 5). It was found that at a 15 per cent discount factor, the Net Present Value for both the projects was positive. This strengthens the findings of other studies that the loan repayment and utilisation of credit provided to the target group is more than satisfactory. As cost-benefit analysis does not reflect the true social value of the investment made, an attempt was made to improve it by including the "intangibles". The major activities (see Chapter 5) that show "intangible" benefits are as follows:

- Formation of assetless societies in order to strengthen discipline, solidarity and raise political awareness among groups traditionally suppressed.

- Formation of apex bodies to further consolidate the organisation of the poor, allowing the most skilled and articulate members of the groups to represent them in their demand for the government services they are entitled to, to monitor village projects and their work, and to serve as a communication conduit between the official administration and the village group.

- Impart training (i.e. basic, human development, special, weekly,

monthly), in order to create and enhance awareness of the people about socio-economic realities, and about the need for organised efforts to bring about positive changes in their life.

15. Having seen the participatory development process, among other things, of BRDB and BRAC (see Chapter 3), it was thought necessary to elicit reaction from the academics, policy planners and practitioners in Bangladesh on the nature of the participatory process as perceived by them. The following are the major observations made by them (see Chapter 6):

- The Intervenor's role should be to initiate and enhance the participatory development process so as to help the poor change their socio-economic conditions.

- The role of animator involves the elements of transformation, which is a sort of self-annihilatory in nature. An animator becomes less and less active in the course of time, while the poor become increasingly active attaining self-sustenance.

- Animators having anti-participatory values have promoted more dependence on the part of those they are helping by making themselves indispensable.

- The target groups should be stimulated to identify alternative values. These values may urge the target group to improve the situation through a constant cycle of action-reflection-action, so as to break the anti-participatory structure by ensuring the empowerment of the poor.

- Only through organisations can animators set in motion that process that culminate in accelerating development.

- Multiplication and linkage of the base groups is very necessary in the context of the defencelessness of the poor, reflective not only of the situation "within" the village but also of their being subject to the arbitrary and capricious will of the state structures.

- Strengthening the economic base should be part of an overall process to develop an alternative value system.

- Implementation of programmes through the traditional bureaucratic structure may not yield desired results. Mere service-dispensation cannot ensure the development of the poor, it can only reinforce the dependence of the poor increasingly on the government organisation.

- Non-government organisations are a good choice for implementing these programmes.

16. Having studied two organisations dealing with the rural poor, and having shown the process through which the respective approaches of the two organisations have evolved, a third organisation has been chosen to show the contrasting features between them (see Chapter 7). Gono Shahajya Songstha (GSS) has decided from its inception that it would not promote income-generating activities like other leading "moderate" NGOs. Its main function would be to concentrate solely on conscientisation, in theory and practice, so as to be close to the notion of landless mobilisation. The following are the main observations on GSS:

- GSS believes conceptually that the landless do not constitute a class but a conglomerate of various class forces, all of them being oppressed, and they may well all be victims of the same relations of dependence.

- Those catalytic forces facilitating the process of organisation building of the oppressed, GSS believes, should not go beyond that, as it would take the shape of paternalism.

- The forces of mobilisation have been undermined by the contradictions in the process of conscientisation, mobilisation and politicisation, and the resultant effect, GSS believes, has been the increasing dependence of the target groups on the NGOs.

- The progressive application of solidarity is perceived by the target group towards the adjustment of the practices of the State, and as GSS observes, those laws which permit the dependence and exploitation of one class by another.

- Resource mobilisation continues to be at best a means for strengthening collective effort rather than an end in itself. GSS believes that the dependence on NGOs contradicts the notion of liberation. On the other hand, access to resources is gained through pressure of collective action on the part of the target people, the process is self-propelled and is itself liberation.

- The process of mobilisation is essentially a political process, a fact that GSS do not dispute.

- The need for a nationwide organisation for the target people, GSS believes, should be independent of any mobilising NGO, who is itself under the NGO umbrella. Whether or not and indeed at what stage the NGO framework, as stipulated by the State, should be infringed is something for an organisation of the target people to decide.

17. The study looked at several hypotheses. The first hypothesis was concerned with cooperatives. Although, they are universally accepted tools for combating poverty, cooperatives in the agriculture sector of Bangladesh faced fundamental maladies. The two-tier cooperative structure, UCCA-KSS, designed to organise small farmers were dominated by the large farmers. Gradual erosion was observed in thrift deposits, weekly meetings and audit of cooperative societies, as well as poor recovery rate of credit. The survival of the two-tier cooperative societies was also observed to depend greatly on government's liberal patronage during the last two decades.

The study, therefore, argues that the cooperative institutions in the agriculture sector have not been freed from external interference, and genuine cooperators cannot man and run these cooperative

societies. The attitudinal change in government functionaries, this study argues, could only come about through a determined effort of the upper echelons of the Bangladesh Rural Development Board, in discharging their duties in the agriculture sector. However, it is also argued in this study that the same organisation (BRDB), while discharging their duties towards the rural poor programmes have dispelled the doubts of critics towards bureaucratic officialdom, by accepting human development in its programmes. At least in theory, this is no mean achievement for BRDB, as human development is expected to influence the attitudes of both BRDB officials and cooperators alike.

The second hypothesis was concerned with the integrated character of the IRDP model. It is argued that the emphasis of integration of the four components (the two-tier cooperatives, the rural works programme, the thana irrigation programme, and the thana training and development centre) has been lost as it stands isolated from each other. The Comilla model was designed in such a way that the rural works and irrigation component could develop the production capacity of land and increase the farmer's income. Cooperatives and training, were thought of as safeguards from money lenders and enable the farmers to modernise their farming methods. It is argued that opinions differ on the intrinsic viability of the Comilla model itself. The view of the proponents of the model lead one to the conclusion that the failure of Comilla experiment cannot be attributed to any inherent fault in the model itself. It was rather that the model was not at all given a fair trial. It is argued that the cooperative societies were expanded too fast, thus emphasising quantity instead of quality. Moreover, after 1971, the Integrated Rural Development Programme (IRDP) which later was renamed BRDB, launched the cooperatives without the three other inseparable components of the Comilla model. It is

argued that without irrigation water, drainage and other infrastructure, cooperative societies cannot survive. It is also argued that the two-tier cooperative system had to compete with rural soft programmes of the government at a lower rate of interest and without the rigours of cooperative discipline. Not that in practice, the cooperative societies, it is argued, have been pursuing rigourous credit discipline themselves. The whole exercise is argued to constitute a lesson in futility of cooperation in a situation of inequality.

The third hypothesis was concerned with the participation, or the absence of it, of the rural poor in the realisation of programmes designed for them. It has been argued that through the public and private sector initiatives, a new development philosophy has emerged in Bangladesh towards the rural poor programmes. This philosophy originates from a method devised in Brazil to conscientise the rural poor through adult literacy programmes. A method of consciousness raising of the down-trodden through this approach, it is argued leads the rural poor to understand the unjust social, economic and political structures which exploit them. Participation is seen as the true form of democracy. This study argues that emphasis on human elements, by both the public and the private sector, is amply demonstrated in their programmes, where participation is accepted as one of the core elements. It is also argued that the Headquarters and the local authorities have duly accepted public opinion as a resource.

The fourth hypothesis was concerned with a target group approach with conscientisation as the core element. It is argued that the rural poor programmes comprise of homogenous groups of people, unlike the cooperatives in the agriculture sector, and it appears to have a potential to lessen the aggravation of inequality in the society.

Income generating programmes, is argued, to have brought the rural poor upto the subsistence level, which is no mean achievement. However, it is argued that credit should not be an end in itself and allowed to dominate the social aspects of the rural poor programmes. It is argued that the rural poor should be cautious that these programmes do not pursue economism by concentrating on credit alone. So far the record has been found to be satisfactory.

18. This study is limited to the three organisations. However, further research is necessary in order to include a few more organisations working for and with the rural poor. The author feels it is necessary to pursue the present research interest to test a few more pre-determined hypotheses along the lines of this present research. The outcome of such research findings would undoubtedly have profound policy implication towards the rural poor programmes in Bangladesh.

Further research could be proposed (see Appendix 8.1) which would look into further substantive evidences to the argument whether or not the State would want the empowerment of the rural poor to build self-reliant organisations.

APPENDIX 1.1 LETTER TO DR. ATIUR RAHMAN

Dr.Atiur Rahman
Project Coordinator
Grameen Bank Evaluation Project
Agriculture and Rural Development Division
Bangladesh Institute of Development Studies
E-17 Agargaon,Sher-e-Bangla Nagar
Dhaka
January 30,1988
Dear Atiur,
Thank you for your letter of Jan.24, 1988 requesting me to review your draft report on Grameen Bank (GB) and give critical comments.

Let me start from Pg.104 of your report, "But the system is only emerging and it needs further nurturing." I fully endorse this view.

At the outset,let me remind you again that I am an informal flag-carrier of Grameen Bank, and nobody would be so pleased than I would to see this institution flowering into an ideal participatory rural development model that one can refer to both within and outside Bangladesh.

Let me get straight to the point. You know I am presently nurturing an idea to study the role of the `animators' in government and non-government organisations. Your report has come in at a time where I can make use of the `tools' that I have lately acquired, how much contribution it will make I am not sure of, but a post-mortem of the GB ideology and its direction could be put to test.

I realise there are two school of thought in the NGO circle: one that of conscientisation alone, and the other conscientisation with income-generating programmes. I view GB as falling in the second group, without going into the debate whether GB is a government organisation or an NGO.

I also realise that "participatory processes are living social practices that have emerged out of concrete situations and experiences. They do not conform to any universal model; nor can they be understood using a pre-conceived theoretical framework formulated in the abstract."

However, one needs to tie in their analysis keeping in view certain `reference points' at both extremes e.g. if you want to be a perfect sitarist, try to be like Ravi Sankar.

I have developed a `puppy' love for a participatory process which includes these five elements, namely conscientisation, organisation, strengthening the material base, alternative value systems and multiplication to produce a participatory process as an organic whole. Among these, conscientisation is seen as the `central core to which other elements relate through a process of praxis, that is an action-reflection rhythm." A detailed account if you are interested, can be found in articles, books, etc. by different writers, I am particularly referring to Tilakratna and Anisur Rahman (details in bibliographic section).

Without much ado, let us take the rational/social actor, open/closed management system that you refer to, as the starting point. Let me quote you from several pages before embarking on our discussion:

Pg.4: "Human capital, like the material one,becomes obsolete and this calls for change."

Pg.9: " --- on creation of an environment in which people can blossom, develop self esteem and be excited participants in the organisational activities."

Pg.9: "Whereas the rational model was a pure `top-down' play,the social model became a `pure'(emphasis mine) `bottom-up' play."

Pg.10: "---- asserted that a leader's (manager's) role is to harness the social forces in the organisation,to shape and guide values ----."

Pg.18: "---- you are dealing with human beings, many of their postulates will still be appropriate. Since Third World countries are mostly dealing with non-material capital, some of these attributes may still hold."

To attribute the many traits in GB management to those identified by the above management experts seems to me to be bucking the wrong tree. These management experts appear to me to suggest management systems appropriate for companies and consumers in an `elitist' structure. We are talking about an entirely different ball game. Our `clients' (sorry for this labeling, `partners' is a much more acceptable label to be used) here  are the rural poor who had been drawn to fatalism by this `elitist' structure. A management system to be developed will definitely not adhere to the above system you refer to , rather a system which has a subject to subject relationship (see a later section for clarity). Our `client' here  are not customers in the company sense, on the contrary they are internal cadres who have to be conscientised by the `animators' (GB officials/Bank workers, comment: I have reservation about this differentiation) to a level where they are aware of their bargaining power, and utilise this awareness to have access to the rightful share of the nation's resources.

Is the role of the GB staff as an `animator' (can they be called that) perceived primarily as an "effort to assist the poor to bring out their intellectual capabilities, that is stimulation of their critical awareness."

The management system you refer to, can this system stimulate the intellectual capacities of the poor which have long remained dormant, unused and suppressed? Can the outcome of animation, through this management system, contribute to the `removal of rust' from the brains of the poor so that intellectual capacity be recovered?

Through this management system, will the bank staff as `animators' be able to break up the traditional dichotomy between subject and object, and establish an alternative relationship between two knowing subjects, "that is an interaction between two intellectual traditions one formal and the other rooted in people's experiences and practices." Do this interaction spark off a certain chemistry where "the poor are stimulated to initiate a process of scientific inquiry into their life situations (poverty)."?

Through that management system, are the poor able to move away "from their sensory perception of, and fatalistic beliefs about, their poverty into a conceptual and analytical framework which enables them to relate their poverty to the social reality around them."?

Through that management system, do the "phase of initial learning, give way to a phase of more or less mutual learning, the animator learning from the people's knowledge and practice and the people learning from the formal knowledge brought in by the animator."?

Through that management system, do the role of the animator progressively decline as research skills are absorbed by the people with "organic intellectuals" emerging from among the people, and the action-reflection becoming a regular practice."?

Through that management system, do internal animators emerge from among the people and does "the close interaction between them and the people, help to spread the message faster and to the conscientisation of larger numbers."

Does that management system perceive animation "as a delicate task which requires that animators have:

a. certain social and behavioural skills such as sensitivity to people's perceptions, respect for people's views and an ability to dialogue with people,

b. analytical abilities such as the ability to analyse the political economy of poverty,

c. certain perspectives and values,mainly self-reliance and participation, and finally

d. commitment to the cause of the poor and a faith in the creativity of the poor."?

Does that system perceive animators emerging "through exposures of concrete experiences and sensitisation rather than through formal training."?

Do they recognise that a "degeneration of the role of animation is represented by attempts at intellectual domination over the people, emergence of vanguards on whom the people tend to depend on intellectual guidance,and elitist knowledge relations in place of conscientisation."?

Do the management system recognise that the external `animator' who at a later stage becomes a `facilitator', by assisting the building up of intellectual, organisational and management capabilities among the people, essentially plays a self-liquidating role?

I think I am being a bit unfair talking about conscientisation as the principal role, and forgetting that GB has the other role of "banker" to address to. But what is mind-boggling is that whether the same `animator' can take care of both these elements. Theoretically, if it does, in the practice of GB activities what is startling are some of the findings in your report which needs to be addressed seriously by the GB staff. If it is accepted that the animator's role is self-liquidating, then GB is fostering the advent of bureaucracy first by solidifying the different tiers and second,by differentiating `animators' as `officials' and `workers' on the same platform (organisation of the rural poor). That the issue of saluting their superior staff members brought in discontent among the BWs is only the symptom (any muslim salutes the other by saying `may God's peace be upon you', but that this should be made mandatory to salute the superior boils down to what we see in conventional organisations). This reflects the attitude which is self-defeating, and I presume GB did not start that way. If it has deliberately taken this course, it is only a modest start to ruining the participatory management system that it is trying to develop. I would be partly convinced if the rationale for this exercise was to show the elitist structure, in an obvious manner, how disciplined the GB cadre has become to thwart any possible exploitative moves. But what I hear, if it is true, that the subordinates in the name of discipline are always at their nerve's end, when a superior comes for inspection, than that is rather a serious matter. We can expect these behavioural patterns in conventional organisations, but definitely not from GB.

Isn't GBs long term objective (implicit or explicit) to mobilise landless poor, and therefore logically developing leadership from among them. I thought the end result should have been to elevate the bargaining power of the poor so that they are conscientised enough to have their rightful `access'to the resources of the state. To stretch the logic further, I would have thought the landless poor would be mobilised enough to form a political platform in future (say 10 years from now, or am I being over/under optimistic) to bargain for their rightful share of resources. I would assume GB, as many other NGOs, have laid the foundation for developing an alternative value system to

counter the value system of the elitist structure (status quo). This I presume has been designed, theoretically, to prevent the landless poor to revert back into the hold of the elitist structure (the poor are being drawn out from the the patronage system by the GB and other like minded NGOs, where the biggest stumbling block was usurious money lending. If the GB `discipline' weakens for any reason, there might be a possibility for these usurious money lenders to show their metal once again). The point I am trying to make is that GB and other like minded NGOs are trying to evolve a participatory process (I hope) which is total rather than piecemeal or fragmented. Whether their actions by attempting to strengthen the economic base of the poor forms part of an overall process to develop an alternative value system should be looked at more deeply. As you know, ideally, the two sets of value system confront each other because each are characterised on diametrically opposite planes, one by "individualism, atomisation, competition, distrust and consumerism" and the other by " collectivity, cooperation, solidarity, mutual trust and conviviality". Therefore, to do service to the rural poor, participatory actions should be total aimed at "developing production, consumption styles, technologies, methods of organisation and operation, and social relationships which represent true alternatives to the prevailing elitist systems." Is GB following this course?If not,is there a theory emerging out of reflections on practice, a theory of practice, that GB would present us.

I would request you to kindly give your reactions and point out if there has been any inconsistencies in my comments. That will help all of us to clearly see what path GB is pursuing.

With all the best to GB and your efforts at learning through research, I thank you.

Cheers.

Yours sincerely,

Tanvir A. Khan

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APPENDIX 1.2 REPLY FROM DR. RAHMAN

Tanvir A. Khan
AST, CIDA
Lalmatia
July 4, 1988
Dear Tanvir,
Thank you for your comments on one of my draft reports titled Management System of Grameen Bank which I received in time but did not react to it because of my other preoccupations.

I am deeply impressed by your comments on my report. You have raised some serious issues and deserve to be researched in depth. I hope you yourself are looking into some of these aspects and I am confident you will certainly come up with some original insights.

Your ideas on participatory process especially on five elements e.g. conscientisation, organisation, strengthening the material base, alternative value systems and multiplication to produce a participatory process are indeed thought provoking.

While I fully appreciate your concerns, I myself did not have such a framework at the back of my mind while preparing this report on GB. I was, in fact, delineating everyday management of this innovative credit institution and brought in some ideas of management sporadically. I am fully aware of the limitations of such a piece-meal approach but TOR did not exactly permit to go that deep into the process.

The Grameen Bank authority too thinks that it is more of a bank than of a "social engineering" organisation. At the same time they give enough emphasis on the social aspect of development. They do not think that the bankworkers will have to be withdrawn as the "clients" approach self-sufficiency.

