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DEVELOPMENT AND ITS DISCONTENTS: NGOS, WOMEN AND THE POLITICS OF SOCIAL MOBILIZATION IN BANGLADESH

by

Lamia N. Karim

A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE
Doctor of Philosophy

APPROVED, THESIS COMMITTEE

James D. Faubion, Chairman
Associate Professor of Anthropology

George E. Marcus
Professor of Anthropology

Betty Joseph
Assistant Professor of English

Julie M. Taylor
Professor of Anthropology

Lynne Huffer, Professor of French and Program for the Study of Women and Gender

Houston, Texas
September 2001
VOLUME ONE OF TWO
This dissertation is dedicated to the children of Shilpi Sultan Pathshala for their power to dream a different world.

Where the mind is without fear and the head is held high;
Where knowledge is free:
Where the world has not been broken up into fragments by narrow domestic walls;
Where words come from the depth of truth;
Where tireless striving stretches its arms towards perfection;
Where the clear stream of reason has not lost its way into the dreary desert sand of dead habit;
Where the mind is led forward by thee into ever-widening thought and action—
Into that heaven of freedom, my Mother, let my country awake.

Rabindranath Tagore, Gitanjali
Abstract

This dissertation is an analysis of the policies, practices, and effects of a number of NGOs (non-governmental organizations) in Bangladesh. My work focuses on micro-credit NGOs, the Grameen Bank model in particular, and on the strategy pursued by them to “empower poor women.” I look at how the extension of credit to “poor women” intersects with existing gender and community relations to produce results that are often in conflict with the stated goals of “empowerment” and “development.” While credit can be a source of capital, and often is such a source for established market agents in Western societies, the extension of credit in more traditional societies, such as Bangladesh, can often become an additional site of stress and exploitation. My research highlights how these new forms of violence in which poor men and women find themselves implicated, sometimes as victims and sometimes as aggressors, are linked with the social stresses and dislocations produced by modern development agencies, the NGOs in particular.

My dissertation documents how NGOs have become channels through which globalization enters the most private space of rural society—the home—and how it begins to dissolve the private/public distinctions that regulate rural life. This modernizing agenda of NGOs often disrespects the norms that local people live by. By alienating the very people they seek to empower, NGOs surrender critical ground to Islamic militants who move into occupy moments of social disruptions.

Finally, I argue that the development NGO sector in Bangladesh have inducted various groups into its self-perpetuation, thereby, making it difficult for alternatives to the NGO’s way of doing things to emerge. Similarly, the Grameen
Bank operates as a form of symbolic capital for Bangladeshi national elites and diasporans, and as a financially viable tool for Western aid agencies, thus making it difficult for critiques of the micro-credit model to emerge as a constructive dialogue.

My dissertation places these instances in a theoretically developed anthropology of "women in development."
Preface and Acknowledgments

This dissertation is the product of the love and support of many people living in many places. It is also the product of living too long in the field, losing sight, regaining faith, facing one’s own mortality, coming to terms with life’s impossibilities, learning to take off rose-tinted glasses, and finally, finding a voice (or not). This dissertation is not what I had originally planned it to be. But here it is, one version amongst many. It grew out of my debt to my country of birth, Bangladesh. As a postcolonial subject, ideas about development and developing the country shaped my childhood and teenage years. When teenagers in the West listened to the latest hit on the billboard charts, I read Gunnar Myrdal and thought of becoming a development economist one day. I grew up and came of age against the backdrop of the Green Revolution, the war of 1971, the famine of 1974, WID-centric feminism of the seventies, the transitional years of the eighties, and the market-driven polices of the nineties. So it seems natural that my dissertation would be an attempt to understand this complex, discursive, and tangled world of targeted policies called “development.”

This dissertation was made possible by field research grants from the William J. Fulbright Commission (1997-98) and the Wenner-Gren Foundation for Anthropological Research (1998-99). The writing of this dissertation was made possible by a write-up grant from the Harry Frank Guggenheim Foundation (1999-2000) and a small grant from the department of anthropology.

I became interested in the NGO-ization of development policy in the mid 1990s. In 1995, prior to joining the anthropology department at Rice University, I had gone for a visit to Bangladesh. In Dhaka, I met a number of intellectuals and NGO activists, and attended several poverty seminars that are a daily ritual of NGO activities. At that time, I
partially believed in the “miracle” stories of micro-lending. However, my skepticism began to grow as I learned more about the program. I also met Jude Fernando, a native of Sri Lanka, who was studying the effects of micro-credit lending in Tangail. Fernando mentioned that Grameen Bank was called “gobbling Bank” by local people in his research area, and he had found that NGO programs were really impoverishing poor people.

During my visit, I had the opportunity to meet Professor Muhammad Yunus of Grameen Bank. He was kind enough to give me an interview and talk about his work. Within six months of first meeting him, Professor Yunus visited Houston for a Micro-credit Summit sponsored by Results, Inc. As I listened to his public talk—a triumphalist, linear narrative of poor women’s emancipation—the gaps in the stories became somewhat clearer. There was no structural analysis of poverty. He advocated a free-market approach to poverty alleviation. He suggested that we call “credit a human right,” create conditions to release the entrepreneurial urges of the poor, and consider the market as the best leveler of social inequalities. Professor Yunus refused to entertain questions from the floor on the high rates charged by Grameen Bank. Instead he noted the high rate of recovery of his Bank—the much celebrated 98% rate of return. Professor Yunus’s talk triggered my curiosity about the circulation of money (or debt) in society, and its relationship to women’s empowerment.

In 1996, I spent two months in Bangladesh conducting an initial field survey of my dissertation topic. I served as a consultant on a human rights project called “Ethnicity and Collective Rights” in Bangladesh. This experience gave me access to the internal workings of a small NGO, its connections to global funding operations and agenda-setting priorities, and to the playing out of those concerns at the local level.

I returned to the field in October 1997. I spent the following eighteen months in Bangladesh. In the process of collecting data, I realized that, in practice, these developmental policies were not “empowering” rural women but were engaged in an instrumental use of women’s social roles to institutionalize their policies and aid mandates.
There are numerous people to thank and remember in Bangladesh. Most of all I thank the countless women and men who shared their stories, and allowed me into their homes and private lives. Without their help this dissertation would never be possible. Special thanks are due to my research assistants, Fahema and Chauhan, who were my local informants, friends, and challenging interlocutors. I thank Babul D’Nokrek, Garo friend, youth activist, and poet, for the love and time shared with his family, and the Garo people in the Modhupur Forest. The winter evenings spent with his family amidst the tall shalbongs, with the calls of jackals in the distance, gave me a final glimpse of a world that is receding. In Dhaka, I thank Ahmed and Thun Kamal for the support and affection they gave me during my stay. Often feeling terribly isolated, I would turn to them for comfort. To Syed Hashemi for generously sharing his knowledge of the NGO movement in Bangladesh, helping me on many institutional and personal matters, and for the many cups of European coffee—the best brew in town! To the late poet Ahmed Sofa who passed away on July 28, 2001, for showing me different ways of imagining the postcolonial predicament. And to the slum children of his “Shilpi Sultan Pathshala” who, through their art work, reminded me that creativity exists everywhere and it is the ground for social change.

I would like to thank the following people who helped me in numerous ways: Shapan Adnan, Farida Akhter, Helaluddin Arefeen, Father Hormrich, Zakir Hossain, Obeid Jaigirdar, Enayetullah Khan, Kochin Master, Manzurul Mannan, Farhad Mazhar, Anu Muhammad, among others. In my field site, I thank Munir and Tahmina for their hospitality, and the NGO fieldworkers who shared many stories with me. To Lipi, the little girl who befriended me in the field, and who asked me if there was a country where little girls did not have to work, and were happy. A special debt to Anjan Ghosh of Calcutta, for providing me with interpretive frames with which to proceed. I also wish to
thank Chenora and Kanon, the young women who worked in my house, who told me their life stories, and kept me nourished with homestyle cooking and cups and cups of steaming tea.

In the US, my greatest debt is to my advisor, James Faubion. Jim harnessed in my more universalist claims, forced me to re-examine my claims against my evidence, and reminded me, time and again, to just “calligraph it.” Whatever I have achieved at Rice University is largely due to his love, support and belief in my potential. One could not ask for a more erudite scholar and caring advisor. To George Marcus for his support, and for providing a place of intellectual play in an otherwise professional environment. To Julie Taylor for leaving me her tango tapes, for supporting and helping me all the way from Argentina, and for never failing to ask me about my health. Julie—thank god for e-mail! To Betty Joseph for bringing excitement to postcolonial studies at Rice and for her willingness to help and advise. To Lynne Huffer for showing me ways to bridge the world of the academic with the world of the activist. To Carole Speranza for keeping me on track and taking care of my mail while I was away doing fieldwork.

Among my friends in Houston, my profoundest thanks go to Jae Chung and Kris Peterson, both of whom took care of me when I was very ill and nursed me back with love and affection. They are lifelong friends. A special mention to Jae who gave me her old computer on which this dissertation was hammered out. Antonio Callari, a very special interlocutor and friend through all my struggles. I am greatly indebted to his many insights and for reminding me on numerous occasions that my work had potential. WR has been like a big brother, always caring. Many others helped me with their friendship, support and encouragement, which made the impossibility of the end phase of graduate life bearable. I would like to mention a few names here: Andrea Aureli, Stanley Chung, DJ Hatfield, Bettina Fabos, Theresa Hernandez, Tamara Jones, Gudrun Klein, Steven Klineberg, Chris Martin, Brian Riedel, Ashwin and Hema Shah, Siddharth Shah, Elora Shehabuddin, Petra Stamberg, and Javier Vasquez.
To Diana Strassmann for introducing me to the International Association for Feminist Economics (IAFFE), one of the first institutional spaces where I found a critical engagement with my work.

Special thanks to Shannon Leonard, who despite her own health issues, found time to provide me with editorial comments, and for her friendship and constant support during the end phase of writing.

To my therapist Peggy Utech for making me see the world in brilliant colors.

To the members of the First Unitarian Universalist Church in Houston for providing a space of reflection, especially to Reverend Bob Schaibly for his beautifully textured and thoughtful sermons that quietly gathered my spirit.

I also wish to thank the doctors and healthcare professionals who cared for me during my long illness in Lancaster, Pennsylvania and Houston, Texas. Many thanks are due to Dr. Jenkins and Dr. Ware, and Nurses Janet Martin and Kathy Vincent, at the Rice Student Health Services; I was a very frequent visitor there. And a very special thanks goes to Dr. Donovan of Baylor College of Medicine for his attentive care.

And finally to three people who have been absent/present in my life. To my friend Dara who never stopped loving me through all these years. To Bunty for making peace with the past. And to David in the stars!
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### ACRONYMS

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<td>ADAB</td>
<td>Association of Development Agencies in Bangladesh</td>
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<td>AL</td>
<td>Awami League</td>
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<td>AMWAB</td>
<td>Association of Muslim Welfare Agencies in Bangladesh</td>
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<td>ASA</td>
<td>Association for Social Advancement</td>
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<tr>
<td>BNP</td>
<td>Bangladesh Nationalist Party</td>
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<td>BRAC</td>
<td>Bangladesh Rural Advancement Committee</td>
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<td>CDF</td>
<td>Credit Development Forum</td>
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<td>CIDA</td>
<td>Canadian International Development Assistance</td>
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<td>DFID</td>
<td>Department For International Development</td>
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<td>GB</td>
<td>Grameen Bank</td>
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<td>GO-NGO</td>
<td>Government-NGO</td>
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<td>NFPE</td>
<td>Non-Formal Primary Education</td>
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<td>NGO</td>
<td>Non-Government Organization</td>
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<td>ODA</td>
<td>Overseas Development Assistance</td>
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<td>PKSF</td>
<td>Palli Krishi Sahayak Foundation</td>
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<td>USAID</td>
<td>United States Agency for International Development</td>
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<td>VGD</td>
<td>Vulnerable Group Development</td>
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<td>WID</td>
<td>Women-in-Development</td>
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Chapter One

The "Vision Thing": An Ethnography of a Will to Empower Women

When I was arguing that helping a one-meal family to become a two-meal family, enabling a woman without a change of clothing to afford to buy a second piece of clothing, is a development miracle, I was ridiculed. That is no development, I was reminded sternly. Development is the growth of the economy, they said; growth will bring everything. We [Grameen Bank] carried out our work as if we were engaged in some undesirable activities. When UNDP's Human Development Report came out we felt vindicated. We were no longer back-street operators, we felt we were in the mainstream. Thanks, Human Development Report.¹

Professor Muhammad Yunus, Founder, Grameen Bank, Bangladesh

The Research Problem

My dissertation analyzes the social and economic effects of the micro-lending practices of the leading developmental non-governmental organizations (NGOs) in Bangladesh on the lives of the poor women and men they seek to empower. Between November 1997 to May 1999, I studied the work of the three leading non-government organizations (NGOs) in Bangladesh—Bangladesh Rural Advancement Committee (BRAC), Proshika Human Development Forum, and the Association for Social Advancement (ASA)—and the Grameen Bank,² in several different field sites in Bangladesh. For each one of these NGOs, access to credit is key to the economic empowerment of poor women.
Empowerment is a value-laden term. To put it bluntly, it means different things to different people. However, within development circles, feminists work with structured notions of empowerment. I offer definitions from two contemporary feminist development scholars to give us an outline of this concept. Feminist economist Bina Agarwal writes, “empowerment is defined as the ability of an individual or a group to successfully challenge existing economic and political power relations and so ensure that decisions relating to entitlement are made in its favor (be it within the family, or of the family vis-à-vis the community or the State).” Her definition parallels the definitions used by the NGOs I studied. A more critical understanding of empowerment comes from Barbara Cruikshank. According to Lauren Leve, Barbara Cruikshank argues that “the object of empowerment is to act upon another’s interests and desires in order to conduct their actions toward an appropriate end.” Quoting Cruikshank, Leve goes onto add that “empowerment must be understood as a ‘technology of citizenship’: a “means by which government acts through rather than against the subjectivities of citizens,” attempting to create subjects who are “both the effects and the instruments of liberal governance,” in order to enlist them in their own regulation and control.”

Given the above considerations on women’s empowerment, my research examines the institutionalization of the credit model, or the debt model as I choose to call it, not only as the preferred system of economic empowerment for poor women in Bangladesh, but also as a new form of governance and control over its targeted populations. With regard to this form of regulation and control over targeted populations, I examine a significant paradox. The credit-giving NGOs use existing kin and social relations to regulate the financial behavior of individual borrowers, that is, the repayment of
loans on a timely fashion. They do so by tying individual borrower loan repayment responsibility with group responsibility. To control the recovery of their loan programs effectively, NGOs deploy women to police other women through a method euphemistically termed as “peer monitoring.” Peer monitoring means that one’s peers will monitor one’s financial behavior in the best interest of the group, because, as already stated, the group is held collectively responsible for each individual loan. If we replace the notion of peer monitoring with the concept of peer policing, we have a different interpretation of how power dynamics operate within this group mechanism. The NGOs transfer the financial liability of each individual borrower to a collective—a group of women which varies in size from NGO to NGO—and use them as a form of surveillance within the group. My dissertation illustrates how peer policing creates tension and dissention among the targeted women and their families, thereby, weakening and dislocating the tissues of existing social relations.

It must be stated at the outset that this dissertation is not a study of the rules, habits, customs, and practices of any one of these NGOs in particular. Instead, I analyze how the idea of debt travels in society, how debt links together disparate groups of people, the social reasons for the operational viability of debt-giving NGOs, and how debt becomes institutionalized as an instrument of empowerment for the poor, particularly poor women. The frame that I have followed in this research, to quote George Marcus from his exegesis of multi-sited ethnography, is to “follow the idea” as it travels through different locations, and in the exchanges and interstices of those locations.

My research indicates that the effects of the practices of these NGOs are quite different from their stated goals of empowerment. These NGOs borrow Western ideas of development and individual empowerment that do not match
local community norms. The NGOs themselves either do not value or only instrumentally use these norms. As a result, their practices often have the effect of breaking and dislocating local communities, weakening social bonds, and violating the security of the very individuals they (ostensibly) seek to empower. These effects constitute a form of structural violence: they create new or increase existing opportunities for explicit violence against individual poor women and men. I argue that the work of credit-giving NGOs has begun to rupture deeply held values about the role of women, family, and community, and has led to increased forms of violence in society at both the micro (household) and the macro (collective) levels. Given this consideration, it is counterintuitive to imagine that an organization that incorporates violence as part of its ideology and interaction with its borrowers will become the source of social cohesion and justice for them.

Extending Marcel Mauss's definition of the gift economy to debt (I discuss this point at length in Chapter Three), my research shows that the debt economy also includes within it a system of reciprocities: the obligation to give and return debts. While credit is theorized as "trust" by micro-credit proponents, analyzing it as debt shows us how credit/debt functions at the confluence of three powerful forces—the financial responsibility to return debts, and the legal and social consequences of breaking the "trust"—that bind the borrower and lender in a relation which is in excess of the financial. The micro-credit NGOs plug into this pre-existing system of reciprocities. They appropriate existing gender roles for their self-perpetuation, and introduce themselves as a new and powerful social elite into rural social dynamics, and stir up those dynamics.

Debt relations are grounded within a system of reciprocities and derive their authority to regulate behavior from a system of mutually reinforcing social
relations. However, once debt relations begin to link people together inside modern institutions that require different constructions of self, the system implodes from within, creating in its place market subjects who become disconnected from the original rules of reciprocity, and ground themselves instead in an emergent market ethos. There is a fundamental paradox here. What allows for the effectiveness of credit programs locally—the gift economy—also contains within it the seeds of its own destruction and self transformation.

Debt changes the environment in which people operate. S. Charusheela and Colin Danby show that women engaged in production are already enmeshed in existing patterns of lending and borrowing and "providing credit does not simply add a service that was previously lacking, it changes the existing environment in which the credit recipient works." My research examines how this environment changes for the women and men who are caught up in its webs of meanings and reciprocities. In unraveling the micro-credit "mystique"—the ground realities, so to speak—I noticed the crosscutting pathways of an institutional and ideological architecture of relationships that linked urban and rural people, local and global institutions, state and non-government organizations, feminists and non-feminists, religious and secular groups, into closer contact, new alliances, and mutually reinforcing dependent relationships.

Micro-credit is the extension of small loans, usually between one hundred to two hundred dollars, given to poor women for off-farm income-generating activities, that are payable within a year. This model has been made famous by the work of Grameen Bank ("Grameen" means rural) in Bangladesh which has 2.3 million members, of which ninety-four percent are women: the Bank boasts a ninety-eight percent rate of loan recovery. The Grameen Bank model functions on a small group, joint liability mode—and is premised on the
assumption that the "borrower knows best"—with repayments that come from the borrowers' ability to generate profits from home-based income-generating projects. The Bank represents a paradigm shift in credit-supported development projects. Although such models based on group formation, conscientization, cottage industries, and savings-orientation have existed all along, the Grameen Bank's contribution lies in bringing all these disparate elements together, giving it an institutional rule-bound structure, and providing the evidence to the world development community that the poor are "bankable."

Since the 1990s, the World Bank, United Nations, and the Women-In-Development (WID) policy experts within USAID, Ford Foundation, and other Western organizations have taken up the micro-credit model exemplified by the Grameen Bank as the preferred model for poor women's economic empowerment. For the World Bank and WID policy experts,⁷ the Grameen Bank functions as a powerful metonym for what works in development. If the "wretched of the earth"—the poor women of Bangladesh can make it in the abysmal conditions of that country—by extension, anyone can. For Western liberal feminists, it is a powerful image (for after all, is she not "ignorant, poor, uneducated, tradition-bound, domestic, family-oriented and victimized"?)⁸ to see women in a Muslim country handling money, participating in loan meetings, walking in public places, learning to write their names, and becoming small entrepreneurs. For its advocates, the Bank exemplifies development and empowerment of the poor, and especially, of poor women, from below. The Grameen Bank has been heralded as a grass-roots approach to empowerment and capitalism for the poor.⁹ But in the age of privatization and profit, the attractiveness of micro-credit lies in its financial viability. The borrowers pay for the operating costs of these institutions through fees, deposits, and interest rates that are charged to them. Western donors, who foresee cuts in overseas
development spending by their governments, can slowly wean themselves off these programs in Bangladesh and elsewhere.

At the 1995 Beijing Conference on Women, the Grameen Bank was upheld as a model of economic empowerment of poor women. Professor Yunus was a designated spokesperson for the United Nations at the Conference. Following the Summit, the World Bank opened the Consultative Group for Assistance to the Poorest (CGAP) in 1995 to assist in the replication of the Grameen model worldwide and to provide more credit to the poor in developing countries. In 1993, the World Bank lent $100\textsuperscript{10} million to the Grameen Trust (The Trust was set up in 1989) for research and replication of the Grameen model. At the 1997 Micro-credit World Summit held in Washington, D.C., the Grameen model was the centerpiece of discussion. The key resolution at the Summit was to provide micro-credit to 100 million of the world’s poor, especially to the women of these families, by the year 2005. Pictures of Bangladeshi women who are members of Grameen Bank show up at the World Bank NGO site; a full-page quotation from Professor Yunus is in the front of the UNDP Human Development Report (1999). Professor Yunus and his Grameen Bank have catapulted the land of floods and famines onto the global map of development. Bangladesh is no longer a country for only trying out development ideas; it is a country that gives development ideas to the world.