So it will not be proper to evaluate an organisation whose TOR are not defined in the line you are talking about.

Anyway, thank you very much for your comments. I will try to incorporate as many points as possible while revising the report. Once again, I appreciate your deep interest in this issue.
Thanking you.
Yours sincerely,
(Atiur Rahman)
Bangladesh Institute of Development Studies
E-17 Agargaon, Sher-e-Bangla Nagar
G.P.O. Box No.3854
Dhaka, Bangladesh

APPENDIX 1.3   PARTICIPATORY DEVELOPMENT QUESTIONNAIRE

Dear

This questionnaire has been prepared in order to understand the participatory development process in Bangladesh and the role of the animator (community facilitator, change agent, catalyst or activist as variously called).

As you are aware that participatory processes do not conform to any universal model, and that it is a living social practice that emerges out of concrete situations and experiences, it is felt as a starting point that the study should attempt to benefit from the reflection of the experiences of practitioners and policy makers.

Your reflection will assist in conceptualising the nature of the participatory process that Bangladesh is seeking to promote, and the specific role each actor (policy planners, practitioner, etc.) is expected to play in the promotion of that process.

I would be extremely obliged if you could complete the questionnaire and assist me in the understanding of this topic.

Thanking you in anticipation.

Yours sincerely,

Tanvir A. Khan

University of Sheffield

(Please use additional page if required)

1. What are the important elements that are needed in a participatory development process? Please tick one or more of the following elements given below that you think contributes to a participatory development process?

a. Conscientization (*)

b. Strengthening the economic base (*)

c. Participatory organisations (*)

d. Multiplication/Linkage (*)

e. Alternative value system (*)

2. In your opinion, please list additional elements that you think contribute to a participatory development process. Please elaborate on each of these elements.

3. In your opinion what do you think should be the role of the animator (community facilitator, change agent, catalyst, or activist as variously called)?

* For elaboration, please see Appendix 1

4. In your opinion, do you think that the animator's role is self-liquidating? Yes/No.

If no, why?

If yes, do you think that the role of the animator transform into the role of a facilitator or consultant? Please elaborate?

5. "Attempts to strengthen the economic base of the poor should form part of an overall process to develop alternative value systems of the poor." To what extent do you agree with this statement.

1 = Strongly agree

2 = Agree

3 = Neither agree nor disagree

4 = Disagree

5 = Strongly disagree

6. From your experience, could you identify some "values" of the anti-participatory structure?

7. In your opinion, when dealing with the bittaheen (assetless), do you think that organisations dealing with them should stimulate the identification of alternative values? Yes/No.

If no, why not?

If yes, what should be those alternative values? Please elaborate.

8. "As long as the economic base of the poor remains weak and fragile, the poor will continue to lack staying power to face a crisis, they will not be able to sustain whatever gains already achieved, and far from being an "alternative class" they tend to become easy victims of external manipulation and co-optation." To what extent do you agree with this statement.

1 = Strongly agree
2 = Agree
3 = Neither agree nor disagree
4 = Disagree
5 = Strongly disagree

Please comment, if you disagree.

9. "The methods adopted to improve the economic base of the poor should take alternative forms of reliance on people's own creativity, assertion of people's economic rights, collective endeavours which are basic-need oriented, use of alternative technologies, and combinations of participation and higher productivity." To what extent do you agree with this statement.

1 = Strongly agree
2 = Agree
3 = Neither agree nor disagree
4 = Disagree
5 = Strongly disagree

Please comment, if you disagree.

10. Would you think it is useful to organise participatory organisations (village organisations) of the bittaheens (assetless) at the grass root level? Yes/No.

If no, why not?
If yes, please elaborate.

11. Supposing the village organisations are formed, is there a need for their multiplication/linkage both horizontally and vertically? Yes/No.

If no, why not?
If yes, please elaborate.

12. Would you think that leadership should grow from among the bittaheens (assetless)? Yes/No.

If no, why not?
If yes, please elaborate.

13. What is your opinion about the usefulness of the rural poor programme of the Bangladesh Rural Development Board (BRDB)?

14. What is your opinion about the usefulness of the rural poor programme of non-governmental organisations particularly that of the Bangladesh Rural Advancement Committee (BRAC)?

15. To what extent do you agree that the following elements have a possibility of degenerating if what is given below under "possible degeneration" takes place: (*)

ELEMENT	POSSIBLE DEGENERATION					
1.Conscientization	Intellectual domination by cadres/leaders.	1	2	3	4	5
2.Participation	Hierarchical structures and undemocratic prac- tices - growth of "formal power".	1	2	3	4	5
3.Strengthening the economic base.	Economism/ projects for marginal econo- mic improvements	1	2	3	4	5

leading   to   an   acceptance
of the prevailing

```
                    economic and social order
                    as just.
4.Alternative       Imitation of elitist    1    2    3    4    5
  value systems     values.
5.Multiplication    Stagnation/co-optation  1    2    3    4    5
                    /isolation.
```

(*) where the numbers stand for the following:
1 = Strongly agree
2 = Agree
3 = Neither agree nor disagree
4 = Disagree
5 = Strongly disagree
Please elaborate any points from above that you would particularly like to lay emphasis on:
APPENDIX (PARTICIPATORY QUESTIONNAIRE CONTINUED)
CONSCIENTIZATION: "It is seen as a process of liberating the creative initiatives of the people through a systematic process of investigation, reflection and analysis, undertaken by the people themselves. Conscientization leads to self-organisation by the people as a means of undertaking collective initiatives. Each action is followed by reflection and analysis generating a process of praxis as a regular ongoing practice."
STRENGTHENING THE ECONOMIC BASE OF THE POOR: "As long as their economic base remains weak and fragile, the poor will continue to lack staying power to face a crisis, they will not be able to sustain whatever gains already achieved, and tend to become easy victims of external manipulation and co-optation."
PARTICIPATORY ORGANISATIONS: "These organisations play a multiple role: they are instruments for collective action, means through which people give practical expression to their creative initiatives and assert their self-reliance, they provide a forum for collective reflection and analysis, and finally, they represent the collective personality of the people concerned, their collective power and solidarity in a visible form."
MULTIPLICATION AND LINKAGE BUILDING: "Participatory processes move beyond the confines of isolated villages on to progressively higher levels of operation (such as unions, upazilas, district, national level). The individual base groups link up to form larger organisations (federations/associations) to enhance their bargaining power and able to operate as instruments of counterpower vis-a-vis dominant interests and to assert their rights within the social system."
ALTERNATIVE VALUE SYSTEM: "The challenge faced by the participatory processes is to transcend the values of the anti-participatory (elitist) structure, realise the alternative values in actual practice and to sustain such value systems in the midst of counterpressure emanating from both outside and within."

APPENDIX 1.4 LIST OF PERSONS INTERVIEWED

NO.	LIST OF PERSONS	AGENCY
1.	Dr. Dale Posgate	Rural Poor Programme
2.	Mr. Syed A. Motahar	Agriculture Sector team
3.	Mr. N. I. Sardar	Foundation for International Training
4.	Mr. Mosharraf	- do -
5.	Mr. Azfar	Association of Developing Agencies (ADAB)
6.	Dr. Timm	- do -
7.	Dr. Bruce Currey	- do -
8.	Mr. Marghub Murshed	National Institute of Local Government
9.	Dr. Atiur Rahman	Institute of Development Studies (BIDS)
10.	Dr. Zillur Rahman	- do -
11.	Dr. Mahabub Hossain	- do -
12.	Mr. Shamsul Islam	Rural Development Board (BRDB)
13.	Mr. Talukder	- do -
14.	Mrs. Anwara	Rural Advancement Committee (BRAC)
15.	Mr. Haleem	Rural poor programme
16.	Mr. Shamsuddin	Rural Development Board (BRDB)
17.	Mrs. Wahida Haque	World Bank
18.	Dr. Musharraf Hossain	Dhaka University
19.	Dr. Matienzo	Foundation for International Training
20.	Dr. Zarina Rahman	Dhaka University
21.	Dr. Anwarullah Chdy.	- do -
22.	Dr. Shapan Adnan	Chittagong University
23.	Mrs. Anne Woodbridge	Proshika Advisor 24.Dr. FRM Hasan Gono Sahajya Sangstha
25.	Dr. G. S. Khan	Chittagong University
26.	Dr. Salahuddin	Rural Advancement Committee (BRAC)
27.	Mr. Aminul Alam	Rural Advancement committee (BRAC)
28.	Dr. Samdani	- do -
29.	Mr. Talukder	- do -
30.	Mr. Abed	- do -
31.	Prof. Yunus	Grameen bank
32.	Dr. Somporn	CIRDAP
33.	Dr. Salehuddin	CIRDAP
34.	Dr. Khaliquzzaman	CIRDAP
35.	Ms. Nilufar Matin	Institute of Development Studies (BIDS)
36.	Mr. Ahmed Hussein	Rural Development Board (BRDB)
37.	Mr. M. A. Samad	- do -
38.	Mr. Hasnath A. Hye	- do -
39.	Ms. Shireen Huq	DANIDA
40.	Mr. Fazlul Quader	DANIDA
41.	Mr. Nielsen	DANIDA
42.	Mr. A. K. M. Ahsan	Ex-CSP
43.	Dr. Kamal Siddiky	Ministry of LALR
44.	Dr. Rehman Sobhan	Institute of Development Studies (BIDS)
45.	Mrs. Linda Hearne	Rural Employment Sector Programme
46.	Mr. Sanwar	Agriculture sector team
47.	Mr. Bose	- do -
48.	Mr. Mahbubullah	Jahawarlal Nehru University
49.	Mr. Samar Das	DANIDA
50.	Dr. Tennekoon	CIRDAP
51.	Mr. Shamsul Haque	CIRDAP
52.	Mr. Raju	CIRDAP
53.	Mr. Rang Illahi	CIRDAP
55.	Mr. Azizul Haque	Cooperative Study
56.	Dr. Jahangir Alam	Cooperative Study
57.	Dr. Ali Mohammed	Agriculture sector team

58.	Mr. A. Bayes	- do -
59.	Mr. Hamidur Rahman	Rural Development Board (BRDB)
60.	Mr. M. A. Gafur	- do -
61.	Mr. Karim	- do -
62.	Mr. Mahbubur Rahman	- do -
63.	Dr. Nipa Banerjee	Canadian International Development Agency
64.	Dr. McKim	Rural Poor Programme
65.	Dr. Sadeq	Rajshahi University
66.	Dr. Arefin	Dhaka University
67.	Mr. Nizam	World Bank
68.	Dr. Mushtaq	Agriculture Research Institute (BARI)
69.	Mr. Matiur Rahman	Department of Agriculture Extension (DAE)
70.	Dr. Kabir Chowdhury	Dhaka University
71.	Dr. Auristela	Institute of Development Studies (BIDS)
72.	Dr. Aslam	CIRDAP
73.	Dr. Tasleem Shakur	CDPS, University of Sheffield
74.	Prof. Nazrul Islam	CUS, Dhaka University
75.	Dr. Huda	ADAB, Dhaka
76.	Dr. Alia Ahmed	University of Lund
77.	Dr. Quasem	Institute of Development Studies (BIDS)
78.	Dr. Geof Wood	University of Bath
79.	Dr. Rajat De	Agriculture Sector Team, CIDA
80.	Mr. Mesbahul Karim	Proshika
81.	Dr. Akhanda	Academy for Rural Development (BARD)
82.	Mr. Bhabotosh Nath	Rural Advancement Committee (BRAC)
83.	Dr. Mahmudul Alam	Institute of Development Studies (BIDS)
84.	Mr. Andy Rutherford	War on Want

APPENDIX 1.5 QUESTIONNAIRE ADMINISTERED ON LINE FUNCTIONARIES

PART 1
BACKGROUND INFORMATION
Please encircle the appropriate column (code number)
Q.1. Complete age (as on 1st January 1988)
    20-25 26-30 31-35 36-40 41-45 46 & above
      1   2   3   4   5   6

Q.2. Sex
    Male   Female
    1   2

Q.3. Place where you lived maximum amount of time upto the age of 20 years:
    Village Upazila Town City
      1   2   3   4

Q.4. Main occupation of your father
    Agriculture   Business   Service   Other
      1   2   3   4

Q.5. Total income of your parents (Tk.)
  < 2000 2000-5000 5000-10000 10000-20000 more than 20000
    1   2   3   4   5

Q.6. Number of persons you are supporting financially:
    One Two Three Four Five Six Seven Eight   Above
    1   2   3   4   5   6   7   8   9

Q.7. Amount of extra money, if any, you are earning to meet your expenditure :
    Source: Agriculture Business   Other
                  1   2   3

Q.8. Where did you have your schooling :

Type of school	No. of years spent	Medium	
		English	Bengali
Rural school		1	2
Government school in town or city		1	2
Other		1	2

Q.9. Your level of education

Matriculation	HSC	Graduate	Post-graduate	Others
1	2	3	4	5

Q.10.

Division obtained	First	Second	Third
Matriculation degree	1	2	3
Intermediate degree	1	2	3
Graduate degree	1	2	3
Post graduate degree	1	2	3
Others	1	2	3

Q.11. Number of years you have been in this post
Q.12. Number of promotions you have received in this organization:

From post	to post	After how many years
1.		
2.		
3.		
4.		
5.		

Q.13. Your present employment status:
    Permanent Temporary   On deputation
      1   2   3

Q.14. Have you received any formal training after joining this organization?

```
                    Yes    No
                     1      2
                    If yes, please give details:
                    Field of training  Length of training  Institution where
                                                                trained
                    1.
                    2.
                    3.
                    4.
```

Q.15.   Do you read professional journals? Yes (1)   No (2)
           If yes, name the ones you read most frequently:
           1.
           2.
           3.

Q.16.   Number of seniors who supervise you:
               1   2   3   4   5   More than 5
           Extent of supervision you get:
           A great deal   Fair amount   Very little   None
                 1   2   3   4
           How would you rate the supervision you receive:
           Excellent   Good   Average   Below average   Poor
               1   2   3   4   5

Q.17. What are the main duties of the post you are holding?

Q.18. Number of persons you supervise?
       1-2   3-5   6-10   11-25   26-50   Above 50
        1   2   3   4   5

PART 2

TRUST

1. How often do you feel that an employee sees a threat to his career in this organization?

Actual   A. Almost never   Desired
           B. Rarely
           C. Sometime
           D. Usually
           E. Almost always

2. Is there a general feeling of insecurity amongst employees at your level regarding their position in the organization?

Actual   A. Most employees feel insecure   Desired
           B. Many employees feel insecure
           C. Some employees feel insecure
           D. Quite a few employees feel insecure
           E. Only a few employees feel insecure

3. Do people share their concerns with other freely and openly?

Actual   A. No, they are very cautious   Desired
           B. Quite cautious
           C. Slightly defensive
           D. Quite free and open
           E. Very free and open

4. To what extent do you have confidence in the people you work with?

Actual   A. Not at all   Desired
           B. To a little extent
           C. To some extent
           D. To a considerable extent

E. To a very great extent
5. How often do employees here rely on one another?
Actual   A. Almost always   Desired
           B. Usually
           C. Sometimes
           D. Rarely
           E. Almost never

RECOGNITION

6. " Serious discrepancy does not exist in the way benefits are awarded to persons in the organization ". To what extent do you agree with this statement?
Actual   A. Strongly disagree   Desired
           B. Disagree
           C. Neither agree nor disagree
           D. Agree
           E. Strongly agree

7. How often is a piece of good work, even if not rewarded financially, is recognised and appreciated in this organization?
Actual   A. Almost always   Desired
           B. Usually
           C. Sometimes
           D. Rarely
           E. Almost never

8. If one of your colleagues does his job in a better way than it is usually done, does he get proper recognition for it?
Actual   A. Almost never   Desired
           B. Rarely
           C. Sometimes
           D. Usually
           E. Almost always

9. To what extent do people here have a sense of pride in the contribution they make to this organization?
Actual   A. Yes, to a very great extent   Desired
           B. Yes, to a considerable extent
           C. Yes, to some extent
           D. To a little extent
           E. Not at all

10. " Significant contribution may arouse jealousy amongst co-workers ". How often do you feel that this happens here in this organization?
Actual   A. Almost always   Desired
           B. Usually
           C. Sometimes
           D. Rarely
           E. Almost never

PERSONAL DEVELOPMENT

11. To what extent do you feel that people here have a sense of defeatism, and have to be pushed every now and then?
Actual   A. To a very great extent   Desired
           B. To a considerable extent
           C. To some extent
           D. To a little extent
           E. Not at all

12. In your opinion, how many people here show keen interest to improve upon their knowledge and skills?
Actual   A. Almost none   Desired
            B. A few people
           C. Some of the people
           D. Most of the people
           E. Almost all the people

13. In your observation, how often do the employees in this organization feel bored and stagnant?
Actual   A. Not at all   Desired
              B. On very few occasions
              C. On some occasions
              D. On most occasions
              E. On all occasions

14. Are there things around your working environment (people, policies, conditions) that discourage you from working here?
Actual   A. Yes, practically everything around here   Desired
            dicourages me from working here.
         B. Yes, a great many things around here discour-
            age me from working here, only a few do not
            discourage me.
         C. About as many things discourage me as encourage
            me to work here.
         D. Not most things around here encourage me to work
            here.
         E. No, practically everything around here encourage
            me to work here.