As the opening epigraph reveals, micro-credit has become a celebrated model of poor women’s economic empowerment. I do not dispute the importance of micro-credit in helping certain categories of women, particularly, small traders, artisans, widows, divorced and abandoned women, who have been shown to control and use the loans more effectively, and in making the difference in their lives between one meal and two meals, between one set of clothing and two sets, as the quotation from Professor Yunus points out.
These are important differences in the lives of people who are living on the edge. Poor people, however, should not be subjected to coercive controls. They should have access to credit/loans on terms that are reasonable, they should also have access to jobs and markets to sell their produce, and they should not be used instrumentally for the furtherance of the goals of specific NGOs. Poverty alleviation programs should not be measured exclusively on economic indicators, output measures, caloric intakes, and Western notions of the pragmatic behavior of informed economic subjects in the market. Poverty alleviation should be understood as a qualitative change in the lives of people, that is, their ability to make informed decisions that improve their overall well-being.

Of the 1,200 foreign-funded NGOs in Bangladesh, 549 NGOs work solely with women.\textsuperscript{11} This high number of women-oriented NGOs is a result of the woman-in-development (WID) focus of Western countries. The extensive presence of NGOs has developed in the context of certain policy trends that focuses on NGOs to deliver most of the much-needed services to the poor. This high presence and dependence on the NGO sector offers in Bangladesh a site for the study of "privatization." This privatization takes place in a country where a democratically weak state increasingly surrenders areas of governance, from credit to education to healthcare, to the non-governmental sector.

Bangladeshi NGOs have stepped in where a frail postcolonial state has failed to deliver much-needed social services to its poor citizens. Their services cover seventy-eight percent of all villages, and reach over twenty-four million people; that is, they reach twenty percent of the population. The Bank and NGOs provide two-thirds of the total institutional credit to rural areas.\textsuperscript{12} They have made impressive strides in, for example, agriculture, non-formal primary education, rural road construction, forest management, immunizations,
distribution of diarrhea dehydration preventative saline, improved sanitation, reproductive healthcare, potable water provisioning, and voter education. The Association of Development Agencies in Bangladesh (ADAB), under the chairmanship of Qazi Faruque of Proshika, has been at the forefront of voter mobilization programs, and has helped to mainstream rural women into the local political process. In the 1997 Union Council elections, 45,000 NGO-affiliated women contested for 12,894 seats. Of these, 12,822 women were elected to Union Council seats.¹³ In 1990, ADAB organized a rally of 100,000 poor people in Dhaka (the first of its kind), and publicly demanded that fifty percent of the national budget should be dedicated to poverty alleviation efforts. Feminist NGOs (such as Saptogram, Ain-o-Shalish Kendro, and Nijera Kori) have stepped up their demands for the introduction of stricter laws for the protection of women against gender crimes (rapes, dowry deaths, acid burnings, etc.) These are all positive changes. At first glance then, NGOs in Bangladesh appear to be the only organized lobby of the poor. However, the picture gets messy when questions of efficiency and market concerns are added onto the reform-oriented and welfarist model of poverty alleviation, and that has exactly been the trend in the free-market environment of the 1990s.

It must be mentioned here that Bangladeshi NGOs have contributed significantly to the empowerment of one category of women—NGO female fieldworkers—that is often overlooked by researchers, because these women are not the targeted beneficiaries of NGO policies. These fieldworkers are young, college-educated, usually single women who now have jobs, live independently of their families in different towns and do not have to abide by the expected norms of their hometowns. They also ride bicycles and motorbikes in rural Bangladesh, and are the channels through which ideas of women’s empowerment reach the poor women. These women have
independent incomes and are aware of their social and political rights. They have more mobility compared to their sisters in the villages, and they have also gained some sexual freedom by living on their own.

While much has been written in praise of the micro-credit model of empowering the poor, very little criticism is forthcoming on the possible adverse effects of loans.\textsuperscript{14} This dissertation takes a look at the dark side of micro-credit and, specifically, the work of development NGOs in this area. I caution the reader to read the celebratory stories of poor women's accomplishments with skepticism. Who is the narrator of these stories—the poor or the NGOs or NGO/donor-affiliated researchers? For whom are these "success" stories crafted? For what purpose are they narrated? Setting aside the celebratory claims about this model, I question the terms and conditions through which poor Bangladeshi women—who are positioned in a powerless position vis-à-vis the NGOs and the male members of their families—and poor men are mainstreamed into the economic process. My purpose then is to problematize the "self-evident," the "vision thing" as I call it.

In the field, one of the problems I faced was a resistance among NGO bureaucrats, local researchers, donors, and beneficiaries of NGO programs to engage in an open critique of Grameen Bank/NGOs and their micro-credit strategies of empowering the poor, particularly poor women. Bearing that in mind, this dissertation opens with two observations that are fundamental to my research. First, what happens to existing social relations—to relations between men and women, between women and women, and between women and their kin groups—when debt enters the dynamic? Second, why is it that people, whether local Bangladeshis or Western donor representatives, are so unwilling to engage in a public critique of NGOs and their work in micro-credit and women's empowerment?
In the first instance, by replacing the notion of credit with debt—what I consider the “underbelly” of the gift economy—my research opened up a different approach to examining the role of money within the rural economy. I read the relationship between the loan-giving NGO and the women as coercive and asymmetrical: while the NGO has the power to give and withhold loans, the women are “ordered” by their menfolk to procure those loans.

It must be mentioned here that poor men who are caught in these debt structures are equally powerless to withstand the will of NGOs. While I do not condone the fact that these men take out their powerlessness on their womenfolk through increased verbal and physical abuse, to simply read this relationship between the rural men and women as patriarchal exploitation misses the larger point I am making, which is one of the exploitation to which all these people are subject—the poor women, men, and NGO fieldworkers who have to use coercive methods to recover the loans. This exploitation is part of the process of capitalist manifestation in the rural economy, and it should not be understood as an isolated culture-specific process. The poor men are desperately strapped for cash to make ends meet; they are equally powerless and victimized by their relationship with credit-giving NGOs. The NGOs operate like a wedge in rural gender relations, exploiting the social position of women, and exacerbating relations between men and women. I argue that this relationship between the NGOs and the rural poor fits into the existing power hierarchies of a patron-client relationship. It is the social power of money, then—its ability to restructure existing social relations and to put people in situations of leverage and subordination, to subject people into roles of creditors and debtors—that becomes one of the grounds of my analysis.

In the second instance, in thinking through this “silencing of critique” in particular spaces, I am reminded of Urvashi Butalia’s ruminations on a similar
point. Writing about the reluctance on the part of survivors of the partition of India (1947) to openly engage with the past, she poses the following illuminating observation:

...why, I wondered, were people so reluctant to remember this time? Surely this reluctance in itself pointed to something? Was it only to do with the horrific nature of events—sanitized into numbers and statistics in the pages of history books—or was it to do, at least in some instances, with people’s own complicity with this history? There had been, at Partition, no ‘good people’ and no ‘bad’ ones; virtually every family had a history of being both victims and aggressors in the violence. And if this was so, surely that told us something about why people did not wish to remember it, publicly, except perhaps within their families where the ‘ugly’ parts of this history could be suppressed.¹³

In my encounters with researchers and NGO bureaucrats, I found the “silences,” the evasions, the ellipses, more provocative than what was actually said in structured interviews and in urban research spaces. In the hidden spaces of private conversations, alternative points of view about NGOs would be entertained, but publicly these views were regulated and partially censored. It made me suspect at times that there was a gentleman’s agreement not to challenge openly the orthodoxy of Grameen Bank/NGO operations in microcredit in these research spaces. This focus on “silences” within the local and global discourses about Grameen Bank and NGOs opened up alternative ways of interpreting my interactions with people. In unpacking the development texts, one has to recognize that “knowledge is power but power is also knowledge. Power determines what is knowledge and what is not knowledge.”¹⁶

A pattern began to take shape place in my mind. I began to see how different groups of people—NGO bureaucrats, researchers, donors, NGO fieldworkers, women borrowers—were complicit, for various reasons, and
linked together, in maintaining the dominant story of micro-credit miracles for women. This dissertation unpacks some of these public transcripts, contradictions, motivations, and self-constructions of the various groups engaged in maintaining the script of women’s empowerment and economic success. Given my familiarity with Bangladeshi social structure (I am a native-born Bangladeshi who now lives in the US) and my initial research work for a Bangladeshi NGO in 1996, I had developed a certain skepticism towards these “micro-credit miracle stories.” Thus I entered the field in 1997 with a suspicion that “something is rotten in the state of Denmark.” While this may seem like a strong statement, I would ask my reader to suspend judgment until she reads the full dissertation.

Some Demographics on Bangladesh

In all countries, the state is envisaged as the guarantor of citizens’ rights, but in postcolonial nations, the state is more saliently the institution of repression. NGOs in postcolonial nations play a pivotal role in holding the state accountable to human rights violations, and they are seen as the ally of marginalized groups. Postcolonial nations are characterized by acute poverty, corruption, poor governance, lack of effective institutions, inadequate services, on the one hand, and conflicts and inequities along ethnic, class, gender and religious lines, on the other.

The study of the NGOs in Bangladesh has to be judged against the dismal social and economic conditions prevailing in the country. Sandwiched between northeastern India and Burma, it is one of the poorest and most densely populated countries on the world. It spans a land area of 133,910 sq. kilometers with a population of 130 million, a population that has doubled since
the country's independence from Pakistan in 1971. It ranks one hundred and fiftieth among all the countries of the world on the UN Human Development Index (HDI). Bangladesh is primarily an agricultural country with 63% of the population engaged in farm-related activities.

The daily per capita supply of calories has fallen from 2,177 in 1976 to 2,105 in 1996. (The average for the least developed country is 2,090 and for the industrialized countries it is 2,986.) Female adult literacy is at 27.4% and male literacy is 55%. Female economic participation is at 44.4% and men's participation is at 77.2%, However, female unpaid family worker participation stands at 71%.

Bangladesh is one of the seven countries in the world that has a higher male to female ratio, 106 males for every 100 females. In 1996 statistics, it is estimated that 35.6% of the population was below the poverty level. So, one in every fourth person in the country is below the poverty level. Government expenditures on human capital investment are negligible. Between 1993-96, the government spent only 2.9% of its GNP on public education. It has a 75.1% primary school enrollment, which is largely due to BRAC non-formal primary education (NFPE) schools, and other NGO schools. The ratio of patients to healthcare professionals remains shocking. For every 100,000 patients, there are only 18 doctors and 5 nurses. The rate of infant immunizations has risen from 2% under the government to 82% under BRAC mobilization. BRAC and Proshika have also introduced rural health workers who provide annual check-ups to their members for a nominal fee.

In 1996, the labor force was 56 million and the unemployment rate was 35.2%. In 1997, the industrial production growth rate was 2.5%. In 1998, the external debt for Bangladesh stood at $16.5 billion. In 1996-97 financial year, overseas development assistance (ODA) stood at $1.475 billion. The country
runs a huge balance-of-payments deficits. In 1998, exports stood at $5.1 billion and imports stood at $8.01 billion.\textsuperscript{21}

Bangladeshi NGOs in the Global Economy

In the post-Soviet era characterized by privatization and a press toward free-market ideology, the state is surrendering key areas of governance to transnational agencies and the private sector. In the developing world, this shift in ideology and agenda-setting priorities by the developed countries has come along with a sharp reduction in overseas direct aid (ODA) to governments. One organization that has emerged to fill this lacuna in social services to the poor is the development NGO. According to the \textit{Yearbook of International Organizations} (2001), there are over 28,000 international NGOs, most of which were created in the past two or three decades.\textsuperscript{22} The World Bank NGO site reports that fifteen percent of all total overseas development aid (ODA) is channeled through NGOs. The Bank’s own project involvement with NGOs has gone from six percent in 1988 to almost fifty percent in 1994.\textsuperscript{23} The same website notes that in 1992 international NGOs channeled $7.6 billion in aid to developing countries. In addition to governments, NGOs increasingly seek out private corporations as partners in development. This trend has blurred the distinction between the private and the public sectors, and between states and non-state actors, leading to new coalitions among these institutions.\textsuperscript{24}

Historically, the term “non-governmental organization” was first used at the formation of the United Nations in 1949. At that time, it was envisioned that NGOs would “remain at a distance from governments, acting as their conscience and offering a moral critique to states.”\textsuperscript{25} But this mandate has changed as NGOs have exploded in goals, size, financial strength, and
numbers, As a result, the work of NGOs is so diverse and their funding sources so varied that it is empirically impossible and analytically unfruitful to use a single conceptual frame to characterize them all.

The 1992 Earth Summit in Rio de Janeiro strengthened the role of NGOs by globally inaugurating them as the ally of marginalized groups worldwide and institutionalizing them into a greater partnership with the United Nations, the World Bank and world governing bodies. This occurred through a series of global partnership programs and summits.\textsuperscript{26} Commenting on this capacity of the NGOs to do good work, UN General Secretary Kofi Annan in his speech at the Global Issues Forum in Berlin said that the \textit{raison d'être} of many NGOs is to put pressure on governments and to “hold their feet to the fire.” In speaking on the important role of NGOs in the 21st century, Annan added:

We have entered an era of even greater diplomacy where there are few limits to what civil society can achieve...I think it is clear that there is a new diplomacy, where NGOs, people from across nations, international organizations, the Red Cross, and governments can come together to pursue an objective. When we do—and we are determined, as has been the case in the landmines issues and the International Criminal Court—there is nothing we can take on that we cannot succeed in, and this partnership of NGOs, the private sector, international organizations and governments, in my judgment, is a powerful partnership of the future.\textsuperscript{27}

NGOs did not come to occupy this role by accident. Their long-term involvement in grassroots communities has converged with the interests of the United Nations and the Western countries to form a global government that transcends the nation-state and has the authority to implement global rules and regulations (World Trade Organization, Convention on the Elimination of all Discrimination Against Women or [CEDAW]\textsuperscript{28} regulations) within the nation-
state. As Annan's comments show, this new global alliance has the indigenous NGO as a partner that works inside states to protect the interests of marginalized groups. The local NGO lobby in the developing country can, through its transnational linkages, bring internal tyranny, oppression and injustices in front of a global body (the Hague, for example). However, such transnational advocacy also weakens the powers of the nation-state, making it more vulnerable to global forces and mandates.

The NGO movement has resulted in different responses from scholars and activists. This literature is too broad to cover here, and since this is not the focus of my dissertation, I will just outline the key arguments that distinguish these groups. In the first instance, the NGO lobby has united some unlikely allies. "Development economists and political scientists praise NGOs for their work in poverty alleviation, and in good governance, democracy, civil society, and at the same time development critics celebrate the same organizations' ability to empower people, broaden popular participation, and disseminate alternative ideas of development."²⁹

Another group of scholars lauds the work of NGOs in building a transnational civil society (Margaret Keck clarifies this point by adding that this is more about transnational networking, and it should not be mistaken for a shared vision among participants) especially in the area of protecting vulnerable groups from the tyranny of state-sponsored human rights violations.³⁰ The same group of scholars and NGO activists maintain that the strength of NGOs lies in their ability to circumvent the state and to bring human rights abuses in front of a global body for adjudication.

For critics on the left, NGOs perform as the "community face of neoliberalism."³¹ These critics claim that NGOs are complicit with global capital in that while capital puts pressure on the state from the outside, the very
nature of NGO work, linking indigenous organizations with private corporations, undermines the powers of the state to regulate external forces from impinging on its political and economic sovereignty.\textsuperscript{32} That is to say, NGOs assist in the process of deterritorializing the state. Critics within this group argue that NGOs cannot be separated from the post-Cold War "New Policy Agenda" of liberal market ideology and democracy initiatives pursued and promoted by the IMF, World Bank, UN, and Western governments through their aid agencies in developing countries.\textsuperscript{33} This camp also argues that NGOs deliberately substitute the working-class with categories that are unlinked to a production base, such as "grass-roots," "gender," and "indigenous." These categories tend to mystify the sources of class-based oppression, and tend to undermine class solidarities and struggles.

The tendency to offer NGOs as the answer for all social problems, has prompted Michael Edwards and David Hulme cynically to label the NGO as a "magic bullet" and one "that can be fired in any direction and it will still find its target."\textsuperscript{34} The situation on the ground is far more complex. NGOs in different locales work with different goals and abilities. It should be reiterated, though, that NGOs are too diverse and hybrid in their orientations to be reduced to a monolithic structure or ideology, or placed under one conceptual frame of analysis. William Fisher is careful to point out that without more empirical research, much of the current NGO literature is based on documents produced by NGOs themselves, and it is rooted "more on faith than fact."\textsuperscript{35}

Where do Bangladeshi NGOs fit into the global structure of the NGO movement? A 1996 World Bank Report called Bangladeshi NGOs "one of the most effective agents of change in the 21st century."\textsuperscript{36} NGOs in Bangladesh service over twenty-four million people in seventy-eight percent of the 65,000 villages in the country.\textsuperscript{37} It is estimated that an average of $350 million or
seventeen percent of all development assistance received by Bangladesh is now channeled through the NGO sector.\textsuperscript{38} NGOs cover a wide spectrum of ideologies from modernist to free-market to feminist to Islamist,\textsuperscript{39} and deliver an array of services from reproductive healthcare to micro-credit to non-formal primary education to voter education. However, Bangladeshi NGOs are best known for their work in micro-credit, made popular by the Grameen Bank, the poster child of the World Bank and the United Nations.

Professor Yunus started the Grameen Bank in 1976 in the village of Jobra, next to the university in Chittagong in southeastern Bangladesh.\textsuperscript{40} What started out as an experiment in small loans to a few traders in Jobra has today become the dominant credit model in poverty-alleviation efforts within development.\textsuperscript{41} According to World Bank senior economist Shahidur Khandker, who has conducted a three-year survey on Grameen borrowers, “when wage employment is unavailable or difficult for women to access, credit can finance income-generating activities that help women become self-employed. Credit also smoothes consumption fluctuations due to seasonality in income and employment. More important, it increases women’s options for optimizing the use of available resources, including time, across activities.”\textsuperscript{42}

The model has been replicated in fifty-six countries to date, but the “successes” of this replication are open to anthropological questioning. My research documents (see also Aminur Rahman’s work [Rahman 2000]) that the high rate of return claimed by Grameen Bank is due to the socially vulnerable position of rural Bangladeshi women and the strategic exploitation of such positionality by the Bank and other NGOs. \textit{Thus the “success” of the Bank is not universally applicable.} In order to replicate the “successes” of the Bank, one has to find the cultural equivalent of what works as “women’s vulnerability” in other social contexts. Surprisingly, this rather obvious point is
missed by development economists and NGO practitioners working to replicate the Grameen model worldwide.

By promoting a minimalist approach to credit—the borrower knows best—Grameen Bank has introduced ideas of self-help, individualism and small entrepreneurship into the development community. This approach of self-help is bolstered by the image of a poor Bangladeshi woman who, with only the Bank as her ally, transforms her life and becomes a small trader selling chickens and eggs. The idea that even the “wretched of the earth” can become penny capitalists through self-help is a very powerful image for the development community. The Grameen ideology promotes the neoliberal philosophy of a limited state role in the creation of new jobs by stressing that the individual knows best what is best for her. The individualistic ethos of the Bank rests on the neoliberal idea that all individuals are natural entrepreneurs and the role of the state should be to create conditions for the release of people’s entrepreneurial urges. It also promotes the idea that free services create a sense of entitlement and induce laziness among the beneficiaries. If people pay for the services they get, they are more likely to work hard. Through its loan programs, the Bank participates in the making of the out-of-the-home-worker in the era of the rolled-back state, welfare cuts, restrictions on labor organizing, reduction in employee benefits such as overtime pay, disability pay, worker’s compensation, and paid holidays.

This new worker created through Grameen-type loan-programs has an owner-worker identity that was present among the small farming communities of socialist states, but what is different about this NGO-driven identity of owner-worker is that it is not linked to any broader discourse of socialist ideas of worker rights. It is easier to introduce such identities in societies that do not have a strong history of labor movements. It is no coincidence that the
Grameen Bank begins to garner considerable attention from the international development agencies in the late eighties, when privatization and neoliberal ideas of state also gain ground globally.

A Critique of Women-In-Development Policies

Walt W. Rostow’s theory of modernization, *The Stages of Economic Growth* (1960), became the gospel of the World Bank and international aid agencies in the sixties. Rostow claimed that countries went from “underdeveloped” to “developed” through five stages of growth—agrarian, preconditions for take-off, take-off, maturity, and high mass-consumption. His theory of stages of growth suggests that societies move along a linear, irreversible trajectory of increasingly higher standards of living as long as the preconditions of each stage are met. Rostow’s influential ideas coincided with the Green Revolution, which focused on large-scale interventions in third world economies. The UN endorsed his views when it declared 1965 to 1975 as its development decade.