15. " This organization facilitates the self- improvement of its employees". Do you agree with this statement?
Actual   A. Strongly disagree   Desired
              B. Disagree
              C. Neither agree nor disagree
              D. Agree
              E. Strongly agree

INNOVATION

16. How often are your ideas for change given a good hearing?
Actual   A. Almost never   Desired
              B. Rarely
              C. Sometimes
              D. Usually
              E. Almost always

17. " People are apprehensive of doing any thing that does not have an established precedence". To what extent do you think that this statement applies to this organization?
Actual   A. Yes, in very few cases   Desired
              B. Yes, in some cases
              C. Yes, in many cases
              D. Yes, in most of the cases
              E. Yes, in almost all the cases

18. It does not matter much whether you do a good job or not, the important thing is not to make a mistake ". To what extent do you feel that people here think this way?
Actual   A. To a very great extent   Desired
              B. To a considerable extent
              C. To some extent
              D. To a little extent
              E. Not at all

19. " Whenever people here are bogged down with a problem, any attempt to take a fresh look at it, meets with a lot of resistance ". To what extent do you agree with this statement?
Actual   A. Strongly disagree   Desired
              B. Disagree
              C. Neither agree nor disagree
              D. Agree
              E. Strongly agree

20. How often do you feel that employees' ideas for changing the way

things are done given a good hearing?
Actual   A. Almost never   Desired
           B. Rarely
           C. Sometimes
           D. Usually
           E. Almost always

COMMUNICATION

21. To what extent do you receive correct information about your work, duties, etc. ?
Actual   A. To a very great extent   Desired
           B. To a considerable extent
           C. To some extent
           D. To a little extent
           E. Not at all

22. How adequate is the amount of information you get about what is going on other units of this organization?
Actual   A. Very inadequate   Desired
           B. Inadequate
           C. Neither inadequate nor adequate
           D. Adequate
           E. Very adequate

23. To what extent is the information passed from one person to another in this organization distorted?
Actual   A. To a very great extent   Desired
           B. To a considerable extent
           C. To some extent
           D. To a little extent
           E. Not at all

24. To what extent do you feel that people here approach others directly for information rather than write memos to them?
Actual   A. Almost never   Desired
           B. Rarely
           C. Sometimes
           D. Usually
           E. Almost always

25. To what extent is there a free exchange of information among and between different levels of employees in this organization?
Actual   A. To a very great extent   Desired
           B. To a considerable extent
           C. To some extent
           D. To a little extent
           E. Not at all

SUPERVISION

26. To what extent do you feel that people here are required to check with their superiors even the minute details of a task at every state?
Actual   A. Not at all   Desired
           B. To a little extent
           C. To some extent
           D. To a considerable extent
           E. To a very great extent

27. To what extent do superiors here show real faith in the capacity of their subordinates?
Actual   A. Not at all   Desired
           B. To a little extent
           C. To some extent
           D. To a considerable extent
           E. To a very great extent

28. How often are people here told to carry out tasks without knowing why and for what?

Actual   A. Almost always   Desired
              B. Usually
              C. Sometimes
              D. Rarely
              E. Almost never

29. " One cannot simply go ahead and do a thing unless one has discussed it with one's superiors before ". How often does it happen here?

Actual   A. Yes, it is almost always so   Desired
              B. Yes, it is usually so
              C. Yes, it is sometimes so
              D. No, it is rarely so
              E. No, it is almost never so

30. " Some superiors are always tough, some are always soft, some change depending upon the situation ". How often do superiors here change their way of handling tasks and people depending upon the situation.

Actual   A. Almost always   Desired
              B. Usually
              C. Sometimes
              D. Rarely
              E. Almost never

DECISION MAKING

31. How are tasks executed here?

Actual   A. Instructions are issued with no opportunity   Desired
             to raise questions or given comments
         B Instructions are issued and explained
             and then an opportunity is given to ask
             questions
         C. Instructions are drawn up, but are discussed
             with subordinates and sometimes modified before
             being used
         D. Specific alternative objectives are drawn and
             subordinates are asked to discuss and choose
             the one they prefer
         E. Problems are presented to those persons who
             are involved and objectives are then set up
             by the subordinates and the superiors jointly
             by group participation and discussion

32. How often do you feel that the tendency here is to pass the job of taking important decisions on to somebody else?

Actual   A. Almost never   Desired
              B. Rarely
              C. Sometimes
              D. Usually
              E. Almost always

33. How often are your ideas sought about the work that you are to do?

Actual   A. Almost never   Desired
              B. Rarely
              C. Sometimes
              D. Usually
              E. Almost always

34. How much influence do you think your colleagues have in deciding what should be done in this organization?

Actual   A. Very much   Desired
              B. Much
              C. Some
              D. Little
              E. Not at all

35. Considering the pressure here how often do you feel that people resort to taking adhoc decisions rather than analysing the situation?

Actual   A. Almost always   Desired
                B. Usually
                C. Sometimes
                D. Rarely
                E. Almost never

PERFORMANCE

36. " People here take pride in the fact that no one can really find fault with what they have done - the standards they maintain for themselves are so high ". To what extent do you agree with this statement?

Actual   A. Strongly disagree   Desired
                B. Disagree
                C. Neither agree nor disagree
                D. Agree
                E. Strongly agree

37. " In order to meet targets within prescribed deadlines, the tendency here is to somehow get the job over with, without adequate concern for its quality ". How often does it happen here?

Actual   A. Almost always   Desired
                B. Usually
                C. Sometimes
                D. Rarely
                E. Almost never

38. To what extent is it true that remaining busy is not enough in this organization, one has to show results?

Actual   A. Yes, it is true to a very great extent   Desired
                B. Yes, it is true to a considerable extent
                C. Well, it is true to a negligible extent
                D. No, it is not quite true
                E. No, it is not true at all

39. " Wasting one's time and energy is a common thing here ". To what extent do you agree with this statement?

Actual   A. Strongly agree   Desired
                B. Agree
                C. Neither agree nor disagree
                D. Disagree
                E. Strongly disagree

40. " In order to stay here, one can't just perform somehow : work has to be done well ". To what extent do you agree with this statement?

Actual   A. Strongly disagree   Desired
                B. Disagree
                C. Neither agree nor disagree
                D. Agree
                E. Strongly agree

MANAGING PROBLEMS

41. " There is a general feeling here that grievances of the employees are handled properly ". To what extent do you agree with this statement?

Actual   A. Strongly disagree   Desired
                B. Disagree
                C. Neither agree nor disagree
                D. Agree
                E. Strongly agree

42. " The general feeling here is that people do not get a fair hearing from those who are higher up ". How much do you agree with it?

Actual   A. Strongly disagree   Desired
                B. Disagree

    C. Neither agree nor disagree
    D. Agree
    E. Strongly agree

43. Five different ways of handling problems between people and departments are described below. Which one of these five is most often used in this organization?

Actual   A. Little is done about these problems, they   Desired
        continue to exist.
    B. Little is done about these problems, they
       work themselves out with time.
    C. The problems are appealed to a higher
       authority in the organization but often
       are still not handled.
    D. The problems are appealed to a higher autho-
       rity in the organization and are usually
       tackled there.
    E. The problems are worked out at the level
       where they appeared, through mutual effort
       and understanding.

44. " Grievances normally are not settled unless they are taken jointly ".

Actual   A. Almost never   Desired
       B. Rarely
       C. Sometimes
       D. Usually
       E. Almost always

45. " Interpersonal problems are not avoided, attempts are made to explore and get to the root of the problem ". How often does it happen here?

Actual   A. Almost never   Desired
       B. Rarely
       C. Sometimes
       D. Usually
       E. Almost always

TEAM WORK

46. To what extent do people in your organization encourage one another at work?

Actual   A. To a very great extent   Desired
       B. To a considerable extent
       C. To some extent
       D. To a little extent
       E. Not at all

47. " Whatever be the level of performance, groups of people here often lose sight of larger considerations ". To what extent do you agree with this statement?

Actual   A. Strongly agree   Desired
       B. Agree
       C. Neither agree nor disagree
       D. Disagree
       E. Strongly disagree

48. How often do you think that professional jealousies obstruct the performance of duties in this organization?

Actual   A. Almost always   Desired
       B. Usually
       C. Sometimes
       D. Rarely
       E. Almost never

49. Do the employees here work with a team spirit?

Actual   A. Team spirit does not exist at all   Desired

B. Team spirit exists in a few members
C. Team spirit exists in most of the members
D. Team spirit exists in almost all the member
E. Team spirit exists in all the members

50. " Considering the busy schedules and workload here, the employees seldom find time to share their concerns with each other ". How much do you agree with it?

Actual   A. Strongly disagree   Desired
                B. Disagree
                C. Neither agree nor disagree
                D. Agree
                E. Strongly agree

STRUCTURE

51. To what extent do you agree that an employee here is aware of what is expected of him by different people in the organization?

Actual   A. Strongly disagree   Desired
                B. Disagree
                C. Neither agree nor disagree
                D. Agree
                E. Strongly agree

52. Do you agree that almost everyone here knows who is working under whom in this organization?

Actual   A. Strongly disagree   Desired
                B. Disagree
                C. Neither agree nor disagree
                D. Agree
                E. Strongly agree

53. To what extent do you feel that the way people are grouped in this organization has proved to be dysfunctional?

Actual   A. To a very great extent   Desired
                B. To a considerable extent
                C. To some extent
                D. To a little extent
                E. Not at all

54. To what extent do you think that the way policies rules and procedures are practiced here obstruct the smooth functioning of the organization?

Actual   A. To a very great extent   Desired
                B. To a considerable extent
                C. To some extent
                D. To a little extent
                E. Not at all

55. At some places, any body can go to anybody else to discuss any problem he faces. In your opinion, how often does it happen here?

Actual   A. Almost never   Desired
                B. Rarely
                C. Sometimes
                D. Usually
                E. Almost never

OVERALL IDENTITY

56. To what extent do you agree with the statement that this organization is better than other similar organizations in the country to work for?

Actual   A. Strongly disagree   Desired
                B. Disagree
                C. Neither agree nor disagree
                D. Agree
                E. Strongly agree

57. " If they have an alternative choice the employees in this

organization in general would feel happy to leave the organization ".
To what extent do you think that this is true of employees here?

Actual   A. All of them would feel happy to   Desired
leave this organization.

B. Most of them would feel happy to leave
this organization.

C. Some of them would feel happy to leave
this organization.

D. Very few of them would feel happy to
leave this organization.

E. None of them would feel happy to leave
this organization.

58. To what extent do you think that the contribution that your
organization makes to society is not so outstanding?

Actual   A. To a very great extent   Desired
B. To a considerable extent
C. To some extent
D. To a little extent
E. Not at all

59. To what extent do you think that your organization has real
interest in the welfare of the employees?

Actual   A. They are not at all really interested   Desired
B. They are not very much interested
C. Only in certain ways they are interested
D. They are quite interested
E. They are very interested

60. How important do you feel in this organization?

Actual   A. Not at all   Desired
B. Not quite
C. Somewhat
D. Quite
E. Very

APPENDIX 1.6 DEFINITION OF TERMS

Twelve dimensions of organizational environment to be studied as a psycho-social condition that surrounds a worker in the organization. the following dimensions to be considered are:

1. Trust: It is the implicit faith coupled with predictive behaviour that no harm without justice would be caused to an employee. It also includes confidence in the people that they work with.

2. Recognition: It is the feelings of individuals about the manner in which benefits are awarded. It also includes perceptions of recognition in terms of appreciation for innovative performance.

3. Personal development: Degree to which the individual feels the organization facilitates learning and skill development. It also includes the encouragement provided by the policies and conditions of work.

4. Innovation: This refers to the management of change. Acceptance of new ideas, facilities and opportunities for individual creative work, room for deviation from precedence. Acceptance of ideas for changing procedures and methods are components of this dimension.

5. Communication: It measures the adequacy of information, information flow within department, directions of flow and distortions and informality of transmitting information.

6. Supervision: This includes process of supervising, treatment meted to the juniors, seniors awareness of problems at lower level, freedom and relevant autonomy to juniors and reliance on juniors' decision and action.

7. Decision making : Measures the participation of the concerned employees in decision making. Opportunities to individuals to express their ideas and opinions about their tasks. Seniors tendency to take responsibility to make decisions or to pass the buck are also included.

8. Performance: This dimension deals essentially with the concern for excellence, emotional support for doing things in a better way, attempt to improve upon past performance, concern for results and quality of work.

9. Managing problems :   It deals with distribution of justice, resolving interpersonal and inter-departmental problems and conflicts. This includes proper handling of grievances and obtaining fair hearing from above and whether personal hostilities are settled quickly or not.

10. Team work : The major thrust in this dimension is an intimate relationships in the work situation characterised by team spirit, espirit de corps, sharing one's concern for others, a helping relationship, encouragement to each other at work, and professional jealousies not hindering the performance of duties.

11. Structure : It refers to organizational patterning of activities like reporting relationships, line of authority and command and logical arrangement and sequencing of activities.

12. Overall identity : The focal point on this dimension are the employees sense of identification with and commitment to the organization, the overall image of the organization in his mind, his sense of belongingness to the organization, his perceptions of the organization's interest in him as a person, in his welfare and his job.

APPENDIX 3.1

CIDA RURAL POOR PROGRAMME -1
FLOW DIAGRAM ON LOAN SANCTIONING
AS PER BANKING PLAN ISSUED IN JUNE 1986

LAP 1   LAP 2
Statement for requesting indivi-   Statement for requesting group
dual loan from M/BSS by an indivi   loan from M/BSS by a group of
dual.   members.
Prepared by member with the   Prepared by group with
assistance of Manager M/BSS   assistance of Manager M/BSS
and Field organiser along with: and FO, along with:
1. Individual surity bond,   1. Group surity bond,
2. Other relevant documents as   2. Other relevant documents
necessary for the respective IGA.   as necessary for the
                                        respective IGA.
          Submitted to the Manager by an individual member/
          group (whatever is applicable) within 2 days of
          their preparation who forwards them to the Mana-
          ging Committee, MC-M/BSS.
                        At the M/BSSs
          Submission not later than 1st April, and 1st Oct.
          Managing Committee approves, reduces or rejects
          Those loan application that has been approved,
          MC-M/BSS consolidates it to LAP-3 within 2 days
          of submission of LAP-1 and LAP-2
                        LAP-3
          Consolidated statement for requesting loan from
                        UCCA by M/BSS.
Submitted to the UCCA by the MC-M/BSS through the ARDO along with 1)
LAP-1 with necessary documents and 2) LAP-2 with necessary documents.
                        At the UCCAs
     Submission not later than 30th April, 31st October to ARDO.
Submitted to Loan sub-committees of M/BSS (LSC-M/BSS) for scrutiny
within 3 days of receipt of LAP-3, along with LAP-1, LAP-2 and
necessary documents.
Loan Sub-committee of M/BSS approves, reduces or rejects. If
approved, specifies what part in cash and what part in kind. Upon
scrutiny returns the same to ARDO on the same day for consolidating
the approved LAP-3s to LAP-4.
LAP-4, consolidated statement of all scrutinised approved LAP-3s,
prepared by ARDO, submitted by A/RDO to the Managing Committee of UCCA
along with LAP-1, LAP-2 and LAP-3, along with all necessary documents
so that approval is obtained not later than 15th May, 15th November.
                   Managing committee of UCCA
Upon taking decision returns the same to A/RDO on the same day for
necessary action.
                        Approved LAP-4
along with all necessary documents as described above, submitted to PD
and Branch Manager, SB, for their comments within three days of
receipt of the same from the MC-UCCA.
                   Project Director, BRDB
Forwards the same to the Regional Manager, SB within 7 days of receipt
of the same (If not received within 7 days, it would be assumed that
PD has no comments).
                   Branch Manager, SB
Forwards the same to the Regional Manager, SB along with his comments
within 7 days of receipt of the same.

Regional Manager, SB
Sanctions loan within 7 days and issues sanction order.
Sanction order
Copies of the above are sent to the following within 3 days of issuance of the sanction order: RDO/Upazila; PD/District HQs; BRDB/HQs; Sonali Bank/HQs; and Branch Manager/SB.
Prepared by M. H. I. Haleem, Monitor RPP

APPENDIX 3.2
RPP/C11 CREDIT DELIVERY SYSTEM

ACTIVITY	FROM	TO	PERSONS INVOLVED	PURPOSE
1. Lap 1 and 2 and supporting documents.	BSS/MBSS	BSS/MBSS	BSS/MBSS, other members and prospective borrowers. ARDO, FO, managers, society members	1. Loan reqd. 2. BSS/MBSS approves/ rejects loan. 3. Compile LAP 1 and 2 into Lap 3.
2. LAP 3 and documents	BSS/MBSS managers	ULC	Members of the ULC, prospective loanees.	For loan scrutiny check for member-eligibility and viability of actity.
3. LAP 3 and supporting documents.	ULC	UBCCA	Members of the UBCCA, prospective loanees	Loan approval/ rejection Members informed of decision.
4. LAP 3 and supporting documents.	Chairman of UBCCA	DPD	DPD, District Accountant	Mechanical scrutiny of loan, if papers in order, loan sanctioned
5. Cheque issued in favour of individual societies.	DPD authorises.	UZ office, Cheque co-signed by 2 BRDB Officers.	DPD, Accnt., ARDO, Members of the UBCCA.	All formalities cleared. Society Managers informed.
6. Loan disbursement, cheque encashed by society manager.	RLF account.	Individual BSS/MBSS members.	Managers, members, FOs, ARDO.	Public disbursement of on designated day.

APPENDIX 3.3

OPINION OF BRDB STAFF AT LOCAL, DISTRICT AND NATIONAL LEVEL TOWARD
PROBLEMS FACED AND SOLUTIONS THAT COULD BE ARRIVED AT THROUGH THESE
PROPOSALS:
PROBLEMS:
1. Scarcity of good leaders;
2. Illiteracy of general members;
3. Transport and supervision;
4. Cost accountancy;
5. Identification of non-target member and their expulsion;
6. Sitting accomodation for Field Organisers;
7. Apathetic attitude of ARDOs;
8. Assessment of work and reward;
9. Marketing channel for products to be streamlined;
10. Women fieldworker/employee related issue;
11. Transference of assetless society;
12. Limitation of the work of the FOs;
13. Management Committee;
14. Annual general meeting and election related issues;
15. Other organisation in the upazila;
16. Admission related issue of general members;
17. Profit form shares and savings, and interest;
18. Corrupt and dishonest managers.
TRAINING RELATED PROBLEMS:
19. Honorarium;
20. Training materials;
21. Convenience in training of members;
22. Training at the district level;
23. Conventional training;
24. Communal conveniences;
25. URDO/District officers.
BANKING PLAN AND CREDIT RELATED ISSUES:
26. Eligibility criteria for credit payments;
27. Monitoring and administration of Banks;
28. Tenure of rickshaw loans and their installments;
29. Insurance related;
30. Delinquency interest related;
31. Cheque for loans to be given out and related issues;
32. Group fund related issue;
33. Excess repayment;
34. Calf loan related issue;
35. Share-capital related issue;
36. Share-croppers related issue;
37. Loan accounting and monitoring;
38. Bank "Sarani-4" related issue;
39. Loan cut-off-date;
40. Dependence on Sonali Bank for loan.
PRESENT PROBLEMS IDENTIFIED AND ELABORATED BY BRDB STAFF:
1. There is a lack of good genuine leaders in the management committee
of the primary societies, and it has had a bad influence on the minds
of the ordinary members;
2. Since most of the ordinary members do not even have basic
education, they can easily be manipulated. When money is transacted,
there is a big risk of being manipulated;
3. Because of lack of transport, i.e. bicycle, motorcycle, the Field
Officers find it difficult to make their visits to the base groups;
4. The Field Organisers do not have adequate knowledge on accounting,
and therefore problems are being faced on keeping accounts;

5. The process of identifying non-target members take a long time. The other activities of the Field Organiser is hampered in order to identify the non-target members.