The recognition that women’s work and concerns could be integrated into aid policies was the result of the ground-breaking work by Ester Boserup in *Women and Economic Development*, published ten years after Rostow’s book. Her work coincided with the climate of the women’s movement in the US, which was a critical factor in integrating her critique into development programs. Boserup shows through her careful analysis of African and Asian farming societies how colonialism, successive postcolonial regimes, urbanization, modernization, and large-scale development policies had ignored women’s productive roles in the economy and instead, they had had adverse effects on women’s lives and earning capacities. Her work brought to the
attention of policy-makers how women’s economic roles in farming were central to the economies that they were trying to modernize.\textsuperscript{44}

Her pioneering work led to the UN Decade for Women in 1975. But when the UN Decade for Women closed ten years later in Nairobi (1985), it was clear that poor women had become more marginalized through the imposition of structural adjustment policies that were pushed by the World Bank and the IMF in the seventies and eighties.\textsuperscript{45}

The meta-critique of the incorporation of women’s work into the development process has to take place at the level of WID policies and ideology. In 1973, the Percy Amendment (named after U.S. Senator Charles Percy) was made to the 1973 Foreign Assistance Act of the United States. The Amendment stated that “Sections 103-107 shall be administered so as to give particular attention to those programs, projects, and activities which tend to integrate women into national economies of foreign countries, thus improving their status and assisting the total development effort.”\textsuperscript{46} This Amendment became “the rationale for creating an Office for Women in Development (WID)” in the Washington-based USAID offices” and WID specialists were hired in all USAID branch offices to ensure the inclusion of women’s concerns into AID policies.\textsuperscript{47}

With the inauguration of the UN Decade for Women, international development agencies have tried to break the top-down approach to women in development and bring in the “woman's point of view” into the paradigm. It is not clear however that Western academic discourses (feminist and development) have been able to distinguish between, and/or articulate effectively, Western conceptions of the “women’s point of view” and local conceptions of and about it. Thus, there remains significant room for a further critical development of the notion of the “women's point of view.”
Several recent anthropological studies in development question this approach of making development either a top-down or bottom-up approach, or as the inclusion of the woman’s point of view, because, as these authors (Leve 2001; Pigg 1992; Weisgrau 1997) maintain, development always occurs inside “situated histories, local practices, and relations of power” that change the environment in which these policies work. Collectively, these authors argue that understanding the local conditions is essential for development work to take place.48

Despite Boserup’s critique, women remained invisible as economic actors in WID policies through the seventies. In this respect, Naila Kabeer notes, “Women entered them [WID policies] passively, rather than actively, as recipients rather than contributors, clients rather than agents, reproductive rather than productive.”49 In the heavily male-dominated world of development, planners continued to consign women’s work to the domestic sphere, childrearing and household management. As a result, women were primarily targeted for welfarist programs, such as family planning, nutrition, and mother-child care as opposed to income-generating or productive activities. But such welfarist approaches to poverty alleviation come with their own limitations: working as Band-Aid solutions, they blunt the contradictions of capital, and they function as a defense (or a postponement) against the consequences of inequities in society.

It was as late as 1994 at the Cairo Conference on Population that feminists were able to bring women into the central analytic focus of the United Nations and its multiple affiliated organizations. Chapter Four of the Cairo Plan for Action began with the statement: “The empowerment and autonomy of women and the improvement of their political, social, economic and health status is a highly important end in itself.”50 This was followed by the Beijing
World Conference on Women in 1995. Women's issues, and the question of women's empowerment, had hit the UN and international aid agencies with a vengeance. Henceforth the mandate dictated that all aid policies must have a gender (read: woman) focus and actively seek to incorporate women into the development process, while remaining attuned to women's problems.

My analysis comes close to what Barbara Cruikshank and James Ferguson have noted about development policies. They have both said that these strategies operate as "technologies of control" over target populations—women and the poor—and remake them into subjects that value neoliberal ideals of rationality, individuality, market, and liberal democracy. As my research demonstrates, the work of NGOs enable the state and global institutions to enter into private spaces, and subject people to new forms of governance.

Ferguson notes that the seventies was a break with earlier modes of understanding development. Development went from a process in the sixties to "a project" with targeted populations and objective goals:

...development is used to mean the process of transition or transformation toward a modern, capitalist, industrial economy—"modernization," "capitalist development," "the development of the forces of production," etc. The second meaning, much more in vogue from the 1970s onward, defines itself in terms of "quality of life" and "standard of living," and refers to the reduction or amelioration of poverty and material want...Development is no longer a movement in history, but an activity, a social program, a war on poverty on a global scale.21

This shift in policy-orientation was the result of a reduction in overseas development spending (ODA) funding in the eighties. In an effort to streamline costs and reach their goals, it made UNDP, World Food Program, UNICEF, and World Bank formulate the poverty alleviation and basic needs approach that targeted improvements in specific areas such as health, sanitation, water, irrigation, literacy, nutrition, and education and the protection of vulnerable
groups, women and children. But Lourdes Beneria and Shelley Feldman point out that the basic needs approach was "protecting the vulnerable" rather than challenging the conditions that create poverty in the first place.\textsuperscript{52} (The basic needs approach is followed by NGOs in Bangladesh, and it is known as the target group approach.) This shift towards poverty alleviation and basic needs signaled "a 'transitional phase' between the early emphasis on women and welfare and the full-blown concern with \textit{efficiency} which has emerged as the dominant theme in current WID policies."\textsuperscript{53}

The stated aim of WID-centric developmental policies was not only to bring women into the mainstream economy, but also to modernize non-Western societies by restructuring "woman" into a rational, market-oriented, secular, and modern subject. The category of "woman" produced by the WID practitioners of developmental organizations focused on the following: "woman" had become a body of harvestable knowledge who could be understood, managed and reformed for Western capitalist progress to occur. From a WID perspective, this "new woman" in development thought controlled her reproductive body, became a small entrepreneur through micro-credit loans, rejected tradition for modernity, and played a more public role. Thus women's bodies and subjectivities became the site for social change, and women became the mediators between tradition and modernity, between local and global forces.

One of the earliest critics of WID is Irine Tinker, who in her assessment of Eurocentricism in WID policies writes, "Western stereotypes of appropriate roles and occupations tended to be exported with aid" and the process of modernization that was imposed on peripheral economies tended to exacerbate the ability of indigenous populations to cope with the changes of the modern world.\textsuperscript{54} She also suggested that planners needed to think how the "mythical stereotype" of women led to skewed "labor-force statistics that only counted
work performed for money and work in the modern sector." Women worked primarily as unpaid labor on the family farm, and they were not counted in these statistics. Kay Warren and Susan Bourque criticize the sudden discovery of women by WID officials by pointing out how WID claims to "integrate women into development" while women were always integrated in development: they had simply remained invisible as farmers and producers to planners.56

Among postcolonial critics, Vandana Shiva, Bina Agarwal, Gayatari Spivak, Gita Sen, Caren Grown, Akhil Gupta, and Chandra Mohanty, among others, have addressed the problems associated with these circulating notions of third world women and of the third world. Spivak has been an outspoken critic of Grameen Bank lending policies and has called it a form of international finance capital that links the domestic sphere—internationalizing women while keeping them inside the homes—with the global circulation of finance capital.57 Mohanty points to the construction of women living in the third world into an ‘average’ third world woman."58 In order for real changes to occur for women, Mohanty argues that these official categories should take into account the complexities that form female subjects. The female subject is intersected by considerations of class, gender, race, ethnicity, nation, and these factors impinge on her ability to become an empowered agent. (For technocrats who are working with specific short-term goals in mind, it is easier and more manageable to work with standardized notions of "women," "the poor," "the third world" than with more complex grids of self-constructions that include notions of class, nation, ethnicity, etc.)

Caren Grown and Gita Sen point out that "a crucial aspect of the anti-poverty programmes is their singular silence on structural changes that directly address inequalities in landholding or other resources."59 They go on to note that while the structural adjustment policies of the World Bank and the IMF
have pressed third world governments to open up internal markets to private capital flows and export expansion and fewer controls on transnational corporations, they have never used the same leverage to reduce inequalities in asset holdings.

Vandana Shiva, an ecofeminist, writing at the end of the UN Decade for Women, says that the pattern of “development itself was the problem” for women. Women’s poverty was not due to their “insufficient and inadequate” participation in development; instead it was “their enforced and asymmetric participation in it, by which they bore the costs but were excluded from the benefits, that was responsible.” Shiva terms development “a new colonialism,” but she differentiates between this “new colonialism” and the old colonialism. The difference was now that “national elites masterminded the exploitation on grounds of “national interest.” My work links up with her comment on the role of “national elites” because it is the local elites who participate in maintaining and producing success narratives about the NGO/Grameen Banks’ empowerment strategies.

Bina Agarwal, a feminist economist, has argued that the village commons gave poor women access to resources that allowed them to cope materially during lean periods. However, unchecked environmental degradation has reduced agro-forest areas in all of South Asia. In Bangladesh, agro-forest area is less than ten percent of the land. This reduction in commons and forests lands has meant a loss of food security for poor women. While NGOs (BRAC and Proshika for example) have stepped into improve ecology, they protect the environment through the creation of privatized economic units, such as wood lots and mulberry tree plantings for sericulture production. This environment improvement does not take into account the needs of the poorer members of society, suddenly foreclosing traditional routes of survival. Agarwal’s critique
is crucial in another aspect. She has argued that the market alone cannot alleviate women’s status in society and that women’s social and economic empowerment must be tied to legal rights, and the right to own arable land and resources.

In the aftermath of WWII, the Bretton Woods Institutions (World Bank and the International Monetary Fund) introduced a new form of global governance that have taken on new relations of power through the enactment of global treaties (the Earth Summit 1992 for example) along with the emergence of globally linked institutions. Akhil Gupta terms this new stage in development as a Foucauldian form of “governmentality,” a new technology of government—what Foucault has called the rationalities, techniques, and relations of power. Gupta notes that development discourses have profound implications for the way postcolonial subjects think of themselves as actors in this world, and of the possible kinds of selves and actions they think they can occupy. He shows how the object of development takes place not only at the mundane level of improvements in nutrition, health, literacy, but at the level of ideology through the enactment of treaties and policies. In a similar vein of analysis, Lauren Leve has called women’s empowerment and participation strategies a form of “governmental technique.”

Turning to Bangladeshi feminists, a WID document produced by a team of local feminist scholars provides us with some insight into how WID is integrated into the national development process. While the preparers of the Task Force on Women are in general agreement with the WID school of thinking, they comment that the “status and position of women have to be construed within the socio-cultural norms and practices of Bangladeshi society.” The WID document capitulates on the religious question: it does not demand women’s access to arable land and resources. It does not argue for
equal inheritance rights for Muslim women. Under Muslim personal laws, daughters are supposed to receive half of what sons are entitled to. The Bangladeshi state steers clear from a confrontation with the clergy.

The report advocates a multi-sectoral approach to the problems of the marginal position of women in society, arguing for set-asides for women in all sectors of the economy. For example, it makes the following recommendations: twenty percent of all schools should be set aside for girls (at present only eight percent are so reserved); one hundred percent of all vacant primary school jobs should be filled by women; twenty-three percent seats should be reserved for girls at Vocational Institutes; and ten percent of seats should be reserved for girls at government madrassahs (Alia Moderesin madrassah). Reservation policies that do not address the needs of men, who also feel marginalized by the economic process and globalization, are prone to result in a backlash against women, as my chapter on the mullahs documents. This Bangladeshi WID document is too tainted by Western constructions of women’s autonomous roles in society. By focusing only on women’s need for jobs and education, it overlooks that similar conditions face most Bangladeshi men. This document does not look at how Bangladeshi men and women operate as a relational unit; instead, it inserts a wedge into existing gender relations.

This empowerment of women through transcending the domestic has created disturbances within Bangladeshi society where men, and not women, have played economically active roles. Women-centric NGOs have eroded some of the traditional male authority that legitimized woman’s subordination and compliance in culture by privileging women over men for credit, education and jobs. In theory, the mainstreaming of women in development has meant to transform them from their traditional roles as housewives, mothers and reproductive bodies into independent, rational economic agents. This agency
for women in development rhetoric means individualism, thrift and entrepreneurship instead of the development of community groups such as rural economic collectives. Given this background, I argue that the shift of focus from gender indifference to gender privilege does not address the asymmetrical power relations that exist in society. And let me repeat for emphasis that it has adverse consequences on the very women (and men) it seeks to empower.

**Theoretical Background**

For each of my chapters, I outline the key theoretical insights that inform my work. However, in writing this dissertation, I am most indebted to the insights of Marcel Mauss, Michel Foucault, and James Scott. I discuss the relevance of their work in detail in Chapter Three. Since I have already introduced Mauss’s work on the gift economy, I will briefly comment on the other two here. Foucault’s work on the prison and criminality has been very instructive in thinking through the target group practices of NGOs, and in helping me map how “technologies of control” emerge in different settings. His work on governmentality—the relations, techniques and rationalities of governance—informs the way I analyze the emergence of NGOs as epistemic machines. Following Foucault, I trace how certain modes of thinking and acting—that is, how relations, rationalities and techniques, become legitimized as modes of accepted behavior. In doing so, I inquire into the processes that enable developmental practitioners to diffuse criticism and absorb people into their structures.

Elsewhere Escobar (1995) uses Foucauldian methodology to analyze the construction of developmental thought in the West and its effects on the "third world." My work is indebted to the insights of Escobar, but my work is
ethnographically grounded. Thus I move away from purely textual analyses into the discursive terrain of interpreting and framing events as they unfold using Foucault's insights into the interplay of knowledge and power to understand social relations.

Scott's work on the moral economy of the peasant, and on the language of resistance of subordinated people, is equally important in my analysis. While Mauss provides me with the skeleton for theorizing debt, Scott's *Moral Economy of the Peasant* (1976) provides me with the muscles and tissues to fill in that frame. His work on the language of subordinated people is equally important in my analysis. In *Hidden Transcripts* (1990), Scott differentiates between the "hidden" and "public" transcripts of subordinated peoples, suggesting that poor people use coded speech to speak in front of their oppressors, but that outside of those repressive locations they speak more candidly. According to him, subordinated peoples consciously craft these transcripts as a strategy of survival in hostile conditions. So, the researcher has to be constantly on guard about where "speech" is taking place, and who is speaking to whom. Access to these transcripts reveals hidden narratives of disempowerment as well as possible tools of resistance. These transcripts are a guide to how power functions in communities.

Although my research consists of anthropological fieldwork methods, participation-observation, analysis of case studies, collection of life histories, interviews with a wide cross-section of people, and newspaper articles, my methodology offers a different perspective on ethnography. Taking up George Marcus's notion of multi-sited ethnography, I have conducted research in several different geographical sites tracking how the idea of debt travels. Marcus notes that multi-sited ethnography is a conceptual frame with which to think through how ideas, conflicts, people, plots, circulate within different
ethnographic domains, and the connective tissues that link these disparate domains and define "the argument of the ethnography." An ethnographic inquiry offers a more nuanced explanation of how power dynamics work within the household and how power gets negotiated and arbitrated among the various members who are differentiated by gender and social status. An anthropological inquiry opens up a more textured approach to understanding the social effects of the lending practices of the NGOs that make instrumental use of existing kin relations, and how these lending practices fit into those existing webs of social dynamics.

First, I view ethnography as both practice and theory. It is practice in the sense that ethnography is a certain mode of inquiry into one's subject that is based on a sustained relationship, and the everyday encounters between the ethnographer and her informants constantly shift and shape the contours of the research. I consider it as theory because the framing and the actual act of doing ethnography itself opens up certain possibilities and closes others to the investigator, and it is only through a critical awareness of ethnographic practice as a theoretical process of knowledge-making that the ethnographer is able to arrive at more nuanced understandings of her topic. Second, I break the dichotomous idea of a unified subject and field of study by analyzing how ideas of development travel in culture. In adopting this frame, I also fragment the dichotomous relationship between center (i.e., the city) and periphery (i.e., the village), between the local and the global, between the state and the NGO, and trace how they are linked and located within a wider field of institutional relationships.

Between December 1997 and March 1998, I spent time in Modhupur district in northeastern Bangladesh to initially try to and set up my field site. In Modhupur, I lived with the Garo people and expected to conduct my research
among both Garos (a matrilineal, indigenous group) and ethnic Bengalis. Modhupur is easily accessible by road from Dhaka (the capital of Bangladesh). I found that foreign researchers and delegates often visited this area for research and project appraisals. Consequently, the NGOs have staged performances by women borrowers for visiting foreign delegates as evidence of NGO’s good work. The local population had become so research savvy they thought they knew what one wanted to hear. Before I had even had an opportunity to ask questions, local people would tell me, “Yes, we know what you want to know. You want to know how our lives have improved with NGO loans.” I also faced many problems in gaining access to the Bengali villagers who “looked down” on my Garo research assistant for his “tribal” background. For a number of logistical reasons, I decided to relocate. Although I eventually moved my field site, I did not lose contact with the people of Modhupur and often went to visit the family with whom I lived.

For my second field site I chose Madaripur, which is not frequented by aid organization delegates and researchers because of its location. Madaripur is located at a distance from Dhaka and is not easily accessible by road. For the remainder of 1998, my research was conducted in Madaripur district, which is in southern Bangladesh. I covered a cluster of villages and collected data from two hundred men and women associated with these NGOs. I also hired research assistants who were from the community so that I could the gain the trust of the villagers and gain access the “hidden transcripts.” I wanted to discover if the same narratives were circulating in both places (they were), but the change in research location also made it apparent that less familiarity with researchers/aid officials made the local people more willing to honestly share their experiences of disempowerment and disentitlement.
Synopsis of Research Findings and Introduction to Chapters

Based on my research, I make the following six key arguments in the dissertation. The work of credit-giving NGOs patterned on the Grameen model of group formation and mutually binding responsibilities has resulted in the following: First, the work of micro-credit NGOs positions client women in situations of increased violence and domination both within the home and outside. Second, the NGO practices in question erode traditional forms of kinship and community solidarity, making the rural poor vulnerable to the will of opposite and contradictory forces: market forces on the one hand, favored and promoted by the NGOs themselves, and Islamic fundamentalist movements on the other. Third, the circulation of loans without a corresponding rise in investment opportunities for women has resulted in making poor women into small moneylenders. As moneylenders, the women adopt the same oppressive behaviors exhibited by rural moneylenders. Fourth, by tying individual responsibility for loans with group liability (the group has to pay in case of defaults), the loan recovery tactics of the Bank/NGO lead to a weakening/breaking of social bonds among the rural poor. Fifth, the work of NGOs dissolves the walls between the private and public spheres: NGOs link poor and rural women to global finance capital processes on the one hand, and they become facilitators of integrating farmers into a global economy, dominated by the agro-products (seeds, pesticides, fertilizers) of multinational corporations, on the other. Finally, the Grameen Bank, with its successes of mythical proportions, functions as a form of symbolic capital for local elites in their contact with the West.
This dissertation is organized into six chapters. Chapter One is the introduction and it gives an overview of the research problem. Chapter two introduces the socio-political conditions existing in Bangladesh at the time of its independence from Pakistan. It analyzes how the NGO sector strategically occupied these "infrastructural vacuums" in a postcolonial nation, and transformed itself from a service-provider in war relief and reconstructive efforts into a market-driven institution. Chapter Three covers my ethnographic experiences among women and men living in a cluster of villages in Madaripur. This chapter unravels the contradictions between "empowerment" strategies and the realities of women's (and men's) lives who are caught in dense social webs of debt dependencies. Chapter Four examines the roots and routes of global capital flows into the rural economy as agricultural product tie-ins with NGOs loans. Chapter Five is a case study of a confrontation between the NGO (Proshika) and the clergy, ostensibly over the right of poor women to free assembly. This chapter analyzes how the work of NGOs has dissolved the distinctions between private and public domains, creating new conditions of violence against women, perpetrated both by the NGO and the clergy. Chapter Six returns the reader to the urban research spaces where ideas about development, poverty alleviation, women's empowerment, and grass-roots mobilization are discussed and formulated. I analyze this knowledge production as a social archive in the making. To analyze institutions that have emerged only in the last thirty years, and to make a declarative statement that one knows the "total" effects and purposes of these institutions, is intellectually immature, to say the least. For my part, I can only work with "suspicions," predict certain contours that may reshape the social in Bangladesh, and trace some possible trajectories.
This dissertation does not have a separate methodology section. This was a deliberate writing strategy on my part. Instead each chapter includes a section on observations from the field. There are two discernible “me’s” in this dissertation. I am most foregrounded in Chapter Six where I circulate among members of my own social milieu and intellectual interests. Elsewhere, I am more hidden in the text.

Development is a non-neutral term. As Warren and Bourque point out, development means the transformation of society from a primitive state to a developed state; it contains within it the notion of “progress,” that is, a teleological movement from a traditional society to a modern society; the transition from infancy to adulthood; and finally, the tendency to blame the victims of poverty for their inability to change their underdeveloped conditions.66

And finally, a few comments. I have playfully deployed the term “vision thing”67 as an analytical trope in examining how development policymakers offer certain kinds of images, empowerment possibilities, and roles for poor women living in the developing world. Vision means idea, illusion, sight, understanding. Vision denotes a landscape of knowledge, that is, a shaping and unfolding of self-construction possibilities. Vision envisions itself. Here my use of “vision” is a play on the idea of envisioning women-in-development. The WID and Grameen Bank’s vision of poor women also reproduces parallel visions: it narrates the horizons of possibilities for poor women’s empowerment.

For rural Bangladeshis, the word for development is “unnati,” which has a different connotation. The word “unnati” means improvement. But it has another more compelling meaning. Un+nati means to move from a “nati/noto” (downtrodden) position to an upright position (un). In Bangladeshi
development lexicon, development has been translated as "unnayan" which
means to widen/raise (un) one's nayan (vision). The following pages should be
read with the latter meaning in mind, that is, how to broaden one's vision and
understanding, to problematize the self-evident, and to open up new vistas of
inquiry into the "vision thing."

From the preface of the Human Development Report 1999. The UN report opens with this
quotation from Professor Yunus, making Grameen Bank as one of the major catalysts of change for

My research is on the work of the four leading NGOs in Bangladesh, Bangladesh Rural
Advancement Committee (BRAC), Proshika and Association of Social Advancement (ASA) and the
Grameen Bank. BRAC, Proshika, and ASA are three of the largest NGOs in the country. Legally,
Grameen Bank is a government bank, but conceptually it functions as an organization independent of
many of the rules regulating government banks. In my analysis of Grameen Bank, I treat it as an NGO-
like institution. Throughout the dissertation, I refer to Grameen Bank either as an NGO or as the Bank.

Bina Agarwal, "Gender Relations & Food Security: Coping with Seasonality, Drought and
Famine in South Asia," in Unequal Burden: Economic Crises, Persistent Poverty and Women's Work,

It is interesting to note that while the term "empowerment" shows up often in NGO texts, a
clear definition of empowerment is conspicuously missing from the Annual Reports of BRAC,
Proshika, ASA and Grameen Bank. See Chapter Six for the definition used by Proshika.