6. There is lack of sitting arrangement in the offices for the Field Organisers. This is causing problems towards a congenial environment, thus deterring an adequate psychological development of the FOs. Their work, thus is hampered.

7. The URDOs are given responsibilities of other BRDB programmes. The Rural poor programme, thus suffer, as the URDOs cannot give adequate time and devotion. Ultimately, the progress is curbed.

8. At the UCCA level, the Bittoheen program is not being duly assessed, and the workers/ordinary members are not being properly rewarded. It is difficult, in these circumstances, to fulfill the RPP targets.

9. As there is lack of marketing facility for goods from small cottage industry, the bittoheen members are declining to take loans for this activity.

10. Since the female ARDOs/Organisers do not have transport, i.e. motorcycles to make the rounds of the MBSS, the work is affected.

11. The work of genuine bittoheen societies are affected, as the landless groups of RD-11 project has been merged with assetless groups of the RPP.

12. Each FO has the responsibility of looking after 25 primary societies. The FOs are encountering problems in supervising as well as looking after the books of accounts, attendance, etc. Work, thus is being hampered.

13. There are only 3 bittoheen members in the Managing Committee, and it has become difficult to preserve their interests. The bittoheen representatives are not being given adequate importance.

14. The Annual general meeting and elections have not taken place, thus new managers are not being placed in position. The old Managers, being in the society for too long, are losing their interests and sometimes showing apathy towards their work.

15. Other non-government organisations, e.g. BRAC, Proshika,etc, at the upazila level, with soft-term loans, are carrying on their activities. Compared to them, the RPP relatively has less soft loan terms, thus hampering RPP's credit activities.

16. New members are being admitted to the primary societies without the consent of the Central societies. Many non-target people have encroached into these primary societies, and these societies are finding it difficult to terminate them.

17. Even though there are proper cooperative rules and regulations present, the shares and savings of the ordinary members are not being duly administered following the cooperative rules. Questions are cropping up in the minds of the members as to why different societies have different interest rates.

18. Some primary societies have corrupt and dishonest managers. One cannot expect progress of those particular societies. Because of a lack of adequate budget, even if they are found guilty they cannot be taken to court.

TRAINING RELATED PROBLEMS ELABORATED:

19. Honorarium for the trainers are far too low (Tk. 30.00) for present circumstances, thus trainers are less inclined to teach.

20. Modern training equipment, e.g. slide projector, chart, poster, etc. are rare, thus training imparted are turning out to be less interesting.

21. The dependence of members on Managers for training are ever increasing, as there are no other alternative for training of members.

22. Due to shortage of residential accomodation during training, the

trainees are facing problems.

23. The run-of-the-mill training situation cannot be overcome as there is no other alternative location other than the UCCA.

24. Training sessions have been hampered for sometime as there is scarcity of communal advantages, e.g. furniture, etc., and also the training hall being used for other purposes.

25. Since the URDO/District officials do not visit the training sessions routinely, the training tends to be monotonous and also there is less supervision.

BANKING PLAN AND CREDIT RELATED PROBLEMS ELABORATED:

26. Along with the disqualification of the UCCA for being delinquent in repayment, the societies who have repaid 75 per cent and above have also been disqualified. The members of those particular societies are extremely frustrated.

27. The Bank provides loan to the UCCA. In that event the supervision over the societies by the Bank creates complex problems with regards to loan sanction on time and effectiveness in loan sanction.

28. Rickshaw loans presently are operated by monthly installments which makes loan repayment difficult. The tenure of loan is also very short which makes it difficult for loanees to repay the old loans on time and apply for fresh loan.

29. There are no clear-cut guidelines laid down in the Banking plan about rickshaw-insurance. This creates problem for the UCCA to initiate an insurance plan. There is a tendency for various UCCAs to take up their own particular insurance plans which is making the problem more complex.

30. The members who cannot repay the loan installments on time have to pay "punishment" interest, which is causing severe economic difficulty on the loanees. This has caused loanees to be apathetic even to pay the "punishment" interest.

31. There is a criteria for loan acceptance (75 per cent) with regard to loan sanctions. But during the time of releasing the loan, the criterias are not followed strictly, and this causes complexities.

32. There are no strict guidelines about using the savings from the group funds (4.50 per cent) of the primary societies. In the absence of these guidelines the primary societies cannot use this fund, which is their legitimate right.

33. Since excess loan repayment is not added with the present loan repayment installments, many primary societies have failed to qualify for new loans, thus creating frustration among the members.

34. It is difficult to depend on milch cow related loan repayment from the proceeds of selling milk alone, and a lot of loans are not being repaid on time. Additionally there are no strict guidelines with regard to buying milch cows, which creates indiscipline. The mortality rate of milch cows are ever on the increase.

35. Since share-capital is being transferred, the criteria that each society has so much share-capital does not enter as an eligibility criteria. Since it does not enter the eligibility criteria for loan sanction, a lot of share-capital are being transferred, thus bringing down the share climate of the primary society.

36. The Banking plan having no provision for share-croppers had prevented a lot of members of the primary society prevented from access to loans in this activity.

37. The Sonali Bank and the UCCA loan accounts show dissimilar trend. The reason being that each of these organisations have different formats for making loan accounts, and this will create more complexities in the future.

38. Every month the Banking "Sarani-4" has to be prepared which increases work-pressure. This very activity also does not enhance

one's C.V.

39. There being two cut-of-dates for loan sanction, the members of the primary societies are prevented from having access to loans other times of the year, although they have repaid 100 per cent of their present loans.

40. A tendency to be overly dependent on the Bank is leading to more profit-making (from interest) by the Bank, which would lead to deficit in the UCCA's loan fund.

PROPOSALS BY THE ARDOs, FOs TOWARDS SOLUTIONS TO THE ABOVE PROBLEMS:

1. For nurturing the idea of good leaders, the members of the Managing committee need to undergo training on human development. Additionally, corrupt managers should be expelled from the primary societies, and assistance from the cooperative department towards their expulsion is essential.

2. Illiteracy of the members could only be removed by including adult literacy programmes. The members themselves have to take this responsibility of the organisation.

3. A system of hire purchase should be introduced to facilitate Organisers to buy bicycle/motorcycle, so that they could frequently make their rounds of the primary societies to enhance efficient supervision.

4. The Field Organisers should undergo in-service training in accounting in order to keep proper accounts of the primary societies. The FOs should be brought in to the District offices to undergo in-service training.

5. Non-target members (who doesn't have any unpaid loans) should be expelled from the societies, and the Headquarters should prepare a circular to that effect. UCCAs cannot at present take any stand on this issue. The FOs have to devote a lot of time towards the identification of these non-target members.

6. It has become imperative that chairs/tables has become a necessity for FOs to come and sit down in the office from time to time. The Headquarter should allocate and sanction funds for this purpose.

7. In the RPP, appointment of RDOs particularly for this programme could solve this problem.

8. Every year an assessment of the field workers/workers union and cooperators is necessary, and rewards should be arranged to give to the outstanding ones among the different groups. Healthy competition would have been enhanced and people would be more interested in their work.

9. In order to provide an appropriate price for goods under small cottage industry activity, "selling-houses" at the district level should be organised. In this regard, the Headquarter should give direction and also assist in funding.

10. The female FOs should be provided with light motorcycles on hire purchase basis, so that they could frequently go for their rounds of the primary societies in order to effectively supervise them. The BRDB/RPP are invited to address this issue.

11. Screening of non-target landless groups from the assetless groups is a must, and after screening has taken place the groups should start with renewed vigour.

12. An Organiser should have not more than 15 primary societies under one's responsibility. The Headquarter should provide necessary guidelines on this issue.

13. There should be a provision of holding at least 50 per cent of bittoheen representation in the Executive committee. In this respect cooperative guidelines should be redefined.

14. The Banking plan should have certain guidelines stating that the LAPs would not be accepted if the annual general meetings and

elections do not take place on time.

15. Soft-term loans of other organisations working next to the RPP in the upazilas should be abolished. In this regard, the Ministries should prepare standardised guidelines.

16. New members should not be admitted in the primary societies without the approval of the central committees. In this regard, strict guidelines should be prepared in order to admit genuine members from among the target group. The District level office should intervene in this matter.

17. Profit from shares should be arranged to be given to the primary societies. Guidelines should be adopted to provide profits every five years, and also clear guidelines to provide interests on the savings, and a standard for all the UCCAs should be adopted.

18. In order to pursue a court case against corrupt managers, necessary funding requirement should be organised to bring these managers to task.

PROPOSALS BY THE ARDOs, FOs TOWARDS SOLUTIONS TO TRAINING-RELATED PROBLEMS:

19. Honorarium for trainers should be at least Tk.50.00. In this regard the attention of the top brass at Headquarters to this issue is found necessary.

20. Modern training materials should be supplied by Headquarters in order to improve and make the training attractive.

21. The members of the primary societies should be provided with special training from time to time. In order to organise these special training sessions, a special fund needs to be organised every year.

22. Training sessions could be properly organised if residential accomodation problems could be overcome. In this regard, the District/Headquarter officials should attend to this issue.

23. Regional/union based training for managers/members could be arranged from time to time.

24. There should be proper sitting and writing arrangement for the trainees. Hall rooms used for training and conferences should not be allowed to be used for other purposes, and assurance should be elicited from the authorities.

25. The monotony in the training sessions could to a large extent be reduced if visits by URDOs every week and District officials every month to the UCCAs could be made, at least for two days. Supervision of training sessions should be strengthened.

PROPOSALS BY ARDOs, FOs TOWARDS SOLUTIONS TO THE PROBLEMS OF CREDIT AND THE BANKING PLAN:

26. Even though the UCCA has been disqualified, the primary societies who have proved successful should be allowed loans. An assurance of this nature should noted in the Banking plan. It would be advantageous if the policies could be corrected based on requirement.

27. If the supervision of the Bank could only be limited upto the level of the UCCA (i.e. LAP-4), complexities arising at the level of primary societies/ members could be reduced. In those events, loan transaction would not take so much time.

28. The repayment installments for rickshaw-loans should be made weekly, instead of the present monthly installment. The tenure should also be expanded.

29. There should be clear guidelines regarding insurance in the Banking plan, and there should be a standardised insurance plan for all UCCAs. Based on requirement, the Banking plan should be modified.

30. Instead of employing "punishment" charges on installments, it would be better when the loan period matures, "punishment" charges could be employed on the excess amount that has not been repaid. Thereby, the financial pressure on the cooperators would be reduced.

31. Guidelines should be introduced to make cheque payments only if the minimum loan repayment criteria has been met.

32. Guidelines should be introduced to allow the group funds to be used, and also provision should be made to return these funds.

33. The Banking plan should be modified to allow the excess loan that is still unpaid to be added to the present loan repayment installments. This would allow a lot of societies to be eligible.

34. The guidelines regarding installment criteria for milch-cow loans should be modified. Based on requirement the amount for repayment by installment should be increased. Loan for milch-cow should be shown less priority.

35. While laying down the eligibility criteria for loan sanctions, inclusion of share-capital that has been transferred should take place in order to bring advantage to the society. In this respect the guidelines existing should be relaxed.

36. There should be separate provisions for share-croppers in the Banking plan, so that credit provided could be repaid on periodic installments based on crop season.

37. A similar format/proforma should be introduced for the Bank/UCCA for keeping their joint accounts in order. The provision of the format/proforma has become absolutely necessary.

38. Instead of preparing a memorandum every month, a three-monthly memorandum should be introduced to decrease work-pressure. In this regard, guidelines should be introduced.

39. The cut-of-date should be withdrawn, and instead loans should be provided to the UCCA/societies as soon as they have repaid 100 per cent of their loans. To this effect, the Banking plan should be modified.

40. Instead of depending solely on a Bank, a one-time Revolving loan fund for the RPP at the UCCA should be introduced in order to provide loans on softer terms. In this regard a dialogue should be opened with the Bank and common resolutions could be arrived at.

COMMENTS OF DISTRICT OFFICIALS TOWARDS THESE PROBLEMS:

1. On the question of imparting human development training to the members of the Managing committee, the District officials maintained similar opinions as the ARDOs/FOs. The Registration authority of the UCCA should have appropriate powers to expel committee members.

2. It would be convenient to implement adult literacy education if there would be a supply of adequate books.

3. The District officials maintained the same opinion as the ARDOs/FOs of buying bicycles/motorcycles for the organisers on a hire purchase basis.

4. The District officials maintained the same opinion as the ARDOs/Fos about training of organisers at the district level from time to time.

5. A list of non-target male and female members, prepared by the UCCA, should be sent to the District office.

6. A round table and few chairs in the UCCA training room, if provided, could reduce the problem to a large extent.

7. Proposals of this nature on a generalised basis is not acceptable. The apathy that has been observed by the ARDOs/FOs could apply to a few URDOs of the RPP.

8. The specific proposal about assessment and reward is accepted in similar lines. A quota for rewarding the assetless should be introduced at each district.

9. There should be a marketing channel from the sub-district right up to the district and headquarter level in order to facilitate the marketing of goods from small cottage industries.

10. After the driving test has been taken, the successful female officials/field workers could be considered to purchase light

motorcycle on a hire purchase basis.

11. Clear guidelines about the transformation of assetless societies from the old landless societies from Headquarter is essential.

12. The District officials maintained, with the ARDOs/FOs, the same stand of the organiser's responsibility for 15 primary societies.

13. Each UCCA should have representation from members of the farmers and assetless cooperative societies in the Executive committee, but it would be desired that the representation does not surpass the one-third level.

14. The Banking plan should be modified to disallow credit to those primary societies who have not called their AGM and elections on time.

15. The government ought to bring clear guidelines to standardise credit delivery of different organisations within the same village.

16. Without approval of the RPP/ARDO/Organiser, the registered primary societies should not admit new members, Some guidelines need to be introduced.

17. The District officials maintain the same stand about profit and interest from share-savings, as do the ARDOs/FOs.

18. In order to pursue court cases against corrupt managers, the UCCA fund could be used. In this regard no special fund has been allocated.

19. On each training day, for 3 classes taken, each trainer should be considered a payment of Tk.50.00.

20. The District officials maintain, with the ARDOs/FOs, the same stand about modern training materials.

21. There is a limit to training the ordinary members, but special training to the members of the executive committees of the primary societies could be considered.

22. The UTU at the District level could be made complete to solve this problem of residential training.

23. Union-wise training of Managers/Presidents could be considered. The weekly training allowance could be transferred to this location.

24. It is felt that chair/table should be made available for the trainees, and that the training should only be used for this particular activity.

25. When the offices in the new districts are transferred, it would be convenient for the officials to visit the training sessions on a routine basis. It is felt that URDOs should attend the training sessions on a regular basis.

26. It is felt that primary societies with 100 per cent repaid loan should be considered fro fresh loan, even though the respective UCCAs are disqualified.

27. It is felt that te Banks should provide assurance that loan sanctioning should not take more time while the books of account of the UCCA/primary societies are checked by the Bank.

28. The District officials maintain, like the ARDOs/FOs, the same stand about rickshaw loans.

29. The District officials maintain, like the ARDOs/FOs, the same stand about insurance.

30. The District officials maintain, like the ARDOs/FOs, the same stand about "punishment" charges on the excess amount unpaid only after the tenure, for which time the loan was given, has expired.

31. It is felt that there should be guidelines about members repaying 100 per cent before the cheques could be issued.

32. It is felt that Headquarter should introduce guidelines about the utilisation of group funds.

33. It is felt that a good influence on loan repayment will take place if 70 per cent of unpaid loan is added with 5 per cent of present payment (?).

34. It is felt that new request for loan on milch-cow should not be

encouraged when primary societies already have bad repayment records on this activity.

35. The present guidelines on share-capital is considered desirable.

36. It is felt that the Banking plan should have separate activities for share-croppers.

37. It is felt that a standardised format/proforma for both Bank and UCCA should be introduced for activity-wise credit account. Additionally, an appointment of a Bank official to the RPP is felt desirable.

38. Although filling in monthly Bank memorandum does not add to one's qualification, but it is felt for the sake of monitoring, the present regulations should be maintained.

39. It is felt that since credit is needed all times of the year by the assetless members, the cut-of-date is considered to be relaxed from two to the last week of each month.

40. It is felt that if Revolving loan fund is managed, clear guidelines about the Director of RLF is essential, and that the final say should rest with the District office.