Quoted in Lauren Leve, "Between Jesse Helms and Ram Bahadur: Participation and

S. Charusheela and Colin Danby, "Do Micro-credit Programs Help Poor Women?"

This comment is also based on my experiences with WID experts working for NGOs/donor
organizations, and feminist economists of the International Association For Feminist Economics
(IAFFE).

Chandra Mohanty, "Cartographies of Struggle: Third World Women and the Politics of
Feminism," in Third World Women and the Politics of Feminism, ed. Chandra Mohanty, Ann Russo,

See the speech by Professor Yunus entitled, "Does the Capitalist System Have to be the
Handmaiden of the Poor?" Keynote address delivered at the 85th Rotary International Convention held

Of this $100 million, $2 million came from USAID and $500,000 from the Rockefeller
Foundation and $97.5 million from the World Bank. See Yunus, Muhammad with Alan Jolis, Banker
to the Poor (Dhaka: University Press Limited, 1998), 274.

NGO Affairs Bureau Report (1998). Computer print-out of report given to me by the
 NGOAB director's office.


From *Hamlet*, Act I, Scene IV.


All the statistics are from the Human Development Report (1999).

In my area, I found that the BRAC *Khushya Shebikas* (health workers) basically took the weight, temperature, and pulse of expectant mothers. They used a chart against which they judged the results. They had very little knowledge about health and nutrition, and in my estimation, they had less knowledge than the traditional ayurvedic or homeopathic healer. However, BRAC has brought some medical relief to rural people who otherwise would not have access to modern healthcare. Another way to improve an inexpensive healthcare delivery system would be to encourage the growth of indigenous health practices, both homeopathic and ayurvedic, alongside modern medicine.


See the websites of the UN and the World Bank for a list of NGO related programs.


CEDAW can be considered as a document of human rights for women.


Ibid.


Ibid.

Association of Muslim Welfare Agencies in Bangladesh (AMWAB) is a parallel organization to the Association of Development Agencies in Bangladesh (ADAB). Muslim NGOs primarily work in the areas of religious education, women’s roles, law and society.

Chittagong is the second largest city in Bangladesh.

For a history of Grameen Bank and Professor Yunus, see Banker to the Poor.


Ibid.


See Lauren Leve, PoLaR 24, no. 1 (2001): 113. I have benefited greatly from Leve’s article on the emergence of WID-centric women’s programs within USAID in Nepal.


Beneria and Feldman, 3.

Kabeer, 8.

Ibid., 21.

Ibid., 21.


Gayatri Spivak, “The Theater of Development.” Citation missing. I have also heard her raise this point at several conferences.


Leve (2001), 118.

The scholars and government bureaucrats include, Salam Khan, Joint Chief of the Planning Commission, Najma Chowdhury (Women for Women, an NGO), Shamim Hamid (Research Fellow, Bangladesh Institute of Development Studies [BIDS]), Pratima Majumdar (Research Fellow, BIDS),
Sultana Kamal (*Nari Pokkho*, an NGO), Maleka Begum (*Mahila Parishad*, a government organization of women), Meghna Guha Thakurata (professor at Dhaka University) and Gul-e-Afroze, Ministry of Women’s Affairs.

65  George Marcus, p. 105.
67  Title of a song by the rock group, *Sisters of Mercy*. 
Chapter Two

The Structural Transformation of the NGO Sector: From Social Missionaries to Nation-Makers and Market Ideologues

I was interviewing the director of the NGO Affairs Bureau, when an elderly man, who was obviously a friend of the director's, came into the room. The man sat down and said, "I have recently retired. One has to do something now. I am thinking of opening an NGO."

This chapter is a study of the structural transformation of the NGO sector in Bangladesh from providers of social services in the seventies and eighties to seasoned market ideologues in the nineties. This chapter is in three parts: (a) an overview of NGOs in the global/local economies; (b) an analysis of NGO operations in a postcolonial context; and (c) a history of NGOs, of their conflicts with the state and militant Islamic clergy, and their resolutions of those conflicts. The history of the NGOs in Bangladesh spans three decades. Each of these three decades—the seventies, the eighties and the nineties—involves a shift in the empowerment paradigms followed by the NGO sector. The purpose of this history is to set the grounds for a feminist critique of micro-credit policies through which the NGOs target poor women ostensibly to empower them. In this chapter, I am interested in the emerging institutions, behaviors, and alliances that were forged among the NGO sector, the state and various groups of people—bureaucrats, researchers, rural elites, left activists and the clergy—and less concerned with the personal stakes and motivations of any particular NGO or NGO leaders.
In analyzing the growth of the NGO sector in Bangladesh, I have benefited from the insights of Indian political writer Rajni Kothari, and especially the insights contained in his article on the "Non-party political process," which is cited as doctrine by many progressive NGOs in Bangladesh.

Kothari writes:

Grassroots activism and non-party formations...are to be seen as part of the democratic struggle at various levels...at a point in history when existing institutions and the theoretical models on which they are based have run their course, when there is search for new instruments of political action (the existing ones being in a state of complacency or of weariness and exhaustion) and when large vacuums in political space are emerging...They are to be seen as attempts to open up alternative political spaces outside the usual areas of the party and government though not the State, rather as new forms of organisation and struggle meant to rejuvenate the State and to make it once again an instrument of liberation from exploitative structures (both traditional and modern) in which the underprivileged and the poor are trapped.3

Kothari's analysis does help one to understand how the NGO sector came to occupy this central role in Bangladeshi society as a non-party formation of grassroots activism. In mapping the rise of the NGO sector, I identify the "infrastructural vacuums" that Kothari speaks of and explore how these "vacuums" created the conditions and opportunities for NGOs to emerge as powerful institutions. Kothari's comments are to be read against the corrupting influences of the traditional political process in his native India. He offers a constructive space for imagining collective action for social change. His work resonates with the new processes emerging in the work of non-governmental organizations, the NGOs. But although this process opens new possibilities for social change, it is beset by its own problems and contradictions, which I will identify here.
This chapter puts forward the following arguments about Bangladeshi NGOs—they work closely with the state, they are fostered by Western donors, and are conduits for global capital to enter the local economy.

First, the term “nongovernmental” is misleading and disingenuous. Although NGOs define themselves as an alternative to the status quo, that is, the bureaucratic state, at the rural level it is difficult to differentiate between them (NGOs) and the state. In order for NGOs to be able to carry out their development mandates, they have to operate inside the legal framework of the state. With the shift to democratic governance in the 1990s, NGOs exist between the state and the corporation, delivering up a form of techno-corporate development and management of the poor. In this respect, local radical economist Anu Muhammad’s insights enhance our understanding of the relationship between the state and the local NGO. Speaking on this state-NGO relationship he writes:

NGOs are definitely non-governmental organizations but these cannot be called NSOs, i.e. non-state organizations...The history of NGOs in Bangladesh reflects the constant struggle and adjustment between the Bangladeshi government and the NGOs. Both represent the state. And both operate under the hegemony of international capital.4

In the market-oriented environment of the 1990s, the NGO and the state have entered into close collaboration. These collaborations, which this chapter will discuss at length, have created mutually reinforcing dependencies between these two institutions, often making it difficult to distinguish their separate spheres of power and influence. Some researchers have described this emerging relationship between the NGO sector and the state as straddling a thin line between “partnership and contractorship.”5 Government patronage has resulted in the creation of an institution (NGO) that straddles state and market power with its own set of internal
contradictions—a hybridization of its missionary impulses with profit concerns—and power realignments. This has led to their political incorporation and allegiance to one or the other of the two major political parties in Bangladesh, the Awami League (AL) and Bangladesh Nationalist Party (BNP).

Second, the Western donor establishment has played a critical role in developing the NGO sector as a bridge institution between donors and their rural beneficiaries in Bangladesh. Western donors agencies came into Bangladesh in the aftermath of the war of 1971, and they found a country where the physical infrastructure was in shambles. In order to deliver aid, Western aid agencies began to tap into the networks of indigenous NGOs. What may have begun as a pragmatic partnership between the aid delivery needs of the donor community and an efficient local institution (the NGO) with grassroots links has, in the end, resulted in the configuration of a large and bureaucratic institution that is a network of global and local power dynamics.

Such an engagement—particularly given the way power dynamics get entangled in, and are intersected by, global flows of Eurocentric agendas—creates new conditions for gender negotiations at the local level. Funding abilities give Western donors tremendous power to negotiate the terms of the most intimate sphere of a Muslim society—the conduct of its women. This power to regulate the behavior of Bangladeshi women attests to the “client status” of Bangladesh with respect to its donor establishment. Such an agenda is Eurocentric in two respects: it assumes the centrality of the Individual in the development paradigm, and expresses this assumption concretely in the idea that women, poor Bangladeshi women in this instance, operate as rational economic subjects who make choices freely in the market place.

Third, I argue that this close relationship between NGOs and donors has transformed the leading NGOs (BRAC, Proshika, ASA) into institutions that
facilitate the privatization of the state and of the development process. The growth of the NGO sector has created new pathways for global capital (in the form of agricultural commodities, for example) to enter rural spaces and connect the local economy with the global. In this respect, Westergaard (1996) argues that the “stress on NGOs can be seen as the privatization strategy of the World Bank and most donors in Bangladesh.” This last point is discussed in detail in Chapter Three.

The more recent history of NGOs in Bangladesh is defined by two distinct trends that are coterminous with the global shifts towards market liberalization and democratic governance in a post-Soviet era characterized by a failure of the promises of socialism. On the ground, these global changes have shifted NGO practices from social welfarism to market-oriented programs. The welfarism and advocacy of the NGO straddle several contradictory and competing forces. The intention to help the poor often gets enmeshed in, and contained by, market forces, donor mandates, state policies, national politics, and local power structures.

Working in the context of these competing and at times contradictory forces, NGOs have increasingly resorted to “credit” (the extension of small loans for microenterprises) in the 1990s as a strategy for economic and social development, targeting, women above all as beneficiaries. Credit, however, is a most powerful dynamic in the relationship between the NGO and its poor beneficiaries, for credit represents the ability to restructure people’s lives and choices through debt relations; as is well known, debt relations are relations of power and dependence. This power dynamic subjects the poor to mandates of the NGO that are often in conflict with local norms, and it sometimes creates new opportunities for violence against the very people (poor women) the NGOs seeks to empower. Chapter Three discusses this dynamic at length.
In 1991, Bangladesh ended fifteen years of military dictatorship and returned to democratic governance. The process of democratization in the 1990s created a space for NGOs to become architects in the remaking of the political culture in Bangladesh. NGOs were able to occupy this political role by virtue of an “infrastructural vacuum” in the political sphere caused by years of military rule, the unregulated growth of the NGO sector, and their extensive network of operations in the rural economy. This grass-roots political work of NGOs has been organized around the body of the judging/voting rural female subject. In this process, women have been targeted by NGOs as agents who will transform the rural political power structure by casting votes and running for public office. This renewed focus on women as key to the development process has been informed by the mandates of the Cairo Conference on Population (1994) and the Beijing Conference on Women (1995), and has had the support of Western donor agencies that have tied aid to gender mandates.

These two phenomena—market-oriented programs and the political activism of NGOs—are mutually interdependent; the economic dependency of their target groups (poor women, marginal or landless farmers) gives the NGOs considerable power to effect changes in the lives of the rural people and to bring them inside the logic of NGO operations. NGOs are able to produce these effects through a lattice of overlapping and mutually reinforcing dependencies that allow them to accommodate various competing and contradictory forces (the clergy, women and the left activists for example) into their own survival and reproduction.

Two conferences were held on micro-credit in 1995 that clarified and strengthened donor preference for micro-credit institutions over social service institutions. At these conferences (one was held in Reading, UK, and the other in Dhaka), such major donors as USAID, DFID-UK, World Bank and EU “were keen to push multi-sectoral, social development-oriented NGOs into the narrower
function of micro-credit institutions (MCIs) and eventually micro-finance institutions (MFIs)." For donors, the financial viability of the NGOs was the key consideration.

In Bangladesh the acceptance and routinization of the credit model resulted in the creation of two institutions, the Credit Development Forum (CDF) and the Palli Karma- Shahayak Foundation (PKSF). CDF is a data bank that keeps track of the loan activities of credit-giving NGOs in the country. CDF publishes an annual statistical handbook of these transactions. PKSF is a quasi-government institution, which borrows funds from the World Bank, and gives micro-loans for disbursements to rural women borrowers through its affiliated NGOs.

In a personal interview, Khushi Kabir of Nijera Kori remarked on the market-driven work of Bangladeshi NGOs in the 1990s and the dependencies it has created within targeted groups. She called it the “domestication of people into development.” Once inside this web, she pointed out, people have difficulty leaving it or envisioning alternative paths to development.

People, when they start questioning the structure, suffer many attacks. One has to have strength and courage to fight back. It is easier to go into a service-oriented area like micro-credit. Most of the donors started to feel comfortable with micro-credit. You have numbers. You can show how many dollars were distributed, collected, how many people you have reached. What you have witnessed in the villages is people challenging the system. NGOs make profit. They can use the savings of their clients. The interest comes back to the NGOs. This is an income-generating project. The state likes micro-credit. Since the early 1990s funding for Bangladesh has gone down and donors say that it will continue to diminish. Bangladesh is no longer a hot topic. It is the poor people who are funding these large NGOs. They (NGOs) have taken on the role of multinational corporations. They have become the agents of capital. Multinational corporations like Monsanto are trying to get into indigenous farming by providing terminator seeds. As far as I am concerned, this is all eyewash. To me, micro-credit, providing inputs, are all parts of the same package. It is the domestication of people into
development. We [NGOs] are forced to buy the equipment and consultants supplied by the donor countries. We do not have a bargaining position. We are at the receiving end. There is another unhealthy trend among NGOs these days. Large NGOs give funds to smaller NGOs and make them into sub-contractors. Many of these people worked creatively in the 80s when we were addressing questions of structural inequalities but now they have all become sub-contractors. Only a handful of NGOs have remained faithful to their earlier ideology of structural inequalities such as Nijera Kori, SDS, Samata.\footnote{13}

While there have been speculations about cutbacks in donor funds, Western donors have not reduced funding to Bangladesh; instead they have streamlined their funds through several large NGOs and have rededicated funds for micro-credit programs.\footnote{14} Let me add that donor interest in Bangladesh also stems from the discovery of huge natural gas reserves estimated at 1.3 trillion cubic feet in the northern part of the country. Different Western donors led by the World Bank pushed the government to facilitate gas exports by the years 2002-2003 for the sake of “maximizing economic benefit of gas reserves.”\footnote{15}

The convergence between economic globalization and donor advocacy that emerged in the 1990s is an important determinant of the local democracy initiatives (good governance and building civil society) funded by donors. Political stability is key to any economic work taking place, and donors have turned to NGOs to help implement some of their policies.

**Contemporary NGO Movements in Bangladesh: The Creation of Dependencies**

Through their programs and links to Western donor nations, NGOs play a very prominent role in national politics.\footnote{16} With over twelve hundred directly foreign-funded NGOs\footnote{17} and with thirteen thousand registered NGOs, Bangladesh
has emerged on the development map as the NGO capital of the world. The trend to funnel donor money through the NGOs is very evident in Bangladesh. Most of the financing to NGOs comes as grants-in-aid. Western donors began to work directly with the NGOs between 1981 and 1985. Between 1981 and 1995, the number of NGOs receiving foreign funds increased by a factor of nearly twenty, from 45 to 848. Figures from the NGO Affairs Bureau (NGOAB) reveal that between 1990 and August 1998 the cumulative amount of foreign funds disbursed through the Bureau stood at USD $1.4 billion for 5,096 NGO projects. When the Bureau was first established in 1990, its annual disbursement stood USD $5.4 million for 8 projects. (See Appendix III for NGOAB figures between 1990-1998.) In 1994-95, twenty percent of foreign funds earmarked for public investment were disbursed through NGOs.

In 1997, the EU channeled twenty-five percent of its aid to Bangladesh (480 million ECUs) through the NGO sector. The director of the International Fund for Agricultural Development (IFAD), Fawzi Hamad, said in a press interview, “Generally IFAD channels its support through the government. However, in Bangladesh there has been a growing emphasis in providing credit through the NGOs.” In 1998 it funded 17 projects at a total cost of USD $300 million. In 1998, Bangladesh had the third largest number of IFAD-assisted projects in the world after India and China.

It is evident from the above that NGOs in Bangladesh are highly dependent on donor funds for the sustainability of their projects and that Western donors and their aid agencies prefer the NGO sector over the state bureaucracy for aid delivery. However, all NGOs are not treated equally. A study conducted in 1992 revealed that eighty percent of the total foreign funds given to NGOs go to thirty large NGOs. Of that figure, sixty percent was controlled by the eight largest NGOs (BRAC, Proshika, CARITAS, RDRS, ASA, Gono Shahajya Sangtha, Nijera
Kori, and Gonoshasthya Kendro). The visibility accompanying the resources and support from Western donor agencies give the leading NGOs tremendous power not only to effect changes in the lives of people they work with, but also in the NGO sector as a whole. This funding structure is a kind of a pyramid structure, leaving the large bulk of the smaller NGOs dependent on the largesse and growth of the ten or so large NGOs. From a donor perspective, channeling money through a few dedicated NGOs maintains a streamlined and rigid structure of accountability. The ability to control such large quantities of money has allowed the ten largest NGOs to become a new class of institutional elites. These new elites are not tied to land (the landed aristocracy, for example) or to industrial growth (the bourgeois capitalists, for example) for their status and power. They are transnational elites in the development circuitry who derive their status and power from contacts with Western donors and their ability to grant loans, jobs, research grants and consultancies to different groups of people. Their rise to power has to be understood in relation to the economic stagnation, lack of jobs and unemployment facing the majority of people in Bangladesh. They maintain the power of their institutions through interlocking networks of dependencies created between the NGOs and different target groups—rural beneficiaries, college graduates, university professors and researchers, and government officials.

Immediately below, I explore how these interlocking systems of dependencies are created. In a country with a very high unemployment rate, the leading NGOs offer the promise of jobs to the youth and the educated middle-class. It is estimated that these NGOs employ 200,000 young men and women as full-time and part-time fieldworkers. Of this number BRAC alone hires 57,000 full-time and part-time employees. NGOs recruit college graduates to work at the field level. One of the major contributions of NGO work in rural areas is the introduction of urban educated people and ideas into rural communities. In the
1970s and 1980s, the sociological profile of the NGO worker was a person with a college degree, one that often came with some left-wing political experience. In the early days of NGO conscientization programs, NGOs sought college graduates who were more willing to work for social causes. However, the shift in NGO orientation to the credit model has heralded the recruitment of high-school graduates who are willing to work as loan collectors.

Syed Hashemi argues that in contrast to the government bureaucrat who seldom goes for field visits, the educated NGO worker comes in daily contact with the villagers, visiting them in their homes, listening to their concerns. Such daily contact allows the NGO worker to gather information about villagers for their head office. In contrast to the government bureaucracy, NGOs are flexibly structured to respond to local needs. From the perspective of poor villagers, coming in contact with college-educated men and women creates new flows of ideas and also infuses them with a new sense of pride. For the poor villagers there is psychological gratification in this contact with the urban-educated “sir.” In fact, rural women’s (and men’s) address of NGO fieldworkers as “sir” is a testimony to the hierarchies between the NGO workers and their target groups. These hierarchies are carefully kept in place by NGO policies, and they form a necessary component of credit policies because the fieldworker who has to maintain group fiscal discipline cannot be addressed in familiar terms as “bhai/brother.”

For the poor this daily contact means that *boro lokh* (important and rich folks) now come to talk to them. They matter as people. According to Hashemi, “this going to the poor breaks down some of the threatening distance between the urban educated and the poor that is so much a part of rural social stratification.” While that is partially true, what is more compelling is how this process introduces a new power elite into the existing dynamics of rural social relations. This power elite symbolizes the onrush of modern ideas, technology and capital into the rural economy. This
manifests itself in concrete terms for the poor villagers and the entrenched rural power elite. The NGO offices are brick buildings in a landscape where most dwellings are either thatched (*bera chon*) or made of corrugated tin. The NGO offices have their own power generators, telephones, fax machines, computers, motorcykles, refrigerators, TV, VCR, and residential quarters for their employees. These are symbols of modern living, wealth and power in the rural economy where the majority of the people eke out a subsistence living. Some of the leading NGOs, BRAC and Proshika for example, have also introduced radical ideas about women in a society where the conduct of women is highly regulated. Women fieldworkers of these NGOs ride bicycles and motorbikes to work. These symbols and behavior patterns of NGO officers and fieldworkers upset the equilibrium of existing power relations. Suddenly the upstart NGO officer, who is not related to the local community by kin ties, arrives in town and drives around in a noisy motorcycle while the traditional rural elite, the village elder (*matabbar*) and the clergy (*mullah*) walk to the bazaar. These symbols of modernity and the *changes* they signify create resentment and tension among the entrenched power elite. They symbolize in a concrete way local elites’ loss of power over their constituencies and a weakening of the traditional way of life.

While their lifestyles may seem extravagant by rural standards, NGO fieldworkers have an unenviable position. NGO bureaucrats in the city work in headquarters that are multi-storied offices with air-conditioning, personal computers, cubicles, libraries, cafeterias, all designed in the style of an American high-tech office. Field personnel work six days a week with only one day off. Their day usually begins at 7 a.m. when they have to report for work. The workday normally stretches well into the night, often until 9 or 10 p.m. Most of the fieldworkers I interviewed said that the only reason they worked for the NGO was because of the “specter of unemployment.” In many instances, these men and
women complained about their coercive roles in extracting payments from poor people. The NGO fieldworkers remain loyal to the NGO because it is the only source of employment for them.

Another group of key people inducted into the NGO structure comprises local research consultants—the producers of "scientific" knowledge. All the leading NGOs—BRAC and Proshika and Grameen Bank—have their own research institutions and they produce reams and reams of research documents. University professors and researchers who work as consultants on NGO projects enjoy considerable privileges in a materially impoverished country. In fact, working as a consultant on an NGO project is a source of much-needed additional income for middle-class people. Salaries of university professors cover the costs of minimal living standards in Dhaka. NGO income provides one with access to better housing, healthcare, private schooling for children, automobiles, that is, to all the accoutrements of status in a poor country. The "professor as NGO consultant" situation has become so grave—university professors discharge duties to NGOs and not to their students—that the authorities of Dhaka University issued an official warning to professors who spend their time as "consultants" on various NGO projects instead of discharging their duties to the university.

The incentives that lead consultants to contract work between NGOs is predictable—and compelling. For example, one of the leading NGO research institutions gave a local university professor a one-year project funding for $15,000, whose regular annual salary was $3,000. These project funds enable the targeted consultants to buy property, automobiles, get medical attention overseas, or get boarding school education for their children. In another instance, the sibling of a well-known bureaucrat was given the equivalent of $1,000 to write a couple of project proposals. In the context of Bangladesh where the highest ranking government officer makes around $250 a month, these are very high figures.
These lavish contracts function as a way of creating, and at the same time cementing, new dependencies between the NGO and a cohort of local consultants.\textsuperscript{34} It must be mentioned here that these figures pale in comparison to the earning of Western consultants who have neither local language skills nor cultural familiarity, but who nonetheless pass as "experts" because they are citizens of the grant-giving donor nation. It is well known in donor circles that development money benefits the aid-giving nation. Between 1994-99, CIDA gave $14,400,000 to Proshika under project number 170/18576. This project does not have any Canadian partners although Canadian citizens are probably hired as project evaluators and consultants. The following chart shows a partial list of Canadian partners of CIDA aid to Bangladesh.

\begin{table}[h]
\begin{tabular}{|c|c|c|c|}
\hline
Project # & CIDA Funds & Ca. Partners & Bd. Partners \\
\hline
170/17716 & $57,666,000 & E.T.Jackson & Assoc. & Govt. Ministries* \\
\hline
170/19874 & $10,000,000 & Assoc. Comm. Colleges & NGOs, Agriculture* \\
\hline
170/20357 & $2,700,000 & Shawinigan Lavlin Inc. & Water Board* \\
\hline
170/19214 & $4,650,000 & Shawinigan Lavlin Inc. & Water Board* \\
\hline
170/11977 & $95,969,000 & CANARAIL and others & Railway* \\
\hline
170/20450 & $5,000,000 & Transcom Ltd.,Hickling Corp. & Private Sector \\
\hline
170/11318 & $65,500,000 & Various Industrial Suppliers & Electrification* \\
\hline
170/18577 & $13,500,000 & CARE Canada & Rural Road Maint.* \\
\hline
170/17722 & $2,700,000 & Inter Pares/CUSO & NGOs \\
\hline
170/20276 & $2,950,000 & FIT & PRIP (NGO) \\
\hline
\end{tabular}
\end{table}

Source: http://www.acdi-cida.gc.ca/cida_ind...f6c78f85256716004ad11a? 
* Refers to Bangladesh government ministries
It is really the donors who seek such poverty research monographs and so create a new demand for knowledge about the poor and along with it a market for such knowledge products. They pay local NGOs handsomely to do this research. The donors need such data on the efficacy of different aid programs they sponsor to justify to their governments their arrangements for continued grants to Bangladesh. Within the development industry, the sustenance of the donor community depends on the continuance of these grants to the developing countries.

Another key group of people becoming inducted into the NGO sector are high-ranking government officials who are put on two-to-three year rotations at leading NGOs. These government bureaucrats act as liaison officers, that is, as negotiators between the state bureaucrats and the NGO leaders, dispelling myths about NGO intentions, and creating complementarity between these two groups.

Such NGO patronage integrates a key group of people—academics, college-educated youth, and more recently government officials—into the NGO structure. Importantly, such people would have been the most likely critics of NGOs. This structural incorporation of the educated middle-class into the NGO circuit is an unexpected conjuncture between the growth process of an institution in need of English-educated talent and a country with a small group of English-educated people. Furthermore, a stagnant economy forces people to be very selective in how they conduct themselves towards others who have access to power and resources. To put it bluntly, there is an acute shortage of jobs in Bangladesh, and those who do have jobs often need a second, and sometimes a third job, to make ends meet. Moreover, the structure of social dynamics in Bangladesh, which is kin-based and face-to-face, makes it difficult for criticisms of NGOs to emerge in the urban research spaces. In such societies, manners are a way of conducting business, embarrassment is generally avoided, and people do not openly criticize
those upon whom they have to depend on for future favors. Following is one item of anecdotal evidence of how these research relationships operate within the NGOs.

One day I was sitting in the office of a director of a Poverty Research Program in Dhaka. The director showed me a two-page proposal write-up. The applicant had asked for Tk 250,000 for the project. One page was a rather meaningless graph. The other page said that only three people had ever worked on poverty issues—Amartya Sen, Professor Yunus and “yours truly” of the proposal. The proposal, if one could call it such, was utter nonsense. The director was caught between a rock and a hard place. As he said to me, had the person asked for a small sum, say Tk. 50,000, he could justify it. But how could he justify such a large sum? As we spoke the phone rang. The director’s guru, who happened to be a well-known economist in Bangladesh and a patron of the proposal writer, was on the phone. He was making a personal call to find out when the proposal would be approved.

While the NGO establishment has been able to induct certain groups of people into its structure, there is nevertheless a growing and robust critique about the activities of NGOs among people who are left-identified, namely students and professionals (doctors, engineers, business people, teachers) who are not part of the NGO network. These critics point out that the NGO bureaucrats are not elected representatives of the people and their operations are not transparent. Furthermore, NGOs do not pay taxes to the government although many of them have profitable commercial enterprises. In addition, NGOs are beholden to their financial sponsors who happen to be Western industrialized nations, and thus, even if well intentioned, their programs are straitjacketed by the demands of their sponsors and they cannot work in the national interest.

While NGOs have incorporated many groups into their self-production, they have failed to make the clergy into their allies. The two groups, the NGOs and the Muslim clergy, represent opposing and contradictory worldviews, and, while
accommodations sometimes do occur, they have an uneasy coexistence. The Muslim clergy and their political parties accuse NGOs of making Muslim women into "begana" (half-naked) women by bringing them out of their homes into the public sphere. They accuse NGOs of proselytizing efforts and allege that they (NGOs) are the local representatives of Western Christian masters. They charge that Western donors are duplicitous. On the one hand, the Western countries kill Muslims in Bosnia, Iraq and Palestine and on the other, they pretend to help Muslims in Bangladesh. In their weekly congregations, the washi mahfils, the clergy, often raise this point. The Western donors are also described as neo-colonialists—modern day "neel kor shahebs" (indigo merchants of colonial Bengal)—and their activities are compared to the East India Company that eventually, through strategic deployment of different tactics, brought Indian under British rule. A popular ditty among rural people is, neel kor NGO ken achchey deshe, Yunus Abed anchey deke. (Why have imperialist NGOs come to Bangladesh? Because Yunus [Grameen] and Abed [BRAC] have invited them in). In my research area, a young man showed me a poem he had written about Grameen Bank and the vultures that sit on the roof of the Bank, waiting for the hapless borrowers to come out.

In their congregations, the clergy caution their followers to be vigilant against these corrupting Western influences; otherwise, they will be gradually brought under Christian domination. Another term used by the clergy and critics of NGOs is "Kabuliwallah." A Kabuliwallah was a traditional moneylender who came from Kabul to loan money at usurious rates to cash-strapped peasants in colonial Bengal. There are many folk stories about the inhumanity of the Kabuliwallahs. In this respect, Islamic groups and left activists come analytically close in their analysis of NGOs. Both call NGOs "agents of imperialists." Both say that they are interested in making profit off the poor by squeezing surplus income
through high-interest loans, and both claim that by creating dependencies NGOs will keep the poor in perpetual servitude to Western imperialist powers.

Given this background information on the current state of NGOs in the country and the accommodations of various groups of people into its structure, in the next segment I examine the historical pathways through which so powerful an institution, the development NGO came into being.

History of NGOs: NGOs and State Policies in the 1970s

In the aftermath of the war of 1971, the government faced the formidable task of resettling at least ten million people in a situation where the physical infrastructure of the country was in shambles. The departing Pakistani army had blown up bridges, highways, and rail tracks, and so had disconnected the various parts of the country. In assessing the condition of the infrastructure of the new country, local journalist Obaidul Khan wrote:

The defeated Pakistan army left the country's two seaports—Chittagong and Mongla—totally inoperative. There were mines planted along the ports' channels and ships capsized. A total of 291 rail bridges, including the Hardinge Bridge, were affected because of the war. In addition, 174 highway bridges were damaged. The new government found 10 per cent of rail-lines uprooted throughout the country. At least, 66 ferries, 5,000 trucks and 2,500 buses were destroyed. The Pakistan army also destroyed tens of thousands of houses across the country. Not a single seagoing vessel was left. There was no reserve of any foreign exchange and no gold. The food godowns were empty.

The developmental NGOs occupied this "infrastructural vacuum" and began their work in charitable reconstructive efforts. Prior to independence in 1971, the few NGOs in Bangladesh (former East Pakistan) were Christian or foreign-based voluntary organizations, such as CARITAS, Red Cross, World Vision and Oxfam.
In the post-independence phase, indigenous NGOs such as Bangladesh Rural Advancement Committee (BRAC), Proshika Human Development Forum (Proshika), Gonoshastha Kendro (GK), Gono Shahajya Sangstha (GSS, now defunct) Nijera Kori, Grameen Bank, and Association for Social Advancement (ASA) began to grow. The NGOs grew in the rural communities and tackled the problem of refugee settlement. Their grass-roots approach to service delivery provided relief to the victims of war, floods and other natural calamities more effectively than the existing state channels. Their ethos came from a missionary sense of "doing good" for the poor—landless and marginal farmers, women and children—combined with a sense of patriotism. Many NGO workers were former freedom fighters who had fought to liberate the country from Pakistani domination. For many people, working for an NGO also meant working for the poor. Many were also members of left political parties. In the seventies, the local NGO movement was characterized by a sense of patriotism and left political ideals.

The early NGO movement was distinguished by the deliverance of much-needed social services—education, reproductive healthcare, safe drinking water, child immunizations—to the poor. However, there was no unified vision of development that characterized the NGO establishment. In the beginning, the NGO movement was influenced by the work of the Comilla Development Project (now known as BARD) which was a government project started by a colonial Indian Civil Service officer, Akhter Hamid Khan during Pakistani rule. The Comilla project started farmers' cooperatives to implement the use of Green Revolution technology in the 1960s. (One should not fail to observe here that similar to what the Comilla project once was, the development NGO has again become a conduit for the transfer and spread of hybrid seed technologies to the farmers. The work of BRAC in this area is discussed in Chapter Four.) The model was based on group formation, weekly meetings, conscientization and member
savings plans. NGO leaders soon discovered that community development projects often helped the better-off farmers at the expense of the poorer ones. It soon became clear to NGO workers that rural development programs mainly benefited farmers with large landholdings. “In 1975 BRAC decided to direct all programs to the landless poor, with special emphasis on the women. All programs would be implemented through Village Organizations (VOs), consisting of members of the target group.”

Two schools of thought defined the NGO model of development in the 1970s. The first school (BRAC) advocated a mainstream theory of scarcity that said that the poor are poor because they lack access to resources. The role of the NGO was to become an effective service provider in the areas of education, health and sanitation, family planning and credit. This is known as the integrated rural development model. The competing school of thought (Proshika, Nijera Kori, GSS) claimed that the problem of poverty was structural. Poverty was not caused by a lack of resources but ultimately by the existence of a hierarchical power structure that sustained and reproduced these existing inequities in the system. Advocates of the latter group sought the transformation of existing agrarian relations through social mobilization. An ideological split occurred between BRAC and Proshika/Nijera Kori which resulted in each adopting its own method of rural empowerment. The Grameen Bank and ASA exemplified the minimalist, hands-off approach, to development. As stated earlier, the motto of Grameen Bank is “the borrower knows best” and the role of the NGO should be to provide her with loans to release her entrepreneurial urges. These ideological cleavages within the nascent NGOs split into competing groups, and although they worked side by side in the villages, they had contradictory messages for the rural poor and competing ways of solving rural poverty. Set in place in the 1970s, these divisions continue to define NGO politics and alliances to this day.
In the late seventies, Proshika, GSS and Nijera Kori (several of the major NGOs in the country) took the lead in "conscientization of the poor"—organizing and teaching poor people to fight against the rural elites who controlled land and water rights. BRAC moved away from this approach and instead concentrated on delivering primary education to children (Non Formal Primary Education or NFPE) and social services to the poor. 48 BRAC followed Paulo Freire's model of "conscientization" but its strategy was more pedagogical (learning about strategies of dealing with oppression through group lessons) than of organizing the poor to challenge the entrenched rural power structure. 49 The fact that BRAC today stands far from the original doxa of Paulo Freire becomes blatantly apparent in comments made to me by some BRAC employees at their Mymensingh Training Office (TARC). When I asked them why they sat in a horseshoe shape the director of the Center replied, "to keep an eye on everyone!" And none of them, all hired after 1990, had ever heard of Paulo Freire, which is really a comment on the extent to which surveillance and policing mechanisms have become part of the culture of BRAC, and by extension, of other NGOs that follow the same micro-credit model.

From Civilian Rule to Military Dictatorship

In 1975 the first civilian head of state, Sheikh Mujibur Rahman, and members of his family were assassinated in a military coup. Their assassination was followed by a long period of military rule from 1975-1991. The military regime was marked by two mutually incompatible trends: Islamization of politics on the one hand, and the appropriation of gender in national development policies on the other. The military leadership appropriated gender and Islam as part of its state policies in order to legitimize its rule and to appease different constituent groups—the domestic Islamic parties, Arab countries and the Western donor countries.
Following the UN Conference on Women in 1975, Western donors had tied aid to the mandate that improvement in the status of women was an indispensable goal of aid programs. The "awkwardness" of simultaneous Islamization and the increased role of women in public was mitigated by the fact that the Ja'maat-i-Islam, which is the largest national Islamic party and which had been outlawed by the civilian government for its collaboration with the Pakistani army in 1971, was legalized after the army took control. During military rule the Jama'at saw it to its advantage to be silent about gender-oriented development policies.

In another move to Islamize politics and to gain legitimacy in a predominantly Muslim country, the first dictator, General Ziaur Rahman (1975-1981), introduced *bismillah ir rahman ir rahim* (In the name of Allah, the All-Merciful and Beneficent) into the constitution in 1977. All state functions and radio and TV programs had to begin with the Quranic invocation. Women on the state-owned TV had to cover their hair. Zia also wrote into the constitution that Bangladesh was part of the Islamic Ummah, the brotherhood of Muslim nations. This method of Islamization was deployed by Zia to secure his place in the body politic and to introduce a new form of nationalism called Bangladeshi nationalism that rested on a religious identity, Islam, as opposed to the ethno-linguistic Bengali nationalism that had led to the independence struggle. The political history of Bangladesh is fractured along the ideological debates of competing nationalisms, Bengali versus Bangladeshi.50 Zia also started the Bangladesh Nationalist Party (BNP)—a party that is closely linked to Islamic groups in the country and that is now run by his wife, Begum Khaleda Zia.

Zia's coming to power coincided with the 1975 UN Decade of Women, which had made gender a central category in aid policy. In order to gain international acceptability and donor funds, Zia made women an important aspect of his development program. Zia capitalized on the "discovery of women in
development” by Western donor agencies and he used it to woo Western support. He established a Ministry of Women’s Affairs and formed a National Organization for Women (Jatiya Mahila Samity). He recruited women into the police force, which was a first for Bangladesh. He also reserved fifteen seats in parliament for women. This number was later raised to thirty by the following dictator, H.M. Ershad. The ruling party nominates candidates to these seats. Feminist groups (Sammilito Nari Samaj for example) argue that this policy does not improve the political participation of women in any significant manner. In fact, it creates disincentives on the part of the government to make any real changes in the political participation of women by direct election.

Neither Zia’s WID influenced state policy nor the NGO sector is responsible for bringing women into the public domain although they have both helped facilitate greater participation of women in public. Bangladeshi women were already visible in public works programs after the famine of 1974. In the aftermath of the famine, women were employed as mud-cutters in public works programs called Food-for-Work, a joint program of the government and the World Food Program (WFP).

The result of these calculated moves was paradoxical. One side of the official face of Bangladeshi women took on an Islamic appearance, while the other side brought women into the public sphere as police, members of parliament, labor in public works programs and activists. Sarah White, a British anthropologist who had worked in Bangladesh, identifies these strategies as more political than religious in orientation and writes: “...these moves are congruent with one another: both are calculated to appeal to donors (the United States and Saudi Arabia respectively) and both were used in Bangladesh in an attempt to create a constituency for the party in power.”53
In a country that is ninety percent Muslim and is largely rural and illiterate, the formalization of Islam as state policy meant the introduction of new strains in society, exacerbating the ideological tensions between the urban/rural populations and the modernist/traditionalist camps. Alongside the formal introduction of Islam into the constitution, the military state appeased the clergy by promoting Islamic religious schools and allowing Islamic political parties to flourish. In the seventies these changes in the political sphere coincided with rural Bangladeshi men going to work in the oilfields of Saudi Arabia and other Arab countries to work. These men returned home with a renewed Muslim identity, an identity that was closer to Arab culture than to the syncretic Muslim culture practiced in Bangladesh. Often money from this new rural wealth would go into building mosques and madrassahs in the villages. The new status of these Middle Eastern labor families manifested itself in the women of these households taking on more conservative mores, the wearing of the burqa for example. These early policies of the military state were already setting in place some of the contradictions, the competing interests, that later gave rise to confrontations between local Islamic groups and the NGO sector.

NGOs and state policies in the 1980s

The second military dictator, General Ershad (1982-1991), came to power after the assassination of Ziaur Rahman in 1981. The real growth and expansion of NGOs occurred during Ershad’s regime. Ershad hastened the process of Islamization by making Islam the state religion in 1988. In order to strengthen his political base, he fostered Islamic parties and madrassah education. First, Islamic political parties mushroomed during his regime. There was also a growth in Islamic political party newspapers (The Dainik Inquilab, Jago Mijahid, Dainik Millat, Shaptahik Muslim Jahan, etc.) that gave these parties their own propaganda
machinery.\textsuperscript{54} Second, the military state supported two parallel forms of education: the national public school system which was secular (although all students had to take religious education in any one of the four major religions in Bangladesh—Islam, Hinduism, Buddhism, and Christianity) and a government-sponsored madrassah education called the Alia Moderesin Madrassah. Funds allocated for secular education were thus diverted to madrassah education, thereby weakening an already fragile national education system. Alongside the government madrassah system, the independent madrassah system known as the Wahabi madrassah (locally they are called the Quomi madrassahs and I will use that term here) also grew during Ershad’s regime. The Quomi madrassahs get their money from the Middle East and follow an outdated syllabus patterned on the Deoband School of India.\textsuperscript{55} The government-sponsored madrassah system has introduced some science teaching into the curriculum and its graduates are somewhat more competitively placed in the job market than Quomi madrassah graduates. Quomi madrassahs teach students how to read the Quran, instruct them in the hadith (the life and sayings of the Prophet), and give them an ultra-orthodox interpretation of the sharia, a loose body of Islamic jurisprudence. There are over 7,500 registered government Alia Moderesin madrassahs that enroll over 110,000 students. There are over 3000 registered Quomi madrassahs in the country and an equal number of unregistered madrassah under the Quomi system. Quomi madrassah graduates control numerous mosques in the country. Thus military rule in Bangladesh was instrumental in introducing competing and contradictory forces—Islamic and modernist/secular—into the national education system. While the primary motivation of the military regime was the creation of an internal power bloc and the introduction of divisive forces (the old “divide and rule” strategy) so that its opponents could not challenge its authority, once these forces of Islamization were seeded into the body politic, they rooted and took on a life of their own.
Ershad had another motive for encouraging the NGO sector to grow. In the 1970s and early 1980s there was a rise in secret societies and left politics in Bangladesh. By supporting the growth of the NGO establishment, General Ershad effectively bifurcated the left by introducing a resource-rich organization to work with the poor. The left and the NGO sector fought over the same clientele—the rural poor. In fact, one of the top left-identified NGO leaders in Bangladesh, Dr. Zafarullah of Gonoshastho Kendro (an NGO), is reputed to have said, “Now we NGOs can do the job. We do not need the left.” Lack of jobs and party ineptitude in gaining political power forced many former cadres of the communist parties to join NGOs. At least working for an NGO meant working for the poor. Following is a quote from Tanvir Mokammel, a former communist activist who had done grassroots political organizing in villages in the 1980s. He observed:

During this time we had constant fights with the NGOs. NGOs saw the landless as an economic unit, we saw them as a relational unit. We would go to the villages and find out that the NGO workers had urged villagers not to come to our meetings. NGOs did anti-left propaganda. They would tell villagers, why go to them? What can they give you? Thus instead of fighting the military state, we fought the NGOs whom we saw as depoliticizing our work. After the 1990s, the communist parties have realized we do not live in a bipolar world.

Speaking of this trend (NGOs hijacking political possibilities), Professor Badruddin Umar, who is the party leader of Bangladesh Kheth-Majoor Union (Bangladesh Agricultural Workers Union), said:

NGOs provide employment; they do not generate employment. It is not that kind of process...it exploits the situation of unemployed youths in our country and creates conditions that do not allow for other forms of recruitment, political recruitment for example. To rural people, they (NGOs) preach a kind of economism instead of a political progressive consciousness. Their goal is the extension of credit instead of industrial development. In this way,
political outlook is hijacked. Rural people say to us, political party organizers, "NGOs give us money, what will you give us?" When I go to the villages, I tell people I cannot give you money or loans. I can tell you of ways in which you can improve your conditions. That's not much anymore. People are now disinterested in hearing such talk.  