SOURCE: SURVEY BY AUTHOR

APPENDIX 7.1

EXTRACTS FROM FREIRE, 1972, PEDAGOGY OF THE OPPRESSED, PAGES 1-186.
* Oppressed to liberate themselves and their oppressors.
* Initial stages of struggle, oppressed emulates oppressor.
* Oppressor de-humanised - oppressed to wage struggle for both, for a fuller humanity.
* Duality of the oppressed and dilemma.
* Pedagogy forged with and not for the oppressed to regain humanity.
* Humanisation of all men.
* Oppressor's solidarity with the oppressed.
* A task for men.
* Oppressed as developers of pedagogy, Pedagogy cannot be practiced by oppressors.
* Political power prior to the Revolution.
* Two distinct stages of pedagogy.
* Expulsion of myths of old order.
* Oppressed never initiators of violence.
* Labels: "those people"; "savages"; "natives"; "subversive"; etc.
* Oppressed restore to the oppressor the humanity they lost.
* New man will evolve, neither oppressed nor oppressor.
* Oppressor's consider themselves human beings.
* Violence initiated by those in power; Money the measure of all things for oppressors.
* False generosity of the oppressor; Humanisation signifies subversion.
* Oppressor class joins the oppressed; Converts; Trust indispensable, precondition for revolutionary change.
* Convert nostalgic towards his origin.
* Liberating dialogue presupposes action.
* Slogans etc. instrument of domestication.
* Armchair revolution not a call, true reflection leads to action.
* Liberation cannot be achieved by semi-humans.
* Revolutionary leadership; correct method lies in dialogue; Liberation, result of their own conscientisation; Pedagogical character of the Revolutionaries.
* Cannot enter the struggle as objects; Humanist pedagogy, only effective instrument.
* Teacher-student both subjects; Animators and target groups practice co-intentional education.
* Banking concept, narrative-education; Students memorise mechanically and become containers.
* Teachers justification of his own existence; Students like slaves accept it.
* Libertarian education: Both simultaneously teachers and students.
* Acceptance of passive role tend one to adapt to the world; By minimising student's creative power, serves the interests of the oppressors.
* Oppressed are accepted as "marginals" who should be integrated into the healthy society; Transform the structure of oppression so that "marginals" could become "beings for themselves".
* False "humanism" of the Banking approach; Passive students could turn against domestication.
* Reality is a process undergoing constant transformation.
* In the process of humanisation, men may perceive the contradiction that the banking system seeks to maintain.
* Humanist, revolutionary education and their quest for mutual humanisation.
* Banking concept accepts a person to be only a possessor of a

consciousness, an empty mind.
* "Adapted man" is well suited to the purposes of the oppressed.
* Majority adopts to minority prescription.
* Solidarity requires true communication.
* Teacher cannot impose thought on them.
* Biophily (those who love all that grows) and necrophily (those who love all that does not grow).
* Oppression is necrophilic.
* Revolutionary society must not use taking educational methods.
* Liberating education entails teacher-student contradiction to be resolved.
* Revolutionary process from the outset should be dialogical, not the banking method.
* Reflection and action.
* No transformation without action; Activism negates the true praxis.
* Dialogue cannot exist in the absence of a profound love for the world and for men.
* Dialogue is broken if the parties lack humility.
* The "dialogical man" believes in other men even before he meets them face to face.
* Such trust is absent in the anti-dialogics of the banking method of education.
* To glorify democracy and to silence the people is a farce; to discourse on humanism and to negate man is a lie.
* Critical thinking contrasts with naive thinking.
* For naive thinking, the goal is precisely to hold fast to the guaranteed space and adjust to it.
* Authentic education is not carried on by "A" for "B" or by "A" about "B", but rather by "A" with "B".
* The Revolutionary's role is to liberate, and be liberated, with the people- not to win them over.
* Programs which fail to respect the view of the world held by the people constitutes cultural invasion.
* The object of investigation is not men, but rather the thought-language with which men refer to reality.
* Animals are fundamentally "beings in themselves", animals are ahistorical.
* The human world, which is historical, serves as a mere prop for the "being in itself".
* For animals, "here" is only a habitat with which they enter into contact; for men, "here" signifies not merely a physical space, but also an historical space.
* The difference between animals and men is that only the latter are beings of the praxis.
* Only men are praxis - the praxis which, as the reflection and action which truly transform reality, is the source of knowledge and creation.
* Underdevelopment, which cannot be understood apart from the relationship of dependency, represents a limit-situation characteristic of societies of the Third World.
* The methodology proposed requires that the investigators and the people (who would normally be considered objects of that investigation) should act as co-investigators.
* The investigation will be most educational when it is most critical, and most critical when it avoids the narrow outlines of partial or "focalised" views of reality, and sticks to the comprehension of total reality.
* In the first contact with the individuals of the area, the investigator need to get a significant number of persons to agree to

an informal meeting during which they can talk about the objectives of their presence in the area.

* The evaluation meetings represent a second stage in the decoding of the unique living code. At this moment they re-consider, through the "considerations" of others, their own previous "considerations".

* The investigators begin the third stage of the investigation by returning to the area to initiate decoding dialogues in the "thematic investigation circles".

* Once the decoding in the circles has been completed, the last stage of the investigation begins, as the investigators undertake a systematic interdisciplinary study of their findings.

* The thematics which have come from the people return to them - not as contents to be deposited, but as problems to be solved.

* If, in an area where thirty culture circles meet on the same night, all the "co-ordinators" (educators) proceed in this fashion, the central theme will have a rich variety of thematic material for study.

* This view of education starts with the conviction that it cannot present its own program but must search for this program dialogically with the people, it serves to introduce the pedagogy of the oppressed, in the elaboration of which the oppressed must participate.

* "Without a revolutionary theory there can be no revolutionary movement" means that a revolution is achieved with neither verbalism nor activism, but rather with praxis, that is, with reflection and action directed at the structures to be transformed.

* Manipulation, sloganising, "depositing", regimentation, and prescription cannot be components of revolutionary praxis, precisely because they are components of the praxis of domination.

* Revolutionary leaders who do not act dialogically in their relations with the people either have retained characteristics of the domination and are not truly revolutionary; or they are totally misguided in their conception of their role, and, prisoners of their own sectarianism, are equally non-revolutionary.

* Dialogue with the people is radically necessary to every authentic revolution, as distinguished from a military coup. One does not expect dialogue from a coup - only deceit (in order to achieve "legitimacy") or force (in order to repress).

* The oppressed and the leaders are equally the Subjects of revolutionary action, and reality serves as the medium for the transforming action of both groups.

* If people cannot be trusted, there is no reason for liberation; in this case the revolution is not even carried out for the people, but "by" the people for the leaders: a complete self-negation.

* Solidarity is born only when the leaders witness to it by their humble, loving, and courageous encounter with the people.

* There is no history without men, and no history for men; there is only history of men, made by men and (as Marx pointed out) in turn making them.

* Revolutionary leaders cannot think without the people, nor for the people, but only with the people.

* In the process of oppression someone oppresses someone else; we cannot say that in the process of revolution someone liberates someone else, nor yet that someone liberates himself, but rather that men in communion liberate each other.

* Science and technology at the service of the oppressors are used to reduce men to the status of "things"; at the service of the revolutionary humanist, science and technology are used to promote humanisation.

* The task of revolutionary leaders is to pose as problems not only this myth, but all the other myths used by the oppressor elites to

oppress.

* The educational, dialogical quality of education, which makes it a "cultural revolution" as well, must be present in all its stages.

* The road to revolution involves openness to the people, not imperviousness to them; it involves communion with the people, not mistrust.

* Lenin pointed out, the more a revolution requires a theory, the more its leaders must be with the people in order to stand against the power of oppression.

* It is necessary for the oppressors to approach the people in order, via subjugations, to keep them passive. It is accomplished by the oppressor's depositing myths indispensable to the preservation of the status quo.

* The contents and methods of conquest vary historically; what does not vary (as long as dominant elites exist) is the necrophilic passion to oppress.

* As the oppressor minority subordinates and dominates the majority, it must divide it and keep it divided in order to remain in power.

* When cultural action, as a totalised and totalising process, approaches an entire community and not merely its leaders, the opposite process occurs. Either the former leaders grow along with everyone else, or they are replaced by new leaders who emerge as a result of the new social consciousness of the community.

* The oppressors do not favour promoting the community as a whole, but rather selected leaders.

* Class conflict is another concept which upsets the oppressors, since they do not wish to consider themselves as oppressive class.

* A person cannot be bought; neither can he sell himself. Any purchase or sale of labour is a type of slavery.

* As long as the oppressed are divided they will always be easy prey for manipulation and domination. Unity and organisation can enable them to change their weakness into a transforming force with which they can re-create the world and make it more human.

* The greater the political immaturity of these people (rural or urban) the more easily the latter can be manipulated by those who do not wish to lose their power.

* Manipulation is accomplished by means of pacts between the dominant and the dominated classes - pacts which, if considered superficially, might give the impression of a dialogue between the classes.

* Through manipulation, the dominant elites can lead the people into an unauthentic type of "organisation", and can thus avoid the threatening alternative: the true organisation of the emerged and emerging people.

* In a situation of manipulation, the Left is almost always tempted by a "quick return to power", forgets the necessity of joining with the oppressed to forge an organisation, and strays into an impossible "dialogue" with the dominant elites. It ends up by being manipulated by these elites, and not infrequently itself falls into an elitist game, which it calls "realism".

* The revolutionary leaders should take advantage of the contradictions of manipulation by posing it as a problem to the oppressed, with the objective of organising them.

* The theory of antidialogical action has one last fundamental characteristic: cultural invasion, which like divisive tactics and manipulation also serves the ends of conquest.

* For cultural invasion to succeed, it is essential that those invaded become convinced of their intrinsic inferiority. The values of the oppressed thereby become the pattern for the former.

* Homes and schools (from nurseries to universities) exist not in the

abstract, but in time and space. Within the structures of domination they function largely as agencies which prepare the invaders of the future.

* Well-intentioned professionals (those who use "invasion" not as deliberate ideology but as the expression of their own upbringing) eventually discover that certain of their educational failures must be ascribed, not to the intrinsic inferiority of the "simple men of the people", but to the violence of their own act of invasion.

* "Cultural revolution" takes the total society to be reconstructed, including all human activities, as the objects of its remolding action.

* Freire interprets the revolutionary process as dialogical cultural action which is prolonged in "cultural revolution" once power is taken.

* Finally, cultural revolution develops the practice of permanent dialogue between leaders and people, and consolidates the participation of the people in power. .

* In order to determine whether or not a society is developing, one must go beyond criteria based on indices of "per capita" income (which, expressed in statistical form, are misleading) as well as those which concentrate on the study of gross income. The basic, elementary criterion is whether or not the society is a "being for itself". If it is not, the other criteria indicate modernisation rather than development.

* In order to carry out the revolution, revolutionary leaders undoubtedly require the adherence of the people.

* In the dialogical theory of action, Subjects meet in cooperation in order to transform the world.

* In the theory of dialogical action, there is no place for conquering the people on behalf of the revolutionary cause, but only for gaining their adherence.

* In the dialogical theory the leaders must dedicate themselves to an untiring effort for unity among the oppressed - and unity of the leaders with the oppressed - in order to achieve liberation.

* In the dialogical theory of action the organisation of the people presents the antagonistic opposite of this manipulation. Organisation is not only directly linked to unity, but is a natural development of that unity.

* In cultural synthesis, the actors who come from "another world" to the world of the people do so not as invaders. They do not come to teach or to transmit or to give anything, but rather to learn with the people, about the people's world.

APPENDIX 7.2

CRITIQUE OF MOBILISATION THEORY, BY HASAN, 1985.
* Freire's conscientisation has not been systematically developed.
* Conscientisation borders on politics without quite politicising its target population. This is its strength as well as weakness.
* Critical question put forward towards Freire's approach:
1. What is the "level of knowledge"?
2. Is the notion of "progressive change" towards liberation realistic, or is it a new mechanism merely to restrict further polarisation and the attendant tension and conflict between the oppressed and the oppressor?
3. Is the (double) notion of "liberation" acceptable to the proponents of this approach to development?
4. Can this seriously be seen as a new development strategy?
* If Freire's approach is accepted as a new development strategy, the notion of "liberation" must not be taken seriously.
* The three levels of conceptualisation constitute what is broadly known as the process of conscientisation.
* When a conscientisation methodology fails to lead to the final level as in the case of the NGOs, it remains partial; when conscientisation is attempted without paying heed to the unique process of discourse, it remains imperfect.
* Collective discourse and collective decision-making are seen as critical elements in the reflection process that precedes action and this constitutes a conceptual point of departure from both Freire and Rahman. They articulate a progressive action-reflection rhythm to elaborate a process of peoples' praxis distinct from the reflection-action-reflection process; secondly, the reflection process not only involves discourse in dialectics but also collective decision making forming the basis of hypotheses in their endogenous knowledge building process. Marx himself borrowing the concept from Aristotle and Hegel used it to mean the fusion of thought and action of theory and practice, of philosophy and revolution towards the abolition of labour and capital for the cause of human liberation.
* Praxis is not knowledge transferred or imparted by change agents but participatory knowledge gained through generation of collective hypotheses testing their validity in a configuration of subjective as well as objective reality. The process of verification is progressive, fostering not only a knowledge of validity and falsity but also of the relative strength of those knowledge perceptions.
* Conscientisation initiates mature thinking, encourages mature decisions and liberates at the knowledge but it does not itself catalyse a decisive shift in the means and relations of material reduction; its limited action merely introduces change towards that shift.
* Politicisation is an active agent which stimulates and activates the process of change, in order to prevent the loss of gained ground by means of the organisation of a people's movement to demolish at the structures of oppression in one decisive move.
* In so far as change must ultimately be attributed to politics, mobilisation cannot be independent of politics; but politics has various connotations.
* The notion of mobilisation gains a new dimension with the concept of conscientisation.
* Conventional mobilisation is directed or "put into motion" and people are manipulated, coerced or used by an appeal to their basic emotions such as loyalty, anger, and fear in an attempt to weld together the disparate elements into one body, which may or may not

develop a momentum of its own.

* In conscientisation, mobilisation is self-propelled, in other words, the oppressed mobilise themselves. Conscientisation itself thus, does not imply mobilisation but refers to a method which initiates a process of mobilisation; a method that emphasises "human development" articulated in the notion of the liberation of the oppressed.

* In practice, the objectives of the conscientisation approach, as the organisers of many NGOs would explain, is to increase the bargaining power of the target population in their various relations of dependence, through social action.

Others, however, would suggest that the objective is not so much to tilt the balance of power, as this might indicate, in favour of the poor so as to ensure them a higher income through asset formation (occupation of khas land, retrieving mortgaged land, renting market places or acquired land etc.), so that the chance of serious conflict between the rich and the poor is reduced.

* NGO mobilisation via conscientisation is seen as a possible development strategy to express what the EEC calls the "democratic imperative", defined as the principle that "those who will be substantially affected by decisions made by social and political institutions must be involved in the making of those decisions".

* Conscientisation, however, may or may not involve politicisation. Politicisation is the highest form of conscientisation. In partial conscientisation, therefore, explicit politicisation is avoided. Political parties, especially of the Left point out that the objective of conscientisation as practiced by NGOs is to maintain the status quo by reducing economic polarisation between conflicting classes; that the articulation of conscientisation is intended for a change towards a more harmonious society in which there is less tension, more security and therefore greater peace.

* Partial conscientisation frequently involves articulation of the phenomena of exploitation but only in relation to the idea of human liberation distinct from the concept of classless society. Thus, the partial conscientisation approach, in essence, may not be independent of ideology but is distinct from the notion of the creation of an ideological state, which it is believed, is a matter for revolutionary mobilisation; and this is impossible to achieve without politicisation.

* In theory, although not in reality conscientisation is a non-political concept; but then conscientisation is more than an abstract concept. It is a process with its own dynamism.

* In NGO conscientisation, unlike in politics proper where power is a central theme and is seen as a phenomenon that articulates the structure of state power, the notion of power is mysteriously divorced from politics and is articulated without the basis of power; in other words, virtually independent of the structure of the state.

* Political mobilisation achieved through the methodology of conscientisation may, however, lead either to reformism or to revolutionary changes. In revolutionary politics these elements are structured at the level of ideology in that they are seen as revolutionary organisation, revolutionary vanguard and revolutionary leadership; and the notion of power, especially state power is conceptualised, in theory as well as in practice in its seizure. In a reformist situation, on the other hand protagonists might believe, in theory, that it is possible to share power with the ruling class.

* As politicisation is the highest level of conscientisation, political mobilisation is the highest level in the process of mobilisation. While political mobilisation is the condition for the testing the power of the people, revolutionary mobilisation represents

the test itself.

* Like conscientisation, mobilisation is either complete or it is not mobilisation.

* Partial conscientisation of NGOs does not permit mobilisation, it permits group formation and some measure of organisation, structured or unstructured.

* Unlike in partial conscientisation where the objective is at best to weaken the existing relations of dependence, in political mobilisation the oppressed trace the reinforcing nature of these relations and feel that they cannot be undermined piecemeal and must therefore be pulled down simultaneously by massive force.

* One way of distinguishing between partial conscientisation and political mobilisation is to explain them in terms of class-in-itself and class-for-itself. It is suggested that what goes into the process of partial conscientisation - awareness building, participation and knowledge - constitutes essentially a phase in the broader economic struggle of the participants (landless labourers) and "at this stage the labourers still form an incoherent mass". Further the struggle of conscientised participants to increase their bargaining power and asset formation by means of exaction of a greater share of power through social action merely reflects a second level of economic struggle, that of economic interests where we "are faced with a class-in-itself as distinct from class-for-itself. Through these phases of struggle against the political power of the exploiters the coalition of the forces of the working class, already achieved by the economic struggle becomes united, and constitutes itself as a class-for-itself. The interests it defends become class interests. But the struggle of class against class is a political struggle".

* A precondition to political struggle is political mobilisation, beyond the level of conscientisation, which involves a polarisation of forces and sharpening of class contradictions, building up momentum into a movement towards one final class struggle with the objectives of the seizure of power.

* NGO conscientisation does not permit either the extent or the level of mobilisation which makes definitive struggle possible. Nor does it create, in its present form, conditions for struggle.

APPENDIX 7.3

WHY PEOPLE BECOME POOR, FORM GSS's "GIGGASHA", (TRANSLATION)
Zaker Sheikh is the only rich person in Tamalpur. Presently he is
Zaker Haji. The rest of the people in the village are poor. In the
past a few families were in the middle income class. Now you don't
even find that. Kalu and Barek are wage-labourers. Haji Shaheb has
called them.

Karim Molla, Haji Shaheb's assistant, told them: "Haji Shaheb is
our man. I have never seen such a philanthropic man in my life. If he
was not here, what would have happened to you fellows! During crisis,
where would get at least 5-10 seers of paddy by keeping your land and
cattle as collateral? And you all are mobilising people against this
man? Does any of you have brains?