It may seem paradoxical that the NGOs are accused of depoliticizing politics on the one hand, and that they have become central institutional actors in the democracy initiatives of the 1990s, on the other. For example, twenty percent of the annual budget of ADAB goes to democracy training.  

These democracy initiatives sponsored by the NGOs are supported and underwritten by the donors. The critique that is made, and one with which I am in agreement, is that the taking on a political role by the credit-giving NGOs has foreclosed other possible forms of radical organizing of the poor.  

Remarking on the from the conscientization model to credit model, Hashemi notes that for NGOs:

...there has been a paradigm shift over the years influenced by the very structures of power (the state) they were meant to combat. Such NGOs have more and more come to adopt the "credit" model and distance themselves from the worldview of conflict and disharmony they initially held...Under the new paradigm donors are appeased, the state is not threatened. Direct confrontations by mobilized groups are discouraged. In fact within groups wealthier households are freely incorporated. In the changed objective of better management and better record-keeping the more educated and better off members become group leaders. The left activist who at one time dominated the staff of GSS is now replaced by career managers.

The structural transformation of the NGO sector from a loose group of service providers to an organized lobby of development actors really began after the floods in 1987. In 1987 Bangladesh faced a devastating flood and three-fourths of the country was under water. Faced with a worsening flood situation, Ershad turned to the donors for assistance, which was not forthcoming. The government
of Ershad was notorious for corruption. As a consequence, donors were only willing to release aid money through the NGO sector. Moreover, the state also did not have an infrastructure in place to deliver aid to the affected people; the NGOs did. For the NGOs, long-term work in rural communities paid off during the 1987 flood. Ershad courted the partnership of NGOs for relief and rehabilitation. NGOs needed the services of the state to carry out their development mandates. So, it was essentially a marriage between two willing partners. This partnership with the government created an opportunity for the pro-activist NGO lobby (Proshika, Nijera Kori, GSS) to lobby the government for khas (government) land distribution to the poor. The NGO lobby also pressured Ershad to sign the United Nations Declaration on the Protection of the Child. He worked with NGOs on a project for the improvement of the conditions facing street children called “Pother Koli” (Street Blossoms).

By establishing a good working relationship with the NGO sector, Ershad attempted to legitimize his rule as a benevolent dictator. He courted the NGO sector as a countervailing force to the major political parties, BNP and Awami League, which opposed his party (Jatiya Party) and rule. By doing so, he also satisfied the demands of the donors by allowing the NGOs to carry on relief and rehabilitation efforts unhampered. The closeness between the two parties resulted in a 1987 reception for Ershad by the Association of Development Agencies in Bangladesh (ADAB), an umbrella organization of NGOs in the country, which heralded him as a “friend of the poor.” At the reception, Ershad said, “...for a developing country like Bangladesh it is not possible for the government to do the work of development alone. Everyone has to be unified. NGOs can play an important role in this respect...We are trying to redistribute lands to the landless. NGOs can make our programs effective by organizing the poor and landless.”

68
Much of this NGO pro-poor lobby is rhetorical in nature and has gained few real benefits for the poor. As Hashemi points out, the distribution of *khas* lands has been negligible. In my research area, where Proshika had worked for twenty years, local people laughed when I asked them about land distribution under Proshika's governance. They told me that the khas land occupation movement was largely ceremonial with very few real benefits accruing to the poor. One local activist who had worked in “left consciousness raising” remarked that after some time rural elites ignored Proshika because they could easily repossess the land/pond after the ceremonial performances were over:

Let me tell you how these things happened. Proshika officers would organize their members and occupy some land under a government order. Then the leader of Proshika, Qazi Faruque, would arrive in town. Proshika would organize a poor people’s rally at a local school-ground. Proshika leaders would give speeches, which would be followed by some patriotic songs. The ceremony would end with a meal of kitchri [rice and lentils] for Proshika members. The whole event was set up as a media event. It would be reported in the press as a triumph of Proshika and the poor over the rural power elites. The donors, especially Scandinavian donors, would be pleased with Proshika for fighting for social justice. A few days later, however, the local elites with their hired goons would reoccupy the pond or land that was ostensibly under the control of the poor members. Things would revert back to the old way.

This anecdote points to how the good intentions of the NGOs often get entangled in local power dynamics. In order to ensure collective rights to common properties, fundamental structural changes have to occur in the judicial system. NGOs in the 1990s were pressing for some of those changes and systems of judicial and police accountability. In Bangladesh, the courts and police are controlled by the local power elites. By ignoring the dynamics of these power relations, such activities by NGOs often resulted in a backlash against the poor who
are brought in as participants through their close links to these NGOs. I document such a case in Chapter Five.

During his rule, Ershad made the registration of NGOs less bureaucratic and cumbersome. The increased flow of development funds channeled through the NGO sector made it urgent to have some form of accountability in place. In 1989 the government proposed a single regulatory law for the NGOs. It was called the Social Welfare Agencies Registration and Control Act of 1989, and was intended to replace two former laws—Foreign Donations (Voluntary Activities) Regulation Ordinance of 1987 and Voluntary Social Welfare Agencies (Regulation Control) Ordinance of 1961. The purpose was to streamline NGO registration, funds disbursements and project approval. To streamline some of the problems of an unregulated growth industry, the NGO Affairs Bureau (NGOAB) was set up by Ershad in 1989 to act as a clearinghouse of overseas funds and to speed up the process of project approval.

According to Fida Kamal, a barrister specializing in laws governing NGOs:

There is no legal definition of the term "NGO" in any of the government statutes in force in Bangladesh. The commonly accepted view was that an NGO is a non-profit voluntary organization or association of persons, which may or may not be registered for the purpose of acquiring legal character, having a distinct entity/status. In other words, NGOs which work for the welfare, benefit and or development of the community, or a section in the society may or may not be a juristic person.66

Most NGOs in Bangladesh are registered as voluntary social welfare agencies under the Social Welfare Agencies Ordinance (1961) and the Societies Registration Act (1860). The legal framework within which the NGO is incorporated makes it very difficult to sue an NGO in Bangladesh.67
While the relationship between the NGOs and Ershad became amicable, it created resentment in another sector of the government, the state bureaucrats. The common perception is that funds that should have been traditionally earmarked for the government now found their way into NGO accounts. Babar Sobhan notes that this is not entirely true: “The apprehension on the part of the government that NGOs are rivals in a zero-sum game is unfounded because donors have been very clear that if funds are not channeled to NGOs they would be spent elsewhere and would not revert back to the government.”

For government bureaucrats, the independent management styles of NGOs further exacerbated their relationship with NGOs. This rift was characterized by the following: NGOs were reluctant to be brought into the jurisdiction of the state bureaucracy; state bureaucrats felt that NGO leaders should be subordinated to their authority. As a consequence of this rift, NGO leaders accused the state machinery of creating bureaucratic delays and holding up project approvals and fund disbursements, all in all making it very cumbersome for NGOs to operate. The government authorities also noted that the NGOs should hire local personnel over their preference for foreign nationals, and the pay-scales of NGO executives and their foreign “experts” (anywhere between Tk. 30,000 to Tk. 160,000 a month) should be brought closer to government pay-scales. For example, the highest ranking government official, a secretary, got a salary of Tk. 10,000 a month. Added to these tensions were widespread allegations after the floods of 1987 of graft within the NGO sector. While graft under these circumstances—unregulated growth of a sector flush with donor money—is neither surprising nor very illuminating, it worsened the arguments between these two sectors of the economy, and charges and counter-charges would often fly between them. These tensions came to a head-on collision in 1992.
Redefining the State and NGO Relations: The Politicization of NGOs in the 1990s

The most interesting shifts within the NGO structure emerge after the ouster of Ershad from power in 1990. The transition to democracy brought with it an almost overnight loosening of strict controls over people’s lives that were imposed during military dictatorship. Transition to sudden democratization without an institutional infrastructure in place created new spaces for different groups—national political parties, NGOs, and Islamic forces—to vie for political power. This sudden removal of controls on public life also meant that different groups, whether mafia or Islamic, came up with their laws and governed their own territories. The democratically elected government of Khaleda Zia (BNP) operated within this unformed political space between 1991-96. Overall, the newly created democratic state could not maintain law and order within the country. In fact, the post-1990 political era—the so-called era of democratization—is called the politics of goonda-giri, that is, the politics of musclemen and rent-seekers. It is not the state authorities who control the country but different groups of organized criminal groups and their hired goons, many of whom are also in the pay of the national political parties. These groups run different neighborhoods, villages and townships and local businesses are strongarmed into paying them protection money.

By 1990 the NGO lobby had shifted allegiance away from Ershad and formed an alliance with the national political parties (Awami League and Bangladesh Nationalist Party) that were trying to oust him from power. This shift in alliance coincided with the new policy agenda of donors that now favored trade liberalization and democratic governance.71 The emphasis on “good governance” opened up a vacuum in the political space that the NGOs could occupy as the “allies
of the poor." This shift in donor emphasis as well as changes in national politics offered NGOs an additional site of action—the local political structure—where they could work to "democratically" elect their candidates, mostly poor women and men. In contrast to the 1980s, when they fought the rural power structure on their own, in the 1990s these NGOs (for example Proshika, Nijera Kori, GSS) could depend on support from two powerful groups, donors interested in good governance issues (USAID, CIDA, EU, and Scandinavian countries) and the national parties that now courted them as vote banks with huge constituencies.

The democratization of the political space also resulted in the bifurcation of NGOs along national party lines. For example, Proshika and Nijera Kori supported the Awami League (AL), and BRAC and Grameen Bank supported the Bangladesh Nationalist Party (BNP). As a result of their open participation in national politics, NGOs were no longer considered apolitical entities involved solely in development work. The apex organization of development agencies in Bangladesh, ADAB, is now considered a fully politicized body. The politicization of NGOs has also meant the emergence of new forms of institutional alliances and struggles. In the 1990s, three identifiable struggles concerning the NGO sector emerged in the public domain. Taking note of these struggles helps us to define the emerging space of the political in Bangladesh and the role of the NGO within that space.

First, there were the internal struggles and ideological fractures among NGO leaders over the role of NGOs in the post-democracy period. Within the NGO camp, several NGO leaders saw their work as openly political and did not wish to remain merely as service providers. Nijera Kori, Proshika, and GSS exemplify this point of view. Second, there were the struggles that emerged between the state bureaucracy, which sought to bring NGOs within the jurisdiction of the state, and a recalcitrant NGO sector, which had developed its own independent management style. These struggles resulted in new alliances between
the two groups—each shifting closer to the center—and a reworking of their relationship from adversaries in the 1980s to "partners in development" in the late 1990s. Third, there were the struggles that erupted in the 1990s between the militant Islamic groups in the country and the NGO sector. This confrontation escalated into a pitched battle in December 1993, when NGO offices and property were destroyed, 110 NGO schools torched, 110,000 mulberry trees planted by NGOs for sericulture production burned, and fatwas placed on women for being NGO members. The result of these conflicts resulted in adjustments in NGO policies to include the local clergy into the development paradigm. These two crises, first between the state and NGOs; and second, between the Islamic militants and the NGOs are discussed in the next segment.

The Crisis of 1992: The Changing Relationship between State and NGOs

Even if it is true that there is no unified vision of what the role of NGOs should be in national-level politics, and the fact that their registration laws do not allow them to participate in politics, the NGOs have become increasingly political. The first open act of politicization was in 1990, when fifty-four NGOs joined the pro-democracy movement to unseat General Ershad from power. The pro-democracy movement was a loose coalition of national political parties, Islamic groups, citizens' groups and the NGOs, which finally forced a politically isolated Ershad out of office.

The second and perhaps more significant act of nationalism-inflected politics of NGOs occurred in 1992, when sixteen NGOs signed the Gono Adalat (People’s Court) verdict. The pro-Islamic nationalist party, BNP, was in power at this time. Gono Adalat is a symbolic People’s Court that leading Bangladeshi civilians
had formed to try for war crimes of the collaborators of 1971, that is, the people who had opposed the liberation of Bangladesh. The architects of Gono Adalot are called the secular and pro-liberation forces in Bangladesh. These are people who are Bengali nationalists who want to establish a secular society based on the principles of the liberation struggle, secularism and nationalism, and with close diplomatic ties to India. One of the key persons accused in Gono Adalat was Professor Golam Azam, the chief of the Ja'maat-i-Islami (the largest mainstream Islamic party) who had returned to Bangladesh after the military takeover in 1975 from exile in Pakistan, where he had lived since 1971. Golam Azam and his Ja'maat party were closely affiliated with the BNP government and their pro-Islamic policies. Thus by becoming part of the Gono Adalat the NGO leaders identified themselves as anti-BNP government. It is not surprising then that the backlash from the BNP government comes soon after the publicity surrounding Gono Adalat. Nijera Kori (NGO) leader and activist, Khushi Kabir remarked in a personal interview, “At the end of the 1990s, NGOs here took to politics with a capital P. Earlier the work was political at a grass-roots level. In 1990, NGOs became openly political. We now have economic development, democracy and institutions, all enmeshed together.” Having “economic development, democracy, and institutions all enmeshed” means the introduction of new stresses into the existing dynamics between NGO and its constituent groups.

There are many reasons for this transformation of the NGOs from service-providers and local-level activists to national-level political actors. The most important consideration is the change in donor policies from supporting dictators in the 1970s and 1980s to supporting democratic initiatives in “third world” countries in the 1990s. This change in donor policy enabled the NGOs to move into the national political sphere. There are local reasons for this transformation as well. One cannot forget that NGO leaders are political beings. They have identities in
excess of simply being leaders of X, Y, and Z NGO. Locally, many of them are reputed to have political ambitions, especially Qazi Faruque of Proshika, Mahmudur Hassan of Gono Shahajya Sangstha (GSS), and Khushi Kabir of Nijera Kori. The fact that they have worked successfully in rural areas in providing certain services to the poor makes them, in their estimation, more committed leaders than the prevailing political leadership in Bangladesh. And as I have already mentioned, many of them were former freedom fighters or had lost family members during the war of 1971. Thus they have personal stakes (i.e., *I fought in the war*) in the making of the nation-state.

The first public power struggle of NGOs was over the leadership of ADAB, which as the apex organization of eight hundred plus NGOs could act as a shield organization for NGO politics, and thus its control was of paramount interest to NGO leaders who foresaw a more political role. The first struggle was between Dr. Zafarullah of Gonoshasthya Kendro (GK) and an alliance made up of three leading NGOs, Proshika/BRAC/Nijera Kori. In 1989 Dr. Zafarullah was elected chair of ADAB. Dr. Zafarullah had opted against the pro-democracy movement of 1990 which was a loose coalition of the national political parties and the NGO establishment, because, as some observers put it, "he wanted to pass a pro-poor national health bill," and he was close to achieving that with General Ershad's cooperation. A little historical background for Zafarullah is needed here: In the 1970s, Dr. Zafarullah had successfully fought against the local drug policy of multinational corporations and forced them to withdraw several drugs whose medical benefits were doubtful. This was a major coup by a local NGO activist against multinational pharmaceutical companies and his organization (GK) was internationally heralded as an indigenous organization's capability of fighting multinational pharmaceutical corporations. For the alliance of BRAC/Proshika/Nijera Kori wrestling control of ADAB from Zafarullah was
essential if they were to remake the institution in their own ideological mode. The ideological cleavages between Zafarullah and the others intensified in 1990. A coup by the alliance group (Proshika/BRAC/Nijera Kori) ousted him from power in 1991. According to eye-witness accounts, Zafarullah was forced "to hide in the bathroom to escape them" and was literally "hound ed out of there."\textsuperscript{78}

The second power struggle took place at the annual meeting of the Association of Developmental Agencies in Bangladesh (ADAB),\textsuperscript{79} in November 1997. This time there was a major fall-out between BRAC and Proshika leadership. The director of BRAC, Fazle Abed, disagreed with Faruque's (Proshika) open politicization of ADAB. The reformist group led by Abed (BRAC) and others (Father Timm of CARITAS, Mahmudur Hassan of GSS) accused the status quo group of Qazi Faruque (Proshika) and Khushi Kabir (Nijera Kori) of representing the political interests of the Awami League. The 1997 Annual Report of ADAB accused Abed and his allies as NGOs refusing to "sign a memorandum of understanding with regard to the overlapping of target areas among NGOs."\textsuperscript{80} This struggle underscores the battles among leading NGOs for control over their credit markets and target groups. In a personal interview Abed said, "Any organization that works for change is doing politics but NGOs are not in the business of becoming identified with a political party. It will harm their work in the long run."\textsuperscript{81} The Proshika/Nijera Kori lobby won the ADAB elections in 1997, and Qazi Faruque became the new chair. ADAB is now a fully politicized body aligned with the national political party, Awami League. Control of ADAB lends legal weight and credibility to Proshika to sponsor its own programs under the guise of so-called consensus program.\textsuperscript{82} This open alliance with one of the major political parties has also created disenchantment among civilians that the NGO sector is becoming co-opted by national politics, and it will lose its neutrality and ability to work for the poor in the future.
State and NGO Conflicts in the 1990s

In 1992, the relationship between the NGO Affairs Bureau (NGOAB) and some of the leading NGOs (BRAC, GSS, CARITAS for example) in the country came to a collision. These charges coincided with the open politicization of NGOs and their alliance with the Gono Adalat movement. While it is not clear what may have provoked the confrontation, it is alleged by some quarters that the BNP government wanted to bring the NGOs in line. Others claim that the NGO director took these actions because of his pro-Islamic sympathies, and wanted to harass the Christian NGOs. What is important for my analysis is not so much the individual motivations behind this confrontation as how different parties resolved confrontations, and the new alliances and institutional structures that emerged as a consequence of these confrontations.

The government of Khaleda Zia had already commissioned an inquiry into the political work of Gono Shahajya Sangstha (GSS). The report prepared by the NGO Bureau director and submitted to the Prime Minister was entitled “A survey of NGO GSS’s Niphamari Activities” came in the wake of GSS trying to organize the poor to gain political control through local elections. The report alleged that GSS was engaged in teaching an anti-state philosophy to its organizational groups. It was alleged that GSS taught the poor that the courts worked for the rich. The report alleged that GSS members believed that the poor could not go into government offices because these offices were for the “rich.” The report went on to add that by promoting such views GSS was misinforming the poor, and creating an anti-government attitude in them, and making it difficult for local state officials to govern effectively.

In the report, NGOAB director alleged financial irregularities and proselytization efforts on the part of some NGOs, including BRAC, GSS,
Proshika, and CARITAS. The Bureau chief alleged that these "NGOs had received 180 million takas in the last two years of which 60 percent was used for staff salaries and administrative costs." The report asked for an investigation into the forty percent of the money that remained unaccounted. The report further alleged the following:

NGOs show unconditional loyalty and subjugation to the donor agencies which is a threat to the state and the present government. Their activities are debatable and controversial. They give political statements from time to time, participate in local elections, publish news magazines with political propaganda, carry on religious activities and proselytization by taking advantage of illiterate and poor people. Besides they are involved in embezzlement, irregularities, corruption and anti-state activities.

The report also alleged that forty-six NGOs had taken 13.8 million takas from Western donors between 1988 to 1991 without informing the government. Among these NGOs were BRAC, Proshika, GSS and CARITAS. The Bureau also published a report of fifty-two NGOs that were breaking NGO registration laws and were engaged in proselytization work among the poor members. Following these allegations, the Prime Minister's office canceled the foreign funds registration of ADAB. The Bureau had also lodged formal police complaints against several foreign nationals and certain NGOs for financial irregularities. However, following pressure from US and Scandinavian donors, in less than twenty-four hours, the Prime Minister's Office was forced to rescind the arrest warrants and reinstitute the registration of ADAB.

The result of this confrontation was a clarification of the importance of NGOs in national development and planning. The confrontation was followed by swift actions by donors against the state (withholding of funds) which made it apparent to BNP leadership that they needed the support of donors to keep their
development projects running. The confrontation resulted in a series of high-level talks between NGO leaders and government officials, with ambassadors from the US and several other European countries acting as facilitators. In these negotiations, the NGO sector and the donors demanded a streamlined and efficient system of operations. They complained about red tape and the delay in project approvals and funds disbursements. Following these discussions, the BNP government of Khaleda Zia took several steps. The government removed the NGO Bureau director. The Bureau's official powers were curtailed. From hereon, the Bureau would have to get clearance from the Prime Minster's Office before filing any formal charges against any NGO, no matter how egregious the crime. The government also agreed to review existing laws governing the operations of NGOs in the country, making it easier for NGO projects to be approved and foreign funds to be released. Immediately following the talks, funds for thirty-five projects pending approval were released.87

In this struggle over power, the NGOs won over the bureaucrats and were able to create a state institutional structure friendly toward NGO activities. The role of the Bureau thus became one of a facilitator of NGO projects and not that of a watchdog.88 The primary function of the Bureau became one of record-keeping and disbursements of funds, and not one of monitoring NGO activities and its compliance with existing laws. Although on paper the Bureau is still supposed to monitor NGO projects to ensure strict adherence to rules, it does not have the personnel or the incentive to do carry out this function. The Bureau instead depends on the local District Commissioner's (DC) Offices to report on project scams. The District Commissioner's Offices are riven by corruption, and there is little incentive on their part to monitor NGO-funded rural projects.89

Following these conflicts, the World Bank, Asian Development Bank, and several Western donor agencies stepped in to foster better GO-NGO (government
and NGO) relations in all sectors of the economy. The government of Bangladesh also encouraged the development of the NGO sector by stating that projects within the National Development Plan were to be carried out by NGOs. The NGO Affairs Bureau was placed directly under the Prime Minister’s Secretariat and housed in a separate building outside the State Secretariat, to allow ease of access between the two offices. In this respect, the language used to describe this changing GO-NGO relationship is worth taking note of. The GO-NGO rhetoric now invokes such terms as collaboration, partnership, brokerage, facilitation, to describe this evolving relationship between the two sectors.