Haji - You have established a school, that's all right. But is it
good to mobilise yourselves to disturb the peace?

Kalu - Uncle! We are becoming poor day by day because of the rich.
Without an organisation what can we do? We have to survive.

Haji - Why do you blame others? You are becoming poor because of
yourselves. You all are lazy, Prince of laziness. Will you become
rich, instead of becoming poor, with such credentials?

Barek - We do all the work of the community. Our women also cook
rice for you. After all that, you still call us lazy?

Kalu - The rich, on the contrary, do not work. They are the Prince
of laziness. But with those credentials they are not becoming poor.

Haji - Only work is not sufficient. The ass also works hard. The
actual thing is you have got to have education in you, you have to
have intelligence. You all are unintelligent, illiterate. That is the
reason why you are poor.

Kalu - We don't know how to read and write, but we work. And you
need intelligence to work. That, of course, is work-intelligence. Will
the community have lasted one day if we didn't possess this work-
intelligence. You, the rich people, don't possess this intelligence.
You only have intelligence for unproductive things. It does no good to
society.

Barek - Intelligence for unproductive things means to exploit the
poor. We don't possess even a bit of that. And that is why you call us
illiterate.

Haji - Ah! You have very well learnt to talk (in hyperbole)
straight! You will misuse your money in bad ways, and you all will
accuse us for nothing?

Kalu - Do we drink wine or smoke "gaja" anytime? Have we played
cards or gambled in our life? What do you call misuse of money, Uncle?
After the days work we buy only a kilo of rice or wheat. You call this
misuse? Who misuses money? Us or the rich people?

Karim Molla - Actually nobody is at fault, neither you all or the
rich people. The main reason is the increase in population. If this
goes on, people are bound to become poor.

Barek - Man is not born with only his mouth. They also have two
hands. Man is a kind of asset. The government calls it manpower
resource. If it is good if all the resources of the society increases,
then why is it bad if there is an increase in manpower?

Karim - Because there is no work in the country. If a man is not
employed, does he become an asset or a burden on one's shoulder?

Kalu - Why is there not sufficient work in the country? The
government can make factories. There will be sufficient work when
these factories are in place.

Karim - The government doesn't have money. Our country is poor.
Where will the government get the money?

Barek - If the country is so poor, then where does the money come from for all these expensive cars and construction of modern, expensive houses? Expensive imported wine, cigarette, television, where do all they come from? Where do the government get money to buy all these goods and materials which are not priorities?

Haji - It is no use arguing about it, Barek. It is all God's wish who will be rich and who will be poor. Without his instruction not even a leaf from a tree falls to the ground. Keep faith in God without creating problem. It will be good.

Kalu - If everything is according to God's instruction, then are we organising ourselves without God's instruction? Why don't you have faith on God when this issue arises? Why do you obstruct us?

Truly Haji Shaheb could not keep faith on God. He became afraid. Maybe the poor will want back their land (which they gave as collateral). Maybe they will claim back the "char" land that has illegally been under his control. That's why one day quietly Haji Shaheb bribed the Head of Police to come to the village.

STORY 2
"WE ARE BELOW EVERYBODY", FROM GSS's "GIGGASHA", (TRANSLATION)
" Just do something, it is no use sitting down and thinking", Begum tells her husband. Alam is Begum's husband, he was sitting and thinking about doing something. But it was difficult to find out what. The only asset he has is his body, which he utilises to earn a livelihood which does not take care of even one square meal a day for his wife and two children. Even that is difficult, for everyday it is also not possible to get work. This year he has to take care of his dilapidated house, the four support bamboos have to be replaced, the heavy shower have left a rust on the corrugated iron sheet on the roof. Talking about roof, he can see God's sky from his roof without any difficulty. Alam thinks by himself, before sunrise everyday he has to present himself to till of the rich as a day labourer. The whole day, Alam and the others have to slave away under the supervision of the rich landowner, they won't give any spare time to even smoke a "biri/tobacco". And then after coming home if he wants to rest awhile, is there any scope for that?

Alam, are you home?
Who is it, brother?
Khaleq -----
Oh! Come in, come in. Among many other things I was also thinking about you, Khaleq. So, is there any news from where I sent you.

Information is neither good, nor bad. All of us have to decide whether the wage we get from our employees will be able to sustain us. You start work at 8 in the morning and finish at 5 in the evening, and you will get tk.10 per day.

"For a whole days bone-breaking work they only want to pay tk.10! remarked Alam.

"Yes, Bhai, Yes. Yet, the landlord is trying to hoodwink us, he is expecting more day-labourers from everywhere surrounding the village! What we never heard in our life, we hear today. Even people from Gopinathpur are going to the landlord for work. Alam! you are now quite old, have you ever heard in your lifetime that the people of Gopinathpur ever worked as a day-labourer?"

"No, never heard of that, on the contrary, we have gone there to work as day-labourers three or four months in a year. In this way, if population increases every year, it will be difficult to work even as day-labourers and earn a living."

"Why do you say there will be difficulty, say it is difficult today! Yet, to save one's life, I have given my word to work at tk.10

per day."

Khaleq! Do you think you can save your life at tk.10 per day? With tk.10 you cannot even get two seers of wheat. let alone other necessities of the house. Just see the condition of my house and tell me what you think?"

"No, my dear Khaleq, no, I didn't mean that. I am talking about houses that people like us live in. Can somebody live in conditions like this?"

"This is no condition for a human being to live in. This place is inhabited by frogs, leeches and what not. While working in the landlord's house, have you seen how clean they keep their bed, house and courtyard. That we are poor is evident from the place we live in."

OK! Khaleq - we know we are poor people. Can you predict what will happen to our children? Is there anybody below the poor?"

No, Alam, there is none below the poor, everybody is above the poor. We are at the bottom - the rest of the people in the country are standing comfortably on our shoulders."

"If I agree to what you say Khaleq, then we the poor will all be crushed by the weight of the rich people in the country."

"No, Alam, the rich will not let us die. If we die - who will produce paddy, jute, oil for the rich, roads for cars, houses to stay in comfort, all in all, who will arrange all this comfort and a life of luxury for the rich? It will be a loss to them if we die. That is the reason why they want us to survive somehow and get all the work and get the last drop at tk.10 per day. The more the people become poor, the better for the rich."

"How will the rich benefit from all this, Khaleq?"

"Why, it is a very simple calculation, Alam! What do we see in the market when the supply of a particular commodity is too much and there are less people to buy that commodity?"

"Then the commodity is sold at a very low price."

"Similarly, if day-labourers are in great supply and there are few people to utilise them, ask yourself who would gain if there is an increase in the number of poor people?"

"Khaleq, never have I thought that the necessities of life are all produced by poor people! Like you said, the poor people produce paddy, jute, potato, wheat, cotton, oil, houses, roads, etc. with their labour. And in the end we cannot own these. We remain starved? Live in these pig stiles."

"What can you do, Alam, society has always been like this."

"This kind of society should be put to fire, one should break the norms of this kind of society."

"You do not have the strength, Alam, to break the norms of this society. We are poor, and the poor do not have any strength."

"I cannot quite agree with you Khaleq, those who produce all the things that is needed for a society to survive, you want to say they do not have the strength? We have to discuss this with all the wage-labourers of this village."

"It will be of no use to discuss this issue with them."

"You are saying it won't be of any use? I am saying there might be a solution. The poor like us have never sat down to discuss their problems on a collective basis. I know we don't have money, land, education, but earlier you said that there is a great number of poor people in the country. Why can't these poor people discuss their problem and by organising themselves can't they become a great force? And can't we depend on that strength to fight for our rights?"

QUESTIONS

1. Why is it that the number of poor people increasing everyday?

2. Who gains when the number of poor people increase in the country?

Why?
3. Who produces all the necessary things in the society? What status do they hold in the society? Why?
4. The society that impinges all the burden of work on the poor, is it possible for the poor to restructure this exploitative society?
5. Have you ever been able to organise that kind of strength?

APPENDIX 7.4

ABSTRACT OF STORIES FROM "GIGGASHA"
An attempt has been made to write the abstracts of forty stories from the Training module "Giggasha" of the Gono Shahajya Songstha, GSS. The stories in the module are in Bangla, lucid and colloquial, so that it does not create any difficulty for the target group to understand. The stories relate to the three levels of conscientisation as conceptualised by GSS.

A particular story might have included all three levels of conscientisation. For convenience, those stories identified with the first level of conscientisation are: 4 to 11, 13, 14, 15 to 26, 28 to 33, 35, 38 to 40.

Those stories associated with the second level of conscientisation are: 4, 6 to 9, 17, 18, 22, 30, 31, 34, 39.

Those stories associated with the third level of conscientisation are: 1 to 3, 5, 11 to 15, 18, 25 to 28, 31, 34 to 37, 40.

STORY 1
"WHY PEOPLE BECOME POOR"
People do not become poor because they are termed lazy. Neither are the wage-labourers poor because they are illiterate. People do not become poor because they are less intelligent. The poor are labeled "illiterate", are they really so? The poor are said to spend their money on useless things. On the contrary, the rich spend their money on useless conspicuous consumption items. People are termed to be valuable resources for a country. In Bangladesh this valuable resource is far form being utilised. The government has not tried at all to utilise this valuable resource. Why they don't, is a big question. The government, on the other hand, is more interested in foreign aid. The rich have a habit of bringing god into any discussion that speaks of exploitation.

STORY 2
"WE ARE BELOW EVERYBODY"
The number of wage-labour are increasing day by day. If the number of poor is on the increase in any country, the better it is for the rich. In a society, all the useful commodities are made by the working class. How do they live, what is their standard? The society has burdened the poor working class with work and no leisure. Do the poor have the strength to transform this society? Have the poor ever try to attain that strength/power?

STORY 3
"THE VILLAGE HAS LOST ITS LOOKS"
There are number of reasons why Alam has become poor. The main reason for becoming poor is definitely not the increase in population. In this society the number of poor are four-fifths of the population. The people who rule the country, are the rich, who form one-fifth of the population. They have been entrusted to alleviate poverty. Have they been able to do it?

STORY 4
"KODOM LOST EVERYTHING"
The rich do not help the poor without any motives. Every village has persons like Munshi who is not to be trusted. Poor will fall prey to these persons because they cannot be on guard all the time. During crisis the poor do not have either the capacity or the time to think. Credit from either the banks or the money-lenders tantamount to the

same thing. Bank officers also take bribe. Is there any way of stopping this malpractice?

STORY 5
"AMENA'S FAMILY LIFE"
The quarrel that took place between Zarif and Amena started with some money that she earned. Zarif wanted the money and Amena refused. Amena was man-handled. Amena made up her mind to leave home. She related the events during her marriage when her father had to buy a cycle and radio as dowry. The father now begs in the street and there is nobody to look after him. Amena has decided to go to the city to look for work. Is there any avenue for the poor to work in the cities?

STORY 6
"RAHELA'S HAPPINESS"
Rahela was refused medicine for her sick husband by the doctor at the hospital because there was no medicine. Soburan informed Rahela of the new school in the village. Rahela refused to go. After a few days Soburon brought medicine. Rahela was surprised how she managed it. Soburon and the other women of the village went together to the hospital, and the doctor couldn't refuse. Next day Rahela joined the school. Rahela realised that there is a different kind of happiness in discussing in a group.

STORY 7
"KOLAPARAR BOU"
Parul's mother went to Khondoker's house to receive her husbands half-day wage. Parul's father has been attacked with chicken-pox. Khondoker told Parul's mother that when her husband recovers, he should come and work for two taka less. There is no wage if you don't do a full day's work. Parul's father died. Parul's mother had taken work in Khondoker's house. She worked as a maid-servant. She had to give her honour to Khondoker. The last bit of land she possessed was also usurped by Khondoker. She wanted justice from the village samaj. She was refused as she was labelled a "bad woman". Parul's mother had to leave the village to look for work. She found work in Fultala bazaar in a rice mill. Parul and her sister started begging, and put money in the common kitty at the end of the day. They continue doing the same even today, only their profession has changed. There are lot of Khondokers who visit Parul.

STORY 8
"WE WANTED TO WORK"
Poor people are refused medicine in the hospital. Even if they are given some medicine, they have to stand in long queues for hours together. At the end, they get "yellow" useless tablets after a lot of questioning. Government medicine are sold by the doctors in the open market. The poor can get together and stop this activity. They are afraid that the police will team will team up with the doctors, and send them to jail. Are the poor afraid of jail? At least the jails provide three meals a day, clothes, and a roof over your head. Which is better, a jail or how you live outside the jail? Those who have money also have respect and regard. The poor want to work, also the women among them. Do the women look for work which is respectful? Staying indoors without food isn't increasing their respect. The rich women work alongside men. If that does not bring down their respect, why should it to the poor women?

STORY 9

"SAKINA'S LOVE"

Sakina loved her husband. But society had laid a dowry system which affects nearly everything, also human love and understanding. Her husband married again. She left her husband's home for her father. She worked alongside men as agriculture wage-labour for her living. A change had taken the village by storm. The wage-labourers of the village are getting organised. The poor women also do not want to be left alone. The rich in the village do not like these organisations. One day two leaders are arrested by the police. The thana is surrounded by the poor men and women. The police opens fire. The poor people get more agitated. The police releases the leaders. The poor people return to their village with the dead body of Sakina. Will the poor people of Chatimtala, men and women, be able to forget Sakina?

STORY 10
"THEY EXPLOIT BECAUSE WE LET THEM EXPLOIT"

Ten years ago the daily wage was two taka. Now the wage has gone up to sixteen taka. Has the real wage increased or decreased? It certainly has not. The people received four seers of rice with two taka, ten years ago. Now they don't even receive two seers for sixteen taka. It obviously has not done any good for the poor. What is the fair wage? The amount of paddy you would produce with your labour is your fair wage. What is taking place, however, is that the production on account of poor people's labour, all goes to the rich man's home. The rich man exploits in two ways: one, by robbing off the poor person by not providing fair wage; and two, by selling the same paddy at the market at their determined price. Should this exploitation continue?

STORY 11
"STUPID FARMER. LEAKING PITCHER"

The poor man's family is like a stupid farmer with a leaking pitcher. The more water he puts in, the less it holds. On the other hand, the rich man's pitcher is full. The poor man's pitcher empties into the one the rich man holds. The village matbar, trader, wholesaler, police,officers, etc., all exploit the poor. The poor man produce resources by its labour, and the rich sucks their blood like a leech. How do businessmen in the town exploit the rural poor? They exploit the rural traders, and in turn the rural traders exploit the poor. How do the officers exploit the rural poor? They take bribe from the rural rich, and in turn the rural rich exploit the rural poor. Why don't the rural poor stop the leaks in their pitcher? All rural poor should unitedly stop the leaks in their pitcher in order to stop this exploitation from the top. Would government sponsored cooperative societies be a solution? Definitely not.

STORY 12
"SROMER DALIL"

The government prints money depending on the value of resources in the country. Resources can be produced with labour. Money in a country has no value if labour is not utilised to produce resources. Value of money decreases if the government prints money over the value of resources. More labour, more resources, more resources, more money. Could one speak of Taka as sromer dalil?

STORY 13
"MARKET FOR BUYING-SELLING HUMAN BEINGS"

No less than Tk.40.00 should be the fair wage. At least that is the minimum to maintain a family. A long time back, people could produce little. With time, people started using appliances. Production

increased. Everyone were fed well. The problem started with surplus production. A group of people schemed to stop working and feed themselves with the surplus. Society, for the first time, saw the likes of this group. Selfishness of this group disturbed the peace. This group finally won and became the leaders of society. They started buying and selling people. These people were known as "das". These people were marginally fed. One day these "das" rebelled. They lost with the private army of the landlords. They again rebelled, they again lost. The lords now changed their plans. They gave these "das" their freedom. What would the "das" eat? They again came back to the landlords to work in their lands. Any surplus they produced would go to the landlord. This exploitation started a long time back, it still continues. All the land and factories are owned by the "maliks", the wage labour is forced to work for them. The wage-labour in this village declined to work for the "morol" during harvest unless given a fair wage. Morol was told that he would not get the produce if these wage-labourers did not work for it. Morol countered that if he did not provide the land, where would they work? The answer was plain and simple. One needs both labour and land, but when did the "morols" become a necessary ingredient?

STORY 14
"HOW LAND WAS LOST"
Land remains where it was, only due to poverty has land gone to the hands of the rich from poor. Exploitation from different sources has taken place to make people poor: usurious moneylending, unfair wage, on top the exploitative trading class and the government. During the day of the "nawab", land belonged to everyone. Only the other day, the rich people brought in the idea of land ownership. You could till as much land that you wanted during the days of the "nawab". Four-fifths of the produce would have to be given as revenue to the nayeb of the nawab. The nawab had no headache with the land, all he was interested in was the produce. With the advent of the British, they brought in new plans. New laws were promulgated. This time revenue earnings changed from kind to cash. Instead of giving the produce, a fixed amount of money was set. Here was a clear distinction between the days of the Nawab and the British. If less was produced, the nawab would get less and vice versa. If nothing was produced, the nawab would get nothing. The British did not depend on the produce. Even if nothing was produced, one had to give revenue in cash, come what may. There was another problem. The farmers had to loan money to go into cultivation. Right after harvest to repay the loans, the farmers had to sell to the traders at a very low price, determined by the traders. The same produce had to be bought back at a higher price later on from the same traders, when the farmers needed it for their own family consumption. The British realised to pursue exploitation they would have to increase their numbers. They formed a group of local people with special privileges. The country was divided into pargonas or districts, and made these people "zamindars". At the beginning of a year, they had to pay the British a lumpsum of money. The British formulated two laws. The first law was that the zamindars could extract as much revenue as they wanted, after payment to the government. The second law was that the zamindars could transfer land to anybody as they willed. The peasants could not till any land they wished as previously. The land was prepared to be agriculturally fit neither by the British, nor by the local rich people. Lest the peasants not pay the revenue to the zamindars, a group of musclemen (lathial) were organised to form thanas (police station) to punish the peasant defaulters. The thanas were used to quell any organised

peasant rebellion against the zamindars. The land is ours, so is the country, where did the foreigners get the right to write a land deed on one's name? If they have used their might in the past, why then in a sovereign country those black laws still persist? As long as laws are formulated by the rich people, whatever is given to the poor will never be able to be retained by them.

STORY 15
"THE BEGINNINGS OH HUMAN SOCIETY"
In the old ages, our forefathers, used to live in trees and eat fruits for their survival. With the transformation of the world, a lot of changes in human structure, food, housing also got transformed. Our forefathers were forced to come down from the trees for their survival. They used to go hunting in a group. The food they would hunt would be equally distributed. All their attention was towards their group. The distinction between genders, between nations were not present during those times. This distinction was initiated, some times back, by a group of people, for their own selfish ends. There came a time when people started thinking that instead of hunting, it is less time-consuming and yet efficient to tame these animals and nurture them. Food would be at easy disposal. But that needed empty, flat land for cattle to graze. People had to seriously start thinking of a home in those flat lands, from the comfortable caves they were used to. Animal skin had started to be used for making homes. The old society was broken and a new society formed. In the present time, females are disrespected and disregarded. But during those days they were considered the forerunners of society. Without agriculture, the present world would not have come to this position. Behind agriculture were first the women. When the men took the animals to graze, the women used to partake in small-scale agriculture around the land surrounding the household. Men started to get an interest when they saw production was quite good. They started slowly but steadily to clear the forests and make the land conducive to agriculture. The first appliances they used to cultivate were deer-horns which were carved into spades. Whenever problems arose in society, human beings invented new appliances as solution to transform the old society to a new one. At present, those who have problems even to survive could organise unitedly and also transform the present society. Those parasites who formed themselves in the midst of society being transformed, have for their selfish interests taken the countries, the law and administration into their own hands to exploit the others. Would it be considered guilty to transform the present exploitative society with the united efforts of the people?

STORY 16
"WHOM DO YOU FEAR"
In a small village where Siddiq lives, trading for small businessmen like him is difficult. In his small shop he sells onions, garlic, potato, etc., ingredients necessary to cook a meat or a fish curry. But who are the buyers? Mostly the poor. Whatever income they have, they can hardly buy one or two seers of wheat. Earlier years saw these poor people buying rice and other ingredients with the income they had. The real wages has drastically gone down. Prices of essentials have gone up, but those who produce them, their wage hasn't. Siddiq decided to open a shop to sell wheat instead. Kalu stopped and told him to think. There are a lot of wheat shops in the market. Who owns them? The poor traders. They have taken wheat from the wholesaler at Tk. 20.00 more for a md. of wheat. The whole day they would sell the wheat under the hot sun, and not much to be gained. Rahim bepari, the

wholesaler, with less effort sits tight and gets the surplus.. Siddiq now decided to be a wage-labourer instead. The same story is related again by Kalu. While working as a wage-labourer, the landlord would suck the last drop of blood; and while working as a small trader, the wholesaler would do the same. At every point, these exploiters are up and ready to devour the poor. But still the poor are afraid of the landlord, the wholesaler, the police and the courts. By being afraid of them, the standard of living has not increased. On the contrary, some are sleeping like cats and dogs in front of the houses of the rich people; some are touching the foot of the rich in order to make the rich agree to loan repayment terms of Tk. 50.00 per month for a Tk. 200.00 loan. Should the poor persist to remain afraid of the rich?

STORY 17
"THE DEVILS'S TRAP"
The poor people have organised groups. Jashim has tried force to obstruct the making of this organisation, but to no avail. The elections are drawing nearer. They need to be pacified, Jashim thinks. Maybe their leaders should be the first one to be bought. Jashim calls on Jamal, the poor man's leader. He entices Jamal to bring wheat straw from his house to take care of Jamal's roof. He also goes to the length of asking him to rent-in two bighas of land for sharecropping. Torab and Kalipada advised Jamal not to fall into Jashim's trap. In the meantime the organisation started linking up with other nearby villages. Is Jashim morol afraid of these happenings? Closed-door sessions with the upazila officers are taking place at frequent intervals. One day, cartloads of relief material arrived at the villages, only villages where organisations have been set up. Beggars have no capacity to rebel. The gang of exploiters are trying just to do that, they want to tame the poor people. And finally, one by one, they will slaughter them like chickens. Nobody came to the open field to collect the "relief", even after so much miking. Finally the UNO arrived. The poor refused to take "relief", even after the UNO's request. The UNO changed his line of reasoning. He requested them to form cooperatives and promised to register these cooperatives and arrange credit for them. The poor refused. Their main contention persisted, they could not rely pertaining to the idea of sharing the same pond with the "big fishes". As long as they are there, the poor will have everything to loose. The UNO finding no other way to convince them, instructed them to link up their organisation with other villages. The poor refused this instruction saying that until the organisation is strengthened they won't be able to get off the clutches of the exploiters. The UNO left in an angry mood. Few days later, a police station was formed right in the middle of that village.

STORY 18
"WHO ARE THEY"
The chairman brought out some complaints against the "school master". The charge was that after listening to the "master", the village poor were organising themselves against the village landlords for fair wage. The "master" was confronted. He replied that it was not only unfair wage that he discussed. When the poor go to the bank for credit, even with collateral they have to pay high interest. One-fourth of the loan amount goes as bribe to the bank officer. The "master" told them to unitedly go and tell the bank officer to give credit without bribe. With the enticement of forming cooperatives, BRDB is making the poor even poorer by giving loans at very high interest rates. While constructing roads through food-for-work

schemes, the poor are not paid the official rate. When the rate is 1md. 10srs., the chairman and his men give them 1md. During village court to determine who is guilty, the judgement always goes in favour of the rich people, the "master" conjectured? The government has laid down the law for minimum wage, 3 and 1/2srs. of rice or equivalent. The chairman was asked whether he himself paid the government minimum wage to the wage-labourers. The chairman replied that if others didn't, why should he. If the poor organised themselves for government minimum wage, would they or you be doing illegal things? Where did the chairman get the right to administer government laws? Through votes came the reply. Before election, all sorts of promises were given to the poor. After the election, you became the government spokesman and started looking after the privileges of the rich. The poor of this village took the vow that the leaders of the poor should be the poor themselves.

STORY 19
"EARLESS PATWARI"

Famine. Many people died. Lot of people left the village for the city. Patwari still survives with style. He is instrumental in making many people to vacate. Nobody could react against him, none had the courage. Patwari has been given the responsibility to distribute relief wheat. Instead of 15srs. of wheat, he is giving 5srs. a head. Korom Sheikh's daughter, Saju has also gone to receive wheat. Her name is not on the list but Patwari told her to wait. Hossain Ali, Saju's would-be-husband, met her while she was returning home. Asked where she got so much wheat, she only cried. Next day the whole village was alive with one information: somebody has cut off Patwari's ears. Incidentally, Hossain Ali has also not been seen in the village. Many years passed. Patwari has even become richer. The poor of the village do not keep silent these days. Patwari is apprehensive where they get so much courage. Specially when it comes to food-for-work projects. Patwari knowing full well his present capacity, informed the thana. That evening disturbance took place. The poor wanted to know the accounts for wheat distribution. The police brought the chaos into order. Although he told his police friends he was not afraid, Patwari was very much. He decided to transport the wheat out of his house tonight. The boat advanced from the canal to the river. At a certain point, the bushes trembled. Dark faces were seen, a lot of faces. Unitedly, in a chorus, the crowd shouted that the boat be anchored. Earless Patwari, out of sheer fright, fainted and fell on the floorboards of the boat.

STORY 20
"THE GHOST OF PAKURTALA"

Lalu was not mad few years back. He was active in politics. He was an activist in the "Garib daradi party". Ten years ago, the leader of the party stood in the election. On the day of the election, fighting broke out. At the instruction of Khan Shaheb, Lalu broke five heads. Lalu was arrested and jailed for seven years. His father died followed by his mother. After his release from jail, Khan Shaheb did not accept him into his party as jailbirds did not have any standing in the party. After all, Lalu has now become frail, he does not have his previous spirit, neither the strength. He would be no use to his party. With so much pain and anger in himself he could not bear it anymore. A meeting was arranged at Hossainpur maidan. From a distance, a group was approaching. They were chanting slogans against Khan Shaheb. Down with hypocrisy, we want our votes back. How does a rich man become the leader of a poor man's party? After last election, Khan

Shaheb became richer and the poor poorer. After seeing the militancy of the group, both Khan Shaheb and his lackeys ran away from the meeting. Khan Shaheb fled through Pakurtala, as there were no other way. A search party arrived to see Khan Shaheb flat on his back. Someone was on top of his chest, maybe the ghost of Pakurtala that all the villagers were so afraid of. Somebody pointed a torch at the ghost. Everybody was surprised, it was Lalu lagla.

STORY 21
"WHAT IS IN A NAME?"
Jalil Molla had to sell one of his two bullocks to buy food. Now he doesn't find any way to carry out his cultivation. He is disturbed that he might have to work as wage-labourer in his old age. His fifteen year old son volunteered to do the bullock's work. Jalil Molla could not let him as he promised his dead wife that he will not burden their son. Raham, his son, now volunteered to be a van-rickshaw driver, push-cart man, break stones, etc. At least we are not working as wage-labourers in someone else's farm, was their contention. Shafi and a few wage-labourer were passing. Jalil asked them about their organisation. When requested to join this organisation, Jalil brought in the distinction that he was a share-cropper and they were wage-labourers. Jalil said their status were not the same. Shafi made it clear to Jalil that what he was doing was the same, as both of them were giving their labour. That Jalil was getting a share of the crop in exchange for his labour, and Shafi, by working as a wage-labourer was getting cash from the landlord in exchange for his labour. Only the name is different. Jalil Molla agreed to attend the meeting organised by Shafi and his friends.

STORY 22
"KAMAL'S SKILLFULNESS"
Dipu and Kamal are college-goers from a middle class family. One day Dipu was talking to a number of wage-labourers about a food-for-work scheme. The UNO would cut ten per cent of the wheat received from being distributed. Dipu got fired and said what kind of an organisation do you have that you can't march to the UNO's office and establish your claim. The wage-labourers wanted him to be their leader. Dipu declined saying that the organisation was theirs, and that somebody from them should become the leader. They misunderstood Dipu. Volunteers were not scarce. Kamal came to the scene. He volunteered to lead them. The wage labourers would soon find out what Dipu cautioned. Kamal led the group to the UNO's office. He went inside alone to the UNO's chamber and talked loudly. The people outside were very impressed. A few days later, Kamal went to the UNO's office alone. He asked whether the information about a bridge over the river was correct. Was the work given to anybody? If you want it, said the UNO, I would be happy to come to some service to somebody like you. Just keep a watch over the wage-labourers, they are very much under your control.

STORY 23
"WE WILL ALSO GO DOWN TO THE STREET"
A man from the village entered the tea-stall. He wanted to sell his "lungi". The others asked what will you wear. He narrated his story. He came from a village to look for work as he could not bear to see his family starve to death. He sold his "tukri" and his spade for food. The "lungi" is his last resource. By selling this "lungi" he could buy something to eat. The people volunteered some money and gave it to the man. The man cried and said, honestly he did not come to beg

but to work. The people in the tea-stall attracted the man's attention saying, we are all M.A.'s. We had been looking for jobs also, didn't find any. Our fathers also mortgaged land for our education. They would also join your ranks. We take a vow that if we have to join the ranks in the street, we will do something positive.

STORY 24
"LABOURER AND MIDDLE-CLASS"

Selim and Ratan, college-going, sons of middle class families, were always supporting the labourers. Particularly Selim couldn't be forgotten. Last year the chairman and his private army surrounded the labourers. Selim fought like a brave warrior. The private army fled, though, but Selim couldn't be saved. Before he died, he told the others not to bow down their head. This was a fight not only to take control of char land, it was a fight for one's right. Ratan was made the leader after Selim's demise. Raton proved to be a turncoat. He has become a contractor and a rich man. Once the labourer's organisation became strong, they wanted to join their ranks. As a tactic, the middle class were taken in, because alternatively they would make the party of the rich man, strong. As long as the labour party is well organised, and many leaders from among them have been formed, inclusion of the middle class should not remain a threat. There are both kinds of Ratans and Selim's in the middle class, that is to be remembered.

STORY 25
"TWO CLASSES OF PEOPLE"

If Kashem Bepari becomes the member, it will be disastrous for the hindu community. Gourbabu has been a member for ten years. Muslims cannot be given the opportunity. Ganesh lost the last two bighas of his land. Kazi Shaheb took him to court on a false plea and usurped his land. Bhanu pointed out that Gourbabu becomes a hindu-lover only before election. He was asked why he gave false witness in favour of the Kazi. Dinesh shouted out and told Gourbabu to give back his mortgaged land. Also less interest should be charged by Gourbabu. Should we vote for Kashem Bepari? No, was the answer. All garlic cloves have the same butt. By bifurcating us as hindus and muslims, the poor were always separated. The world has two classes- the rich and the poor. Without exploitation nobody can become rich, similarly the poor cannot survive if they don't fight the rich. Naren is a good boy, although he comes from a middle-class family. But his habits are like the rich. Can he carry a load on his head like us? He will feel humiliated. They consider this a lowly job. Therefore, they also consider us low. There cannot be attente with a class who considers us low.

STORY 26
"THE FIERY EYES OF BIHARILAL"

Biharilal works for Monimohan. One day Monimohon asked for help from Biharilal. Other people has trespassed his "char" land. Biharilal, loyal as he is, ran to the location and fought a battle. A few people died. Later, the police came and arrested Biharilal. Later on he was sentenced to twelve years imprisonment. For a few months, Monimohon came to see Biharilal. His argument was he did not want people killed in the fight. Gradually, Monimohon stopped visiting Biharilal. Twelve years went past. Biharilal didn't know about the whereabouts about his family. Monimohon has left for the city. The manager had the address. Biharilal painstakingly reached the city and found the house. To his surprise nobody could recognise him. It took a long explanation to

convince them. One's convinced, however, he was not allowed indoors. As a charity, he was given a meal and told to go. Biharilal was old and tired. He had nowhere to go. With all this exhaustion and an empty stomach, he fainted. When he came to his senses, a young boy offered him bread and water. He said he was also homeless. It takes a homeless to know the hopeless situation of another like him. Biharilal pondered that his whole life was spent working and showing loyalty to Monimohon, and in return he throws him off like refuge. These people are the enemies of the poor. But Biharilal pondered once again: it took him a long time to understand this. Biharilal couldn't live to see the day when each and every pair of fiery eyes would lit up unitedly.

STORY 27
"WHO IS IMAN ALI'S FRIEND?"
Iman Ali has come to the city in search of work, but to no avail. For the last three days he had no food. Tired and starving he just gave up, and sat at the foot of a tree. Many people passed him and he recorded what they said to him. The people were a muslim priest, a hindu priest, two youths, a leader, a social researcher. a poet, a journalist, and finally a factory worker. The muslim priest told him to put his "lungi" over his knees and sit respectfully, and have faith in God. The hindu priest discovering that he is a muslim said he will have to take a bath, to purify himself. The two youths upheld democracy and discussed the poor man's freedom to sit under the tree, and also the freedom to starve to death. The leader was in favour of one's right to food and asked Iman Ali if he has read Lenin. The social researcher gave Iman Ali advise on nutrition,and said he should eat potatoes instead of rice. All Iman Ali was begging for was something to eat. The poet and the journalist told Iman Ali that he must be wanting round bread after seeing the full moon in the sky. The journalist wanted to take a photo of him, a man nearly dead, and publish it in their newspaper. But nobody gave him food. A factory worker while returning home from work saw Iman Ali. He bought some food for him. Then he took him home. The Municipality van, in the meantime, had been informed about a dead body in the street. They came and found the place empty.

STORY 28
"AM I TELLING LIES"
Khokon has heard over the radio that the government has made a new law to provide a minimum wage of the price of 3 and a 1/2 srs. of rice. His excitement was shortly pulled down by serious arguments. The old man said that a lot of laws has come and gone, right from the days of the British. They trusted that the new law was definitely to open a chapter for government manipulation. They believed that this was another paper-tiger of the government. They agreed that the government has not said anything about punishment against people who would not pay the minimum wage. Jalal was so critical about these government laws that he related his own story of how he owned some property and how he lost them. The rich people are entrusted to make these laws, and nobody should in their right senses believe that these people would talk about minimum wage when they themselves would, and have broken the law.

STORY 29
"WHO WINS IN COURT CASES"
Kalim and Rahmat had a quarrel over their land. Kalim and Rahmat went for advise to Kashem Bepari and Kazi Shaheb respectively. Both advised

them to take the case to court. At the end, both were given loan to pursue the case. The final verdict, although, went in favour of Rahmat, he could not keep his land, because he had to sell and repay the loan to Kazi Shaheb. Only in this case, the land was automatically taken over by Kazi Shaheb. Kalim, who lost, had to sell his land and repay his loan. If there is a quarrel among the poor people, should they go to the village elites for advise?

STORY 30
"WHO GAINS?"
Halim and Begum started quarreling about Begum's son who snatched something from the other child's hand. The husbands also joined the quarrel after they came back from work. It led to blood-letting. One after the other, they went to the police station to complain. The police officer asked them whether the village they came from was where Dabir Molla lived. They were asked to bring him to the station. The police officer told Dabir Molla that had he not been there, he would have arrested both of them for subversive activities. Dabir told both Rahman and Nuru individually, that he could do some thing to protect them from being arrested. Both of them went home and told their wives. Halima volunteered to sell her gold nose-rings that her mother gave her, and Begum volunteered to sell their bronze plates and glasses. Who gained from this exercise?

STORY 31
"WHO JUDGES WHOSE PROBLEMS?"
Pachugopal headed for the police station after not getting the proper judgement in the village. He related his story to the police officer of how Kazi Shaheb forcefully took his land when he couldn't repay the loans, and paid him wage for six days instead of the twelve because he was told he still owned Kazi Shaheb some money. The police officer told him that he had been to their village, and everytime, Kazi Shaheb hosted him with very kind hospitality. How could he be a bad person? The police officer told him that if he did not go, he will be arrested. He made up his mind to place his case in front of a judge. He finally made it to the city, but he didn't know who to talk to. He, however, selected someone who resembled a gentleman, incidentally a lawyer, who assured him that he would receive fair judgement. However, he told him to give some money and he will return shortly. He never returned. Does the court take up any case that is illegal? Is it illegal that the rich exploit the poor? Are these cases ever taken and given proper judgement in court?