Another donor-NGO collaboration was the creation of the Palli Krishi Shahaik Foundation (PKSF). The role of PKSF is to grant micro-loans to medium-sized regional NGOs. PKSF has one hundred and sixty-eight partner NGOs who reach 1.2 million borrowers and Taka 1,786.1 million were distributed as loans in 1997-98. Through the establishment of PKSF, the government, the NGO sector, and the World Bank are brought into closer cooperation. The government gets loans from the World Bank at 1.0-1.5 percent, which it disburses to regional NGOs through PKSF. PKSF lends money to its member NGOs at 3 percent (ASA is one such NGO), who in turn, lend to their member NGOs at 7 percent (ETP, for example) who finally lend to rural women at 25-35 percent interest per annum. The PKSF lending structure is indicative of how different institutions are brought inside layers of interlocking dependencies.

NGOs have also turned to the nationalized commercial banks as a source of funding. But how internal subsidies between the state and the NGO sector work is not well documented in Bangladesh. Donor-NGO collaboration has also resulted in a new partnership called the GO-NGO Consultative Council (GNCC). GNCC is a group that facilitates “better understanding” and complementarity between the government and the NGO sector. Through GNCC, large NGOs (BRAC,
Proshika, and others) have set up liaisons with the government by rotating
government officials on two to three-year deputations at the NGO headquarters.
These liaisons resolves conflicts that arise between the NGO and the state. They
enjoy all the prerequisites of high-ranking NGO bureaucrats—handsome salaries,
company cars, and travel to donor countries to attend meetings and seminars. In
fact, such close collaboration makes one wonder if Kofi Annan’s comment “the
raison d’etre of the NGOs is to hold the government’s feet to the fire” has in this
context changed into a golden handshake between the government and the NGO
establishment. These compromises have resulted in a lattice of overlapping
interests among the three actors in the development process—state, donors and
NGOs. Each needs the other to reproduce itself.

Islamic Backlash Against NGOs in 1993: The Year of the Mullah

While the relationship between state and NGO sectors was resolved
amicably, the relationship between the NGO sector and the Islamic militants
continued to be unpredictable through the 1990s. While localized confrontations
had been ongoing ever since NGOs moved into the rural economy, it was in
December 1993 that nationwide attacks were made against the NGOs. The primary
targets were the two largest NGOs in the country, Grameen Bank and BRAC.
Newspaper reports claimed that in 1993 Grameen Bank and BRAC offices were
specifically targeted and attacked. The damages were widespread and alarming
and shocked NGO leaders, the urban middle-class, and donors out of their
complacency. But contrary to media reports, Muslim clerics were not the only ones
involved in the attack against NGOs. Other people, for example, the rural people
who were apparently beneficiaries of NGO programs, also joined in the fray. The
question is, why did groups that were supposedly benefiting from the work of
NGOs burn NGO property? This question is key in understanding how the work of NGOs affects different groups of people in rural communities.

**Attacks on Women, BRAC Schools and NGOs**

In 1993 newspapers reported several fatwas carried out in rural Bangladesh. Several young women were accused of infidelity, and local village *shalishes* (village adjudicating boards) sentenced them to public stonings and whippings, and there was even the case of a young woman burned to death. This news shocked the middle-class urban Bangladeshis and feminists who prided themselves on practicing a tolerant form of Islam.

On January 10, 1993, a shalish was called in a village in the province of Sylhet, a Muslim stronghold in northeastern Bangladesh, and a twenty-one-year-old woman named Nurjahan Begum was buried up to her waist in a pit, and stoned 101 times. Following the public stoning, she committed suicide. Her marriage was denounced as "illegal" and contrary to Islamic law by the local mullah. Nurjahan had married a second time after her first marriage was dissolved. It is said that she married a man against the wishes of the local landlord who had taken a fancy to her, and he had ordered the shalish.

On May 5, 1993, in the early hours of the morning men bearing bamboo clubs, iron pipes, machetes, forced another young woman also named Nurjahan out of her home, tied her to a stake and burned her to death. She was accused of *zina* (adultery), a crime punishable by death according to the *sharia*.

On September 10, 1993 another young woman, Feroza of Kalikapur, was publicly flogged 101 times for being in love with a Hindu man. She committed suicide later. The wrath of the mullahs had fallen and fallen on the most vulnerable members of society, powerless young women.
Alongside these sporadic attacks on women, the militant Islamic press began to spread anti-NGO stories in the country. In June 1993 a pro-Islamic weekly called Shaptahik Muslim Jahan reported that BRAC had wrapped the corpse of a child of one its members in black cloth and buried him. Muslims are wrapped in white cloth. The color black is associated with black magic and satanic rites. In October 1993, another Islamic daily called Dainik Inquilab printed a report that is popularly known as "Allah or Apa." In the report it was alleged that a BRAC primary school teacher had asked the students to close their eyes and ask Allah for candy. Then she was supposed to have said, "Ask Apa [BRAC teacher] for candy." She then put candy in their hands and said, "Who gave you candy, Allah or Apa?" The students replied, "Apa gave us candy." By citing this story, the clergy alleged that BRAC schools taught atheism to the students. Apa as the personification of BRAC/NGO power was presenting itself as more powerful than Allah/Islamic forces. This story spread like wildfire through the weekly prayer sermons of the clergy. It is also alleged that the owner of the Daily Inquilab Group of Industries (this is a pro-Islamic publication) purposely planted this story in his newspaper because his group had lost several printing tenders to BRAC printers.

Following these stories, Muslim clerics began to make inflammatory attacks on NGO activities during their weekly Friday prayers (wazh mahfils) at the mosques. In their words, NGOs were converting the poor into Christianity and dishonoring Muslim men by making their women into "begana" (half-naked) women and by bringing them out in public. In their sermons they alleged that at the time of independence there were only 250,000 Christians in the country but that in 1993 the figure stood at 2.5 million. The NGOs were responsible for this mass conversion of Muslims into Christianity and thus they had to be stopped. There are several NGOs in Bangladesh that work primarily with Christians/tribal populations such as CARITAS, CCDB, HEED. The preference for a minority group, the
tribals/Christians, in a predominantly Muslim society with few job opportunities for the majority Muslim population, made these Christian NGOs targets of attacks and allegations. The clergy also claimed that at BRAC schools students were taught to “sing and dance,” which is not acceptable according to Islamic dictates. Another circulating rumor was of the supremacy of “shaheb [NGO fieldworker] over shami [husband].”98 NGO fieldworkers are rotated often so that they do not develop any long-term relationship with local people. The clergy interpreted this “coming in contact” with multiple non-kin men by the women as “NGO-sponsored prostitution.” The list of accusations is long. The reader can understand that the prevailing situation in the rural areas was very tense.

While the mullahs were accusing women of “infidelity” and in some instances killing them, they simultaneously targeted NGOs and issued fatwas against women who participated in NGO activities. The mullahs ostracized five thousand families of women who worked in NGOs, and fifty reported cases of mullah-forced divorces were recorded. In many villages, women were forbidden to leave their homes. They were forced to wear the burqa when they went outdoors, and told to cease all forms of NGO-sponsored economic activities. According to an internal BRAC document, 1,547 schools were affected through reduced attendance of students. The BRAC Rural Development Program (RDP) was severely affected.99

Who were the people behind these attacks and what motivated them to attack in this way? What was really at the core of the burnings and destruction of BRAC property was the effect of privatization on rural life. In these attacks on NGOs, government and madrassah school teachers feared the privatization of primary education by NGOs. Local villagers had lost their traditional grazing rights to the commercial roadside ventures of NGOs and they were fighting back at an institution that did not provide them with alternative survival strategies.
The group that really coordinated this attack against the NGOs was the teachers of the government and the Quomi madrassahs with indirect support from the Ja'maat-i-Islam. Teachers from the madrassahs feared loss of their livelihood and erosion of their traditional power base with the growth of BRAC schools. Prior to the confrontations of 1993, Quranic instruction was not taught at BRAC or other NGO schools. The rapid spread of BRAC schools foreshadowed a structural transformation in rural primary education, gradually loosening the clergy's controls over rural education. Along with the Quomi madrassah teachers, the government primary school teachers, and the government-sponsored madrassah (Alia Moderesin) teachers all joined in. They, too, feared the privatization of education, i.e., the closing down of government schools and the loss of employment.

Conversations with local people in the affected areas, including former BRAC officials, revealed that the BRAC NFPE program had exploded in the 1990s due to expanded donor funding. While in theory BRAC had opened many NFPE schools, in reality a much lower number of schools existed. In many instances, BRAC officials pocketed the money allocated for the school. The fury of the mullahs gave corrupt BRAC officials an opportunity to cover up their graft by alleging that the "schools were torched."

In some nationalist quarters, it was rumored that the Indian intelligence service known as Research and Analysis Wing (RAW) was responsible for inciting the violence because silk production by BRAC and textile production by Grameen Check (a trademark of Grameen Uddyog, one of several commercial subsidiaries of Grameen Bank) had become competitors in the global markets for Indian manufacturers of Madras Check, which is a more expensive version of Grameen Check.

Setting aside the Indian Big Brother conspiracy theory, I would like to address why several other groups joined in these attacks. These groups included
former BRAC employees who had been fired, NGO women who were no longer employed by BRAC as mulberry tree guards, villagers and loan defaulters. Fired BRAC employees played the role of “insiders,” often inciting violent discourses through their intimate knowledge of the internal workings of NGOs and feeding the frenzy of “conspiracy theories.” Women hired as guards to protect mulberry trees also took part. In the first year of planting of mulberry trees, BRAC employed two female NGO members as guards for one kilometer of road. From the second year onward, only one guard was hired. Thus fifty percent of women employed by BRAC Rural Development Program lost their livelihood after one year of employment. Many of them joined in hewing down the trees out of anger at BRAC.100 It is easy to understand why loan defaulters joined the fray.

Through its income-generating commercial policies, such as sericulture, BRAC had begun to commercialize rural common properties, changing the rights to entitlements without creating alternative structures for rural people. For its sericulture program, BRAC had leased thousands of acres of government land along rural highways for planting mulberry trees. In leasing the land, BRAC had effectively closed off land that was used by peasants for grazing their cattle. In addition, BRAC hired female employees to guard this land from cattle grazing. This led to confrontations between women employed by BRAC in sericulture production and the local peasants. The peasants had at first gone to the local BRAC offices to ask for their grazing rights back. But they were told that “the land now belonged to BRAC.” Faced with the unwillingness of BRAC to recognize their traditional economic rights, the peasants turned to the only viable force left in the village, the clergy, who are invested with a moral authority. The clergy were only too happy to have the peasants as their allies. As one Imam of a mosque said, “The mulberry trees yield benefits to only one percent of the poor. But it is causing trouble to most of the villagers. Now they cannot graze their cattle.”101
In rural mythology, mulberry trees are also associated with the concept of *Rojh Keyamat* or Doomsday. In villages, people know of a specific story that is deemed as a symbol of the coming of Doomsday. According to this myth, one of the first symbols of the advent of Doomsday is when seven women will chase a man for sexual gratification. Escaping their chase, the man will run and climb up a tree. From there, he will urinate. Only the “lucky” women will drink that urine. It was claimed by the mullahs who reminded their worshippers of this story that mulberry saplings planted by BRAC will one day resemble the Doomsday trees since these trees will be used to make village women “promiscuous.” Thus it is the duty of all real Muslims to cut down the mulberry trees and prevent the coming of Doomsday.102

The story of the mulberry trees as Doomsday trees reveals fears of women’s mythic domination and the capitulation of male dominance in the future. In some respects, these fears of women’s domination are not completely groundless, because NGOs seek women out as beneficiaries. In the presence of scarce income opportunities, such activity gets distorted, and does lead to a backlash against women. For the clergy, women taking control of their sexual bodies threatens the gender hierarchies of rural life. Much to the chagrin of the clergy, contraceptive use has been widely adopted in rural Bangladesh. The making of women into agents through the reproductive control of their bodies, and through their access to markets as wage-labor threatens a Muslim man’s manhood. Urine is symbolic of semen. BRAC had established a chain of production that has integrated women as paid labor into a market economy. Such integration into a market economy offers women regular income, and gives them certain forms of freedoms. For the clergy, such economic opportunities for women are tantamount to a loss of Islamic morality and way of life. In turn, the clergy expressed its fears by arguing that “such involvement gradually drift women away from traditional domains of control and
patriarchy."103 However, on the ground, the resonances of these interactions are far more complex and gray. As I found out from my own interactions, men do not always follow in the expected patriarchal norms with regard to these economic opportunities for their wives. In my own research area, men were ambivalent about their wives going out to work and losing their purdah. On the one hand, they would rather have their wives join NGOs, and work out of the home; on the other, they liked the idea of a steady income earned by their wives by working in a factory. The men were split over this issue and often expressed the opinion, "we should be hired and our wives should be given loans."104

The Aftermath of the Crisis: Accommodating the Rural Elites

The backlash from the clergy in 1993 made such larger NGOs as BRAC and Grameen Bank (which was never involved in political mobilization of the poor to begin with) reassess their methods of reaching the poor. This was particularly true in the case of BRAC programs in RDP (sericulture) and NFPE (primary education), which posed a greater threat to the rural elites and the militant clergy. The post-1993 strategy of these NGOs was to accommodate the rural elite instead of ignoring or challenging their powers. In the aftermath of the crisis, Islamic education was introduced into the BRAC curriculum and BRAC hired members of the clergy as teachers in its schools.105 This satisfied the clergy, who now had steady incomes and control over rural religious instruction.

In another effort to fraternize and create good relations with the local clergy, BRAC officials began to attend the daily Friday prayers at the local mosques, so they could become "known faces" to the clergy. As a former BRAC employee explained, "We realized the need to be known faces in the community. In the past
we were seen as outsiders and thus it was easy to attack us. Once we established a personal relationship, it will be harder for the clergy to attack us.”

The use of motorcycles by BRAC employees was one of the major causes of the clergy’s anger. The motorcycle is a symbol of technology and modernity to the rural clergy. The clergy found it offensive that men who did not belong to their villages would drive past them in motorcycles, often with a female NGO fieldworker sitting behind them. While BRAC did not stop its fieldworkers from driving motorcycles or riding bicycles, it made certain gestures to accommodate the clergy’s wishes. BRAC officials made it a point to show respect to the clergy when they saw them on the streets. They would offer a mullah a ride or let him borrow their motorcycles if the mullah had to “go to town.” Most people in rural Bangladesh do not have access to private transportation, such as a motorcycle or a bicycle, and access to such transportation is of enormous help to most people. Apart from that, riding into town in a motorcycle is a sign of high status in rural Bangladesh. This recognition by BRAC of the social importance of the clergy reified their role as moral guardians in the community.

In addition, BRAC introduced monthly meetings called liaison meetings between BRAC officers, the clergy, and the local administration, so that grievances could be addressed before they escalated into violence. At these meetings, the clergy were shown their due respect, feasted, and given honoraria at the conclusion of the meetings. Packets containing money (about 100 takas) were given to the clergy as a “thank you” at the conclusion of the meetings. NGOs also began to employ and give loans to relatives and other people nominated by the local clergy. Instead of being ignored by NGO managers, the clergy could intercede on behalf of a relative or a villager when one or another problem occurred. So their role as social brokers was maintained in the community. Today it is quite common to find the wife of the local mullah in the village as a borrower from Grameen Bank or
BRAC. But the clergy will not admit openly to their women’s participation in NGO activities.

In the area where I conducted my fieldwork, BRAC financed the paving of the road leading to the local mosque after the 1998 floods had washed it away. This was done as a goodwill gesture by BRAC. As the local BRAC manager explained:

The local maulana came to me with the request. I spoke with my divisional manager, and we decided that it would be in our interest to do so. Now all the villagers can go to the mosque and pray. The maulana recognizes that BRAC can be of use to them. If the maulana now says something against us, someone from the congregation can remind him, “Did you not also receive help from BRAC?” In the village, all these relationships are interlinked. Everyone knows your “ghorer katha” [private information]. The purpose is to create systems of mutually reinforcing benefits with local elites.

These are just some of the strategies through which BRAC has tried to induct the local clergy and power structure into a mutually reinforcing relationship.

Conclusion

This chapter has attempted to show the historical and economic roots and routes of the NGO establishment in Bangladesh. The growth and expansion of the NGO sector was made possible by the need of the donor community for a sector that was dedicated to the implementation of their development agendas, and a military state seeking political legitimacy and development dollars. I have argued here that although the NGO began as a welfarist organization committed to the social and economic empowerment of the poor, by the 1990s this NGO sector had become coopted by market forces. Developmental NGOs in Bangladesh are changing the way states and governments operate within postcolonial frameworks,
and they are becoming pathways for integrating local governments with global governance. Finally, I have argued that although the growth of the NGOs in Bangladesh is predicated on global trends towards democratization and market reforms, its effects, possibilities and manifestations are peculiar to the social and political dynamics of the culture. This chapter provides us with the historical background for analyzing the micro-credit policies of NGOs in the next chapter.
Appendix I: The Field Setting

The chapter is based on extensive interviews with local scholars, left activists, NGO bureaucrats, and field-level employees, and on archival research. Bengalis happen to be gregarious people and love to chat in a relaxed manner over tea. But much of this communication is hearsay and rumor. It is difficult to ascertain how much of “this communication” is made up of “facts.” When one asks the interlocutor, “Where can I get the document?” or “From whom or where did you hear such and such?” he or she will usually retort with annoyance, “Ami to apnake bolchi (I am telling you so).” In the face of that comment, to press on for documentary evidence breaches the relationship one has established with one’s informant in a face-to-face society. The researcher has to let go and hope that someone else will repeat the same information.

In the events surrounding the attacks on NGOs in 1993-94, my two key informants were a former BRAC manager whose area was attacked by Islamic militants, and a former BRAC researcher. I was the house-guest of the BRAC manager and had many occasions to ask him about the circumstances surrounding BRAC rural development programs. By the time I met him, I had already pieced together bits and parts of the story. I verified most of my information with him.

Often I was given a small piece of a story by a knowledgeable source; these informational bits were meant to tease and test me. I would be told something as intriguing as “BRAC burned many of its own schools” and then no more. The source would then laughingly tell me, “Let’s see how good an anthropologist you are. I have told you all I can say.” I then had to go back and piece the full train of events slowly together by talking to people who were involved in the Islamic militant attacks of 1993-94.
My most interesting break came from BRAC itself. At the BRAC research library, I was astonished to find that not a single paper/document existed on the events of 1993-94. When I pointed this out to the librarian, she said, “I am new here. I have never seen them. They have removed all those documents. BRAC is a large institution, they want to minimize trouble. But you can contact one Mr. Manzurul Mannan; he’s a former BRAC researcher. He did detailed research on the crisis and then he suddenly left BRAC.” Nobody seemed to know where this Mr. Manzurul Mannan was, or rather, they would not tell me where he was. Finally, I found out that he was working as an independent consultant for the US-funded cholera research institution in Bangladesh known as ICDDR,B. I left a message for him with the operator at ICDDR,B to call me. My message said that an American researcher wanted to get in touch with him. I hoped that by saying that I was “an American researcher,” I would have more luck. Perhaps he would contact me thinking that I was interested in hiring him on a research project. I waited for a week in anticipation of his call. Finally the call came. Once I explained that I wanted to read his report on the 1993-94 crisis, he was unwilling, citing contractual conflict issues with BRAC. But as I began to filter back information to him that revealed to him that I had already gathered much of what had happened from other sources, he relented, saying that he was “willing to be interviewed but he could not give me his report on the attacks of fundamentalists.” I had to get that from BRAC.

I went back to BRAC and met with Mr. Fazle Abed, the director of BRAC. I was introduced to Mr. Abed through a mutual friend who was his old classmate. Mr. Abed was very gracious to me and that was largely because I had met him through a personal contact. When I met him again, I told him that I knew that a report on the 1993 crisis existed written by one Mannan and that I wanted access to that document. To deny my request was “embarrassing” for Mr. Abed.
The fact that I knew about the existence of the document, knew the name of the researcher, and had already noticed the removal of all documents related to the 1993 crisis told him that he might as well give me the document. Abed instructed the Director of BRAC Research to give me the paper. When I met with the Director of Research, he gave me the document, but he remarked, “I thought we were no longer going to circulate this paper.”

I called Mannan to let him know that I had the document, and could we talk. On the phone he said, “Aapni besh kajer lokh [you are a capable person]. I will talk to you now that BRAC has given you the document.” When he saw the report, he told me that I had the edited version of his report. The real report, the one that contained some damaging information about BRAC internal practices, I never saw. Try as I could, Mannan was unwilling to share the unedited version of his paper with me. He had a contractual agreement with BRAC not to circulate the paper without their permission. He was also thinking of publishing the paper under his own name with some modifications. I met Mannan close to my departure time, and I did not have time to cultivate the trust required for him to share the document.
Appendix II: Enmeshing of Market Incentives and Social Work

I was in Bangladesh when the floods occurred in 1998. The waters stayed for six weeks from early August to mid-September. The long duration of the floods prevented day laborers and agricultural workers from earning their wages. Standing waters destroyed crops. The flood waters forced villagers to sell their livestock at below market prices because they could no longer be housed.

As a child growing up in Pakistan and Bangladesh, I recalled the public's participation in flood relief efforts, and, no matter how small those efforts were the public always participated in raising funds for flood relief efforts. In 1998, every day in newspapers I saw pictures of high-ranking NGO officers—but not government officials—accepting grants from ambassadors of European countries for flood relief effort. I mentioned this to a friend of mine, Dr. X, who is a former left political party sympathizer and an NGO bureaucrat.