STORY 32
"FAIR JUDGEMENT"
Rokom Ali is a very simple man. Kashem Bepari has usurped his land by taking his thumb print on a blank paper on false promises. Everybody in the village knew about this incident. The village court sat down to try Rokom Ali's son, who is suspected to have stolen paddy from Kashem Bepari's fields. What Rohom Ali and Ganesh insisted that if the child is tried, then every thief in the village should be tried, particularly Kashem Bepari. Everybody supported this proposal. Seeing that the environment is turning to be militant, Kashem Bepari went inside.

STORY 33
"THE POLITICS OF GOPINATH"
Rahman Shaheb is a rich man and he is also a leader of a political party. He has asked Gopinath to come to his house. Gopinath was asked

why he was inciting trouble. Gopinath said, on the contrary it was the rich people who were meaning trouble. The poor have a right at Tetultaler "char". They have not taken up the law into their hands. The laws were written by the rich, and therefore favours the rich. Rahman interjected saying that the law looks at everybody on equal terms. If it looked at everybody on equal terms, Gopinath contended, then why all the work fell on the shoulders of the poor, and all the resources went to the rich. It was simple that the laws only protected this status quo. Rahman said this was a matter of politics and not the headache of the poor. Don't the poor possess the right to do politics? Rahman said that during election they can vote. Rahman himself belongs to a party who looks after the interests of the poor. Gopinath couldn't believe his ears, if Rahmen and his gang fought in favour of the poor, why would they be in this condition. Gopinath was threatened to give up politics of the poor. He said they will continue to establish justice. As soon as he came out of Rahman's house, the police officer and his men were waiting. Quickly he came to the conclusion that this was a trap invented by Rahman. When confronted that he formed a gang of robbers, he refuted and said that it was they, along with the rich who formed the gang of robbers. As soon as he said that, all hell was let loose. The others who saw the incident was surprised that this quiet man, Gopinath, where he got all that courage to talk so bravely.

STORY 34
"THE BLOOD-SUCKING MARKET"
A big "hat" (market) takes place at Ratanpur. Nibarun Shetji owns a big grocery in this place. He is known for selling adulterated commodities: salt with sand, rice mixed with stones, etc. Nibarun Shetji thinks himself to be an honest man. When the milkman delivered adulterated milk, he got fired and wanted to whip him. Jadu, assistant to Nibarun Shetji, proposed that when he comes to buy oil, he will be given adulterated oil. Shetji sells sugar ar Tk. 17 per seer. A contractor showed his concern at the high price and its rapid escalation. Shetji replied that he has to bribe the officers to get the permit, and get the money back by selling the commodities. But why at our cost, said the contractor. Shetji pointed to the contractor that he is forgetting that he also bribes to acquire work. He also gives less wage to the workers, and mixes less cement to the mixture for building purposes. Jadu interjected that by the grace of God when pressure comes on us, it is quickly transferred to someone below you. Kodom, a wage labourer, bought some molasses from the shop. The price he paid was more than twice that he received when he sold the same thing at harvest time. Shetji told him that he was not forced to sell it at such a low price. Kodom was baffled. Shetji contended that the consumers should complain to their government. The grocers increase the price, what does the government have to do with it? The government is putting all these taxes on the businessmen, what should we do apart from increasing prices, hetji argued. Kodom pointed out to Shetji that the government favours the businessmen than the others, as is apparent from their health, appearance and the clothes they wear. If the government was ours, would I come to the market wearing this "gamcha"?, said Kalam.

STORY 35
"WHY IT OCCURS LIKE THIS"
When Rahim was young, he worked as a Mason. In his old days he has to beg. He wanted to have a sitting with his sons and get reaction to the thoughts he had. He told them that he took care of them while they

were young, they should take care of him now. Javed said that these are facts, but with the pressure he is going through, he cannot possibly take care of another head in the family. His children will not be able to take care of him when he himself is old. As long as the wage-labourers have the strength, they will be given some weight in society. Wage-labourers do not receive the same villages as a government servant. If the government servants work for the government, then who do the wage-labourers work for? They come to the office in cars, sit in cool rooms; and wage-labourers have to sweat it to produce the resources. Since the rich people form the government, they sanction all the advantages for them. Election take place, but the same class of people remain in power. Eighty per cent of the population are poor who vote to get these people elected. After the election, they forget about the poor. The only solution is that the majority, i.e. the eighty per cent poor should be in government. Only then can we take care of all of us.

STORY 36
"UNCLE AND NEPHEW"
Uncle has become a minister. He advised his nephew to open one or two mills or factories, instead of continuing with the permit business. His nephew didn't agree; if he has to he will open a pharmaceutical factory producing adulterated medicine. People would die and later he could get into the business of exporting bones. The government should decrease taxes on colour television, camera, video cassette, wine, cars, etc. and increase taxes on cycle rickshaws, on small business and farming. A few students approached the minister. They wanted jobs. They asked the minister to build factories. The minister replied that the government doesn't have the money. The country is poor. The students pointed out that if somebody comes to Dhaka, they won't believe the country is poor. Instead of investing on conspicuous consumption items, the millionaires should invest in factories. The government should put pressure on the millionaires so that they divert their attention towards that. The minister replied that this was an independent country and he had no right to put pressure on the freedom of the individual. The students retorted why government intervenes in censoring newspapers and worker's right to strike. The minister got fired and ordered them to leave. The students replied that this way the country couldn't survive.

STORY 37
"THE TRADERS BEYOND THE OCEAN"
An industrialised country is gradually shutting down their factories and big agricultural farms. The problem was that manufactured goods were not being sold, the factories were loosing money paying the wages of the workers. A Bank manager came out with the solution to dump the manufactured and agricultural goods into the ocean. So they can start all over again. The businessman comes with the solution to get two countries to go to war, and our country can invest on defense industries. The developing world has to be within our control, otherwise the big market will be lost. A dignitary from a developing country has come to discuss about loans. This would be invested in watch and cycle manufacturing industries. Their request is declined, but advised to manufacture yarn. Both objective of getting the locals employed and selling cycles, watches, etc. would be met. The loan is given on account of cycles, watches, yarn factory, cost of transport amounting to Tk. 220 crores. Tk. 30 crores would be given in cash. Interest for five years amounting to Tk. 15 crore has been deducted earlier. One other thing, prices of agricultural inputs have to be

increased, along with prices of commodities sold through the rationing system. Also the currency has to be devalued. The prices of everything will go up, exclaimed the dignitary. It won't affect the dignitary, neither his rich relatives and friends. Only the poor will starve.

STORY 38
"KODOM BECOMES THE CHAIRPERSON"
The poor have organised a meeting at the school. Kazi Shaheb and Gourbabu are not very happy about it. They have not been informed. They are also not clear where the poor are getting all this courage. They sense Badal master is behind all this. He should be put into jail, a few false cases against him should do the trick. Kazi Shaheb cautions that it has gone far beyond that. Earlier it was thought that the school was opened for teaching purposes, but now it seems it has gone in some other direction. If this was known earlier, it could be nipped at the bud. Batuk was sent with the message that if the poor do not make Kazi Shaheb their chairperson, he won't let them hold this meeting. But if they do, he has volunteered to pay for the cost of the microphone. The poor people not only declined the offer, they threatened that if Kazi Shaheb is even near the meeting place, he won't be in one piece. Batuk asked them not to be angry on him because he was also one of them. The meeting took place on the due date. Kodom was made the chairperson. While he was sitting in the dias, he remembered the earlier days how he was ousted from the meeting of the village elites.

STORY 39
"WE CAN ALSO WORK"
The repairs are taking place on government roads. Lot of women are at work. Fazar commented that muslim women are working side by side with men. The Maulvi Shaheb replied that they have not come to work out of luxury. When you are starving, you tend to forget religion, society, shame, etc. If I go and tell them as a priest they cannot do this work, they will come back to me and say that if I assured them food, they could go home. I won't have any replies. Religion has not barred women from work, but has instructed to do it within the norms of society. Religious instructions were strict as the society was quite different in the past. But the present living conditions have become tougher. Both husband and wife have to work. The first thing religion has said is to save one's life. There was an argument going on between the women workers and their supervisor about the wage. The workers wanted it to be increased, whereas the supervisor said that if you don't like the work, one would be replaced by workers from other villages. The women unitedly said that they will not let anybody work here at such low wages. The women decided to discuss this issue with the other poor women of the village, and they were confident that the other women would place their hands of solidarity. Fazar and the Maulvi Shaheb watched the whole incident. They commented that all this time the rich did not let them understand their own power. This power will lead them to the solution to their problems. Fazar was apprehensive what would happen to the middle class people like him and Maulvi Shaheb. The way the middle class is also sliding towards being the poor class, Maulvi Shaheb argued, that it would be wise to support them. It would bring their good, our good, and the good of the country.

STORY 40
"WHERE LIES OUR STRENGTH"
Malek declined to go to the school-field to listen to big leaders from

the cities. He is frustrated with them. This is the order of the day that you vote somebody to the position of a minister. There should be another alternative order that if the minister cannot tackle the problems of the poor, their ministership should be cancelled. The more the poor votes for somebody, the more starved they become, while those who are elected get fat day by day. If any meeting takes place, it should be the meeting of the poor. Kashimpur village looked very busy. A meeting was called by the working people. What was discussed was why the position of the poor people are like this, how the poor was and is exploited, etc. It has taken a long time to realise this, but in future this exploitation should not be allowed to continue. The poor have their numbers, that is their power. This should take shape as an organisation basically at the village level. Gradually, to organise union committees of the working class. Next to the formation of upazila committees and then to the district committees. Finally with elected members of the district committees to form a national committee. If this is the way the organisation be built up, the objectives of the poor will be reached.

APPENDIX 8.1

ABSTRACT OF A PROPOSAL FOR FURTHER RESEARCH
THEME: PUBLIC AND PRIVATE SECTOR INITIATIVES TOWARDS
THE MOBILISATION OF THE RURAL POOR
1. PURPOSE AND SCOPE OF RESEARCH
Both public and private sector efforts towards the mobilisation of the rural poor is underway in Bangladesh. Many argue that the public sector using "conscientization" as a tool for mobilisation has in practice not been very serious about the issue. Instead what has been stated in public sector documents, at the end of the day, remains a rhetoric. Quite interestingly so, as many might argue, the trend that the previous and present government has established is one of maintaining the status quo (1). The last thing that the ruling coterie would want, many hypothesize, would be to empower the rural poor to stimulate to build "self-reliant" organisations, and by doing that get access to the limited resources of the state that the ruling coterie has been controlling so far. It would rather be a contradictory policy to see the government with elitist characteristics to pursue this volatile exercise. The important question, however, is whether the above arguments are presently a myth or a reality.

A number of hypotheses can be pre-determined and tested:
1.The government do not wish to retain the conceptual aspect of conscientisation limited to remain a rhetoric.
2. While exercising conscientisation, the government do not want to limit conscientisation along human development lines, but beyond.
3. There is no significant difference in impact between the efforts towards mobilising the rural poor among the public and private sector.
4. There is no significant difference in conceptualising the conscientisation aspect among the public and private sector.

2. AIMS AND OBJECTIVES OF THE RESEARCH:
It is proposed that a study be undertaken to assess the present condition of the private and public sector efforts towards the rural poor. The study would concentrate on the Bangladesh Rural Development Board/ Rural poor programme (BRDB/RPP); Grameen Bank; leading NGOs such as Bangladesh Rural Advancement Committee (BRAC), Proshika,etc.; and mobilising NGOs such as Gono Sahajya Songstha(GSS), Nijera Kori(NK), etc..

The specific objectives of the study would be:
a. To provide adequate understanding of the socio-economic and political factors contributing to the current conditions of the rural poor;
b. To provide detailed information on the socio-economic conditions of the rural poor in Bangladesh;
c. To assess the contribution and efforts of private and public sector towards the mobilisation of the rural poor;
d. To assess the understanding of the target group towards the rural poor programmes, and identify the weightage of their efforts at improving their physical, social, economic and political conditions;
e. To identify the constraints of the rural poor programmes in planning and implementation;
f. To suggest policy recommendations based on country's existing socio-economic and political conditions and future potential.
3. RESEARCH METHODOLOGY
The study should be phased into three seperate parts:

PHASE 1 This phase should primarily be involved in collecting secondary sources of information on public and private sector efforts towards the mobilisation of the rural poor, in Third World countries in general and Bangladesh in particular, in order to establish a "data-bank".

A review will be undertaken based on the information from the "data bank". The review will bring together information and insight from a wide range of sources to indicate current pre-occupations within the professional community. The information will be stored on computer disc so that additional material can be included when and as it becomes available.

PHASE 2 It is hoped to publish the review and use it as a working paper which would be placed before a cross-section of policy-makers, practitioners, etc. in Bangladesh on a strictly informal basis to elicit their reaction. The objective is to develop an indicative trend of the thought process which would lead to the formulation of detailed investigation methods in this phase. This will also assist in the collation of secondary source material with the indicative trends derived from the primary sources.

A detailed sample survey will be performed of line functionaries and beneficiaries of private and public sector initiatives towards the mobilisation of the rural poor.

The focus of the survey would be towards an in-depth study of the thought process of the line functionaries and beneficiaries in order to understand if there is a potential for one to conceptualise the "conscientization" issue as the various organisations see it, organisations who have designed and implemented these rural poor programmes. Assuming that there is a great potential that comes out of the understanding from the survey, the focus would then turn towards the efforts at harnessing that potential and investigating what level of achievement has been reached.

PHASE 3 The information from Phases 1 and 2 will enable to produce a resource paper for a multi-country comparative research project on rural poor programmes.

Footnotes:

(1) A number of micro studies, exposing the operations of the "power wielders" (Rahman, 1986: 1) in accentuating the poverty syndrome in Bangladesh are now available (see for example Rashiduzzaman, 1968; Sobhan, 1968; Rahman, 1979, 1981; Siddiqui, 1982; Solaiman et al, 1977; Saqui, 1980; Jahangir, 1982).

The lions share of what ultimately reached the rural sector was "appropriated by the rural rich and the local bureaucracy, while the rest trickled down to the rural poor in a manner which only strengthened their dependence on the rural rich." (Siddiqui, 1982: 434).

The power structure strongly reflects the existing economic reality in the society, namely "that those who own and control the means of production are generally also the power holders in the rural society" (Rahman, 1986: 2).

In league with central government functionaries, the rural power structure, "not only appropriates the lion's share of free and subsidised central government inputs to the complete or almost complete exclusion of the rural poor, but also there is little evidence to show that the appropriated inputs are put to any significant productive use" (Ibid: 2).

In Bangladesh politics, the most influential groups are the "bureaucracy, the army, the urban elite, and the rural elite." The misnomers, however, are "the peasants and the rural poor" who "count for nothing on the political scene" (Chr. Michelsen Institute, 1986: 73).

In Bangladesh, a society "with an unstable political system, with relatively weak links between the national level and the rural areas and with aid dependency as dominating factors, patronage becomes all pervasive" (Ibid: 76).

" 'Betting on the strong' implies 'letting down the weak', and in this respect the authorities have been quite un-selfconsciously consistent. The carefully cultivated 'beggar-image' of the country serves to exploit the rural poor and to benefit those in power. A case in point is the cynical way in which man-made famines are used for worldwide publicity campaigns designed to attract foreign aid, although no serious attempt is made to come to the rescue of those dying of starvation (nor, indeed, to prevent future famines)" (Schendel, 1981: 298).

Poverty, as explained by many, "is not just a matter of absent resources, opportunities and skills, it is essentially the relationship between classes" (Wood, 1984: 2). According to Hasan, poverty is "a series of relations of dependence, exploitative relations which seperate the poor from their means of production and make them increasingly dependent on the propertied class" (Hasan, 1985: 316). Hasan notes that the Non-government organisations "raise the level of consciousness of their target groups about their immediate conditions of oppression and their capacity to fight them but not about the nature and the role of the state which authorises or sanctions oppression" (Ibid: 322).

"The hope for creating a national capitalist bourgeoisie is much too far-fetched. The current tendency of private capitalist elements is to make quick money, convert it into foreign capital and withdraw from the country" (Alamgir, 1978: 129).

A large section of the population "has to look outside the country for obtaining basic means of subsistence. There is a clearly a very strong lobby in the top heirarchy of administration who find such an arrangement extremely congenial to its own class interest" (Ibid: 142).

Irrespective of its source "foreign capital inflow --- has been instrumental in sustaining corrupt, inefficient and fascist regimes." The massive inflow of capital during the period after liberation affected "the welfare of the common people only marginally" but "greatly strengthened the comprador bourgeosie by allowing them to sharpen their instruments of exploitation, particularly by developing institutions of oppression" (Ibid: 137).

Under the present conditions the "future of the rural poor in Bangladesh is extremely gloomy, because unless they can impose their will on the village rich, the national bourgeoise, and the Bangladesh government, there is no hope of reversing the relentless trend towards pauperisation affecting them" (Schendel, 1981: 298).

Given the present production relations "the opportunity for organising collective enterprise is limited, if we are serious about the mobilisation of the poor every attempt should be made to ensure that we only promote activities that are productive and collective" (Hasan, 1985: 325).

In any large-scale confrontation "the 'chotolok' know that the borolok can call on the armed backing of the police and the army" (Hartman and Boyce, 1983: 250).

Whether a different set of policies would have succeeded much

better is, however, doubtful. "The class structure that permeates both the state machinery and the village social structure is such that all policies become subverted by a number of biases that begin to operate, thwarting all attempts at long term improvement for the rural poor" (Vylder, 1982: 156). The country's political and socio-economic structure "at the moment, however, does not show any sign of the necessary radical change" (Shakur, 1987: 286).

The underlying assumption of one school of thought "seems to be that if you throw enough money at a problem, eventually it will dissappear. Development is not so simple" (Hartman and Boyce, 1983: 265).

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