"Why is there a withdrawal of public participation from relief efforts? All I read in the papers are about NGO bureaucrats talking about relief efforts. The state appears to have withdrawn from relief efforts leaving them primarily to the domain of the NGO sector."

After an uncomfortable pause, Mr. X, who did not like the way I worded my question—since his organization was at the forefront of such efforts—said that it was symptomatic of a "moral decay" in people. He added, "What is surprising is the change in public response between the floods of 1988 floods and the floods of 1998. In 1988 there was a spontaneous response from the people. Everyone, including students, housewives, laborers, government officials, day laborers all donated something—money, bread, clothes—towards the flood relief effort. In local paras [neighborhoods] youths went around with a harmonium singing songs, and collecting donations of rice, lentils, clothes, money from people."
Housewives volunteered their time to make rotis [flattened bread]. In every neighborhood thousands of rotis were rolled and distributed among the flood victims. Everyone participated. In 1988, people felt that their participation counted. What they did for their fellow citizens made a difference in their lives. Now there is a certain indifference in the body politic."

What had changed between 1988 and 1998? The NGOs have come to occupy a well-developed organizational structure that allows them to reach the flood victims effectively. Donor preference for NGOs and NGOs’ efficacy in service-delivery to the poor, had resulted in flood relief work from being a national campaign to a private campaign run by NGOs and Western donors, with a minimalist role played by the state. The withdrawal of public support at a time of national disaster is also emblematic of the citizenry’s disillusionment with the state. While the public participated enthusiastically in 1988, they soon realized that much of the money was siphoned off into the personal coffers belonging to corrupt government officials. It has also led to the privatization of interests, that is, to the making of market subjects. As the following example illustrates however, the tying together of market incentives with the loan programs of NGOs makes them into friends of the poor in times of crises.

After the 1998 flood waters receded, BRAC received funds from donors to repave roads. In my research area this work was completed within a month. When I returned to the village once the flood waters had receded, it was easy for us to access the different villages.

One day my research assistant Fahima and I stopped by Ramzan’s tea-shop in one of the villages, in which I was conducting my research. We would often stop by Ramzan’s shop and exchange news and gossip. I asked Ramzan what he thought of the rapid work of road reconstruction done by BRAC in the area. He said with a wide grin, "If the money for road construction had gone to government
officials it would have just filled their coffers. Now NGOs build roads for us. Do you know why? So their officers can travel to the interiors to recover loans they have distributed. They cannot steal all the money like government officials, they need to maintain their communication with the villages. But we benefit as well. We can travel to markets, sell our produce and get to work.”

By providing services to the community the NGOs have come to occupy a clientelist relationship with the community. At the same time, NGOs manipulate the dependent relationship with their clients for the advancement of their own agendas. This relationship of tying up the will of the NGO with the economic futures of people, both urban and rural, is an important feature of the viability of large NGOs in Bangladesh. This point will be discussed in more detail in the next chapter on micro-credit policies.
### NGOAB Figures (1998)

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* Reflects figures as of August 1998. Exchange rate at Taka 47=1 USD.

**Source:** NGO Affairs Bureau, Prime Minister’s Office, Computer Section, August 1998.

Total cumulative amount disbursed through NGOAB stood at USD $1,364,421,079.82 for a total of 5096 projects between 1990-98.
Appendix IV

Debopriyo Bhattacharya of the Center for Policy Dialogue and director of the Board of Directors of Janata Bank provided the following information about government subsidies to Grameen Bank.\textsuperscript{107} Professor Yunus of Grameen Bank routinely claims that his organization does not believe in subsidies. According to Bhattacharya, the governor of Bangladesh Bank and the Ministry of Finance directed nationalized banks to buy short-term and long-term bonds from Grameen Bank. The nationalized banks had excess liquidity and they could afford to buy the bonds. Janata Bank bought bonds from Grameen Bank in the following amounts:

\begin{center}
\begin{tabular}{ll}
1994 & 1,870 (million taka bonds) \\
1995 & 170 (million taka bonds) \\
\end{tabular}
\end{center}

Total: 3,040 million taka bonds

All the commercial nationalized banks (Janata, Rupali, Pubali, Sonali) bought a total of 6,500 million taka bonds from Grameen Bank. The rates for bonds were: 4\% for three-year bonds, 5\% for five-year bonds, and 10\% for ten-year bonds. In 1994-95 the interbank lending rate was 5.5\%. So, the rate of return on the GB bonds was lower than the prevailing market rate. During this time, Grameen Bank was keeping FDR (Fixed Deposit Accounts) with Janata Bank as well as other commercial banks. Janata Bank was paying 10.5\% interest on its fixed deposit accounts. Thus government-owned banks were subsidizing the Grameen Bank.\textsuperscript{108}

\textsuperscript{1} This chapter has benefited from informal conversations and structured interviews with numerous people, many of whom want to remain anonymous.

\textsuperscript{2} In the clientelist culture of Bangladesh, the NGO often stands in for the leaders of the NGOs. In Bangladesh ad hominem attacks on individuals are frequent in conversations and newspaper opinion pieces, especially in the vernacular newspapers, which have a much wider readership. In my analysis, I maintain the distinction between the NGO as an institution and its creation of new modalities from the personal.

100
motivations of specific NGO leaders. In Bangladeshi culture the individual is not separated from the family/kin group/institution that he or she represents.


4 Anu Muhammad, "Integration, Polarization and Retreat: Some observations on SAP, PAP and NGO exercises in Bangladesh" (paper presented at the Center for Human Resources Development, jointly sponsored by Jahangirnagar University and Morgan State University, August 29, 1996), 4.


7 Lauren Leve and Lamin Karim, introduction to the symposium on "Privatizing the State: Ethnography of Development, Transnational Capital, and NGOs," PoLaR 24, no.1 (May 2001). See also Muhammad, Anu (1996), 2.


By Western donors I collectively refer to the United States, Canada, UK, EU, Germany, the Netherlands, Denmark and the Scandinavian countries. Bilateral organizations refer to USAID. CIDA, SIDA (Sweden), NOVIB, NORAD, DFID (UK), EU and the multilateral organizations such as the World Bank and UNDP.


10 CDF collects its data by sending out questionnaires to NGOs. Their data is based on what the NGOs choose to tell them. For example, loan recovery rates reported by NGOs are stated as "facts," although discrepancies exist between publicized recovery rates and actual recovery rates. More importantly, as I argue, recovery rates do not tell how the money is actually recovered from members. There is no independent data collection by CDF.

11 Almost all credit NGOs require mandatory savings from the clients. If the person defaults or dies without fulfilling her debt obligations, the savings are confiscated by the NGO. According to Bangladesh Bank regulations, only banks are authorized to collect savings. NGOs are "breaking" or stretching the law by collecting savings that are not insured by the State Bank. If NGOs bust, the borrowers have no means of recovering the money. See Bangladesh Bank Order 1972, with amendments (Department of Public Relations and Publications: Dhaka, 1995).

12 Interview with Khushi Kabir, February 1, 1999. Most Bangladeshis would agree that Khushi Kabir’s organization, Nijera Kori, is a pro-social justice NGO. The leaders of these social-justice NGOs are also hamstrung by the political structures they have to operate within. After the Awami League came to power, Khushi Kabir was nominated to the Board of Directors of Sonali Bank, the largest nationalized bank in the country. This same bank gives millions of takas as loans to shrimpers in coastal areas of Bangladesh who are destroying the saline levels of food crop production in these areas. Kabir’s organization has been at the forefront of fighting the shrimpers. As a member of the Board of Directors of Sonali Bank, however, she was (indirectly) supporting the shrimp loans of Sonali Bank. These are the paradoxical realities within which well-meaning social reformers are caught on the ground.

13 This is a quote from an interview of Qazi Faruque of Proshika in Adhuna, October-December 1997, 25. Faruque says that donor interest in supporting social issues has declined in the 1990s.


The 21 companies included: South Asia Oil and Gas (Australia), Total Exploration Production (France), Niko Resources Ltd. (Canada), Chevron (USA), Texaco (USA), Maersk Loie (Denmark), Union Texas Murphy (US), Tullow Oil PLC (UK), Pangua Energy LLC, Enron Oil and Gas (USA), Mobil Eastern (USA), Petronas Carigali (Malaysia), BAPEX (Bangladesh), Cairn Energy (UK), Shell Hydrocarbon, Unocal (USA), PTT Oil Gas, Triton (USA), Honda Oil and Gas, Oakland International (USA), and South Asia Oil Co. Ltd.

The Chittagong Hill Tracts, home to the Chakmas and several other Hill tribes, is one area where huge gas reserves have been found. The Chakmas have been fighting the Bangladeshi state for self-
determination since 1975. Following the signing of the Peace Treaty between the government and the Chakma Freedom Fighters in 1997, BRAC and other NGOs declared their plans to move into the Hill Tracts region to begin their poverty alleviation programs. NGOs usually begin their operations with refugee resettlement, and relief and rehabilitation. But NGOs do not move in alone; market forces move into these territories through the work of NGOs.

The two major political parties are the Awami League (AL) and the Bangladesh Nationalist Party (BNP). AL is associated with the independence of Bangladesh. Its founder, Sheikh Mujibur Rahman, was the first Prime Minister of the country. He was later assassinated in a military putsch. AL is a pro-Bengali nationalist party. Khaleda Zia is the widow of the assassinated military leader, General Ziaur Rahman, and she leads BNP. She was the first democratically elected Prime Minister of the country between 1991-1996. Ideologically, BNP is aligned with Islamic nationalism. Islamic nationalism is the privileging of a Muslim identity over an ethno-linguistic identity.

NGOAB figures as of August 1998.


Babar Sobhan, iii.

Taka is the unit of currency in Bangladesh. In 1997-1998 the exchange rate for the taka fluctuated between Tk. 46-47 to US $1.

Pursuing Common Goals, 6.


Gono Shahajya Sangstha (GSS) is now defunct. It exists in name only. Allegations of sexual harassment were brought against its leader, Mahmodul Hasan who was a leader in the NGO-led civil society initiative in Bangladesh. A donor representative told me that German and EU donors did not like his political work and helped to bring him down.

Pursuing Common Goals, 45.

BRAC RDP makes this point in Beacon of Hope: Main Findings of Impact Assessment Study (Dhaka: BRAC RED), p. 48.

Syed Hashemi, "NGO-State Relations in Bangladesh" (paper presented at the Conference on NGOs in Aid: A Reappraisal of 20 Years of NGO Assistance, Center for Development Studies, Bergen, Norway 1997), 4.

BRAC makes the argument that it is necessary for women to drive a motorcycle or ride a bicycle while at work. Otherwise, women employees cannot compete with male employees. Their job requires covering long distances. This "riding bicycles by women" is an ideological decision made by Fazle Abed, director of BRAC, to push into rural communities certain modern images of the working woman. These are revolutionary changes in rural Bangladesh. Having said that though, one has to be cautious to cheer such social reformist agendas that really occur on the backs of women. One also has to weigh such policies against the consequences faced by women employees of BRAC who are forced to ride bicycles and have to put with taunts, harassment and social embarrassment. Many of these women face difficulties in getting married.

Here I collectively refer to the fieldworkers of BRAC, Grameen Bank, ASA and Proshika.

This was especially true for Grameen Bank employees.


"Dhaka University takes initiative to halt consultancy business and part-time job of teachers," Bhorer Kagoj, April 12, 1999.

Upper and upper middle-class Bangladeshis usually go to Thailand or Singapore to get medical attention. These kinds of behavior patterns require that people find funding sources and remain loyal to those sources. It is only usually the poor people who are forced to go to the government-run hospitals where medical care is horrendous.

While I was conducting my fieldwork I both had occasion to witness how such grants are arbitrated and heard of many such being distributed by NGO officials to their friends.
After independence in 1971, in keeping with the demands of Bengali nationalists, Bengali was made the national language of the country and the medium of language instruction was changed to Bengali. Most members of the educated middle-class moonlight in Bangladesh.

In this respect BRAC is a good example. It runs Aarong, a handicraft store, which is a commercial venture. BRAC and Proshika both have commercial presses. These two NGOs have plans of opening private universities soon. Increasingly, these large NGOs are taking up multiple commercial ventures for which they do not pay taxes to the government. A good example of this debate was carried in Dhaka Courier in its August-October issues, 1989.

Interviews with left party members, Anu Muhammad, Badruddin Umar, Farhad Mazhar, Rashid Khan Menon, and Khalequzzaman.


Most villagers in Bangladesh now have access to tube-well water although latest reports show that 60% of the water is contaminated with arsenic.


Highest ranking colonial bureaucrat in undivided British India.

Babar Sobhan. 3.

Roosmalen. 27.

Author’s interview with Khushi Kabir of Nijera Kori, February 1, 1999.

A perusal of BRAC research publications shows a shift from studies that advocated the need to change rural structures to studies that now emphasize women’s rights, the need for micro-loans loans and small home-grown businesses.

Ahmed Sofia, a social critic and poet, told me that in BRAC non-formal primary education (NFPE) textbooks, children were taught about the roots of their oppression in the following steps:

- C is for cotton.
- Where does cotton grow?
- In the field.
- Who is the owner of the field?
- The joddher (small landowner).
- The joddher is the oppressor. We have to struggle against the joddher.

I did not have a chance to examine old text books. When I asked to see them, BRAC officials said, why do you need them? We don’t have them any more. Since the Islamic militants used these textbooks as lightning rods against BRAC in 1993-94, BRAC management has removed these books from circulation. Today the pedagogical focus in BRAC textbooks is on rights of girl-children and women. At BRAC offices I saw posters that depicted social vices, for example, pictures of men beating their wives, comparing food allocations between daughters and sons with the sons always getting the best portions of servings. This is a new pedagogical approach to teach gender equality. This emphasis on women’s rights as human rights coincides with the Cairo Conference of 1992 where women’s rights were listed as human rights. In my conversations with local people, it was pointed out to me, “BRAC is now teaching that Muslim men beat their wives. They are teaching our children that Muslim fathers are bad people.” This makes one wonder whether these textbooks will once again become a lightning rod against BRAC at some later date.

Bengalishis distinguish between a pan-Bengali nationalism that includes Bengali Indians living in West Bengal from Bangladeshi nationalism which is rooted in the history of East Pakistan/Bangladesh and is unique to its predominantly Muslim population.

Sarah White, 14.

In 1974 Bangladesh suffered a famine after two years of crop failures and a devastating flood in 1973.
53 Sarah White, 14.
54 All newspapers in Bangladesh are either owned by political parties or are identified as either pro-establishment or anti-establishment. The government controls the import licenses for paper, ink and other materials needed for the presses. By withholding licenses, the government has the power to punish presses that print anti-government information.
55 The Deoband School (North India) teaches Muslims to remain vigilant against the corruption of Islam by foreign elements. During colonial rule, the school became a hotbed of Muslim separatists who considered India to be dar-ul-harb (land of infidels). The teachings of the school emphasize that the role of all Muslims is the establishment of a pure land (paradise) where the sharia rules are supreme. See Faruqi Ziaul Hasan’s The Deoband School and the Demand for Pakistan (London: Asia Publishing House, 1963).
56 Personal communication to author by left party activists.
57 Author’s interview with Tanvir Mokammel, former communist activist and filmmaker.
58 Author’s interview with Professor Badruddin Umar, April 19, 1998.
60 Umar and some left political party activists are unwilling to admit their own failures in becoming allies of the poor.
61 Syed M. Hashemi, “NGOs and Popular Mobilization in Bangladesh: The Shift in Empowerment Paradigms” (Department of Economics, Jahangirnagar University, Dhaka. April 1997). In this paper, Hashemi analyzes two case studies that have political consequences for the progressive NGO establishment. In both cases, the NGOs (Nijera Kori and GSS) were defeated; they had to regroup and reformulate their frontal assault strategy against local entrenched power elites. These confrontations also disciplined the NGOs’ political work in social mobilization.
62 In case one, he discusses a conflict faced by Nijera Kori workers against shrimpers in Polder 22 in 1990. The shrimp farmers were destroying the arable land by letting in saline water. Nijera Kori mobilized its farmers to stop the encroachment and destruction of their lands by the rich shrimpers. In the conflict, Nijera Kori workers and members were attacked and jailed. The local police sided with the shrimpers.
63 In case two, GSS tried to organize the poor to take control of local political power in Nilphamari through Union Council elections. In this instance, GSS workers were arrested and harassed by local state authorities. As a consequence of its political actions, the NGOAB revoked the operating license of GSS in 1992. While Hashemi offers a nuanced reading of the power struggles, and notes the rather brutal understanding of these dynamics on the part of these two NGOs, he fails to discuss the role played by donors, global capital and the Grameen Bank, in transforming the conscientization model to the credit model.
67 Author’s conversation with Zakir Hossain, left activist and the director of a human rights NGO, Ngorik Udhyog (Citizen’s Initiatives).
69 BRAC attempted to open a commercial bank in 2000. A Dhaka university professor brought a lawsuit against BRAC Bank and was successful in his litigation against BRAC. BRAC appealed the verdict and the higher court decided in BRAC’s favor. BRAC Bank was opened in 2001.
70 Babar Sobhan, 7.
72 Personal communication to author by consultants familiar with the internal workings of the NGO sector.
Syed Hashemi, “The NGOs and Popular Mobilization in Bangladesh: The Shift in Empowerment Paradigm” (paper presented at the Department of Economics, Jahangirnagar University, April 1997). In 1996 I was visiting Bangladesh immediately following the general elections. In areas I visited, villagers told me that they their NGO “Aga” (formal address for older sister) and “Sir” had told them to vote for either Awami League or BNP. However, on these first-time interviews, most NGO members were unwillingly to admit that NGO officers influenced their votes. This was probably due to lack of knowledge about me, whether I represented an NGO or some political party.

Most NGOs in Bangladesh are registered with the Social Welfare Act (1860), a colonial act that forbids political work by civic groups.

Author’s interview with Khushi Kabir, February 1, 1999.

Ibid.


Author’s interview with Fazle Abed, April 5, 1999.

In the aftermath of the Brahmanbaria incident where BRAC offices, members and schools were attacked, Proshika claimed that BRAC had supported the Trinomul rally since BRAC is a member of ADAB. BRAC had not. Many people in the development complained that Proshika was making it difficult for them to work in the field. The clergy does not differentiate among NGOs; for them all NGOs are one and the same.


Ibid., 10.

Ibid., 11.

Ibid. See also “ADAB is beyond Government control,” Dhaka Courier, August 28, 1992. This NGO-state standoff is an oft-cited story about the power of NGOs and the client status of the government vis-à-vis the Western donors. As one local activist commented: Who is the boss here? Who is running the show? There is no illusion among Bangladeshis that the Western donors run the country, that is to say, the Bangladeshi state can take no action that is contrary to the wishes and interest of the donor nations.

Ishiq and Mannan, 13.

Author’s interview with NGOAB Director, Salehuddin Ahmed.

In my conversation with the Director of NGOAB I mentioned that in the villages I never heard of his people coming to monitor projects. In a calm tone he said, “How will you know? When we go we conceal our identity.” This is a ludicrous statement. Government officials like to make a ceremonial entrance into villages, and they make sure that the local officers have ample time to host them properly.


Babar Sobhan, 47.


For a detailed discussion on women victimized by shalishes, see Taj I. Hashmi, Women and Islam in Bangladesh: Beyond Subjection and Tyranny (St. Martin’s Press: New York 2000), 105-113. See also

This story has become part of the mythology of BRAC. In many villages, people knew about this alleged offense of BRAC against Islam.

Author's interview with Manzurul Mannan.

Interview with a former BRAC manager in my research area.


This was first pointed out to me by Farhad Mazhar. Later I asked a former BRAC manager who corroborated the story. See also Manzurul Mannan, et al. (1994), 48.

Manzurul Mannan et. al. 1994, 48.

Ibid., 50.

Ibid., 49.

Interviews with villagers in Modhupur. The CARITAS Silk Factory employed the wives of these villagers in Modhupur Thana.

Professor Anu Muhammad first made this comment to me. I later corroborated it with long-term BRAC employees. BRAC officials will not openly admit to these changes.

This technique of mass contact was one of the features of the Swadeshi movement in Bengal. See Sumit Sarkar, *Swadeshi Movement 1903-1908*. (New Delhi: People's Publishing House, 1973).

Debopriya Bhattacharya, an economist and the director of the Center for Policy Dialogue (CDP) mentioned this during an interview I had with him on May 15, 1999. He later gave me the specifics over the phone on June 9, 1999. The figures given were Takas 187 crore and 17 crore respectively. 10 million equals 1 crore.

These kinds of subsidies, or internal support, are brokered for the leading NGOs.
Chapter Three

The Dark Side of the Moon: The Social Life of Debt

A man was sitting outside a Grameen Bank office while his wife filled out the application for a loan. I asked him, "To whom does the loan money belong, to you or to your wife?" He thought for a while and then answered with a smile, "To my wife of course, but since my wife belongs to me, the money belongs to me."

This chapter examines both the practical and ideological effects of the work of micro-credit NGOs. I analyze several dominant themes that shape the discursive field of what I term as the meanings, appropriations, and consequences of micro-credit driven interventions in local communities. I explore it through the narratives of women and men living in a cluster of villages located in Pirpur Thana in Madaripur district (see Appendix 1 for Pirpur Thana statistics), located at a distance of 220 kilometers from Dhaka, the capital of Bangladesh. In this chapter, I examine how the loans extended by micro-lending NGOs enter into pre-existing webs of social relations, and how they act upon those relationships, creating several different spheres of effects on the lives of the villagers. For my discussion of this chapter, I rely on ethnographic data, case studies, newspaper reports, interviews with a cross-section of people—women, husbands of the beneficiaries, NGO fieldworkers, NGO managers, members of the rural elite structure—and a survey of 158 households. This chapter is in three parts: an overview of micro-credit/debt relations, methodology, and a detailed discussion of the social and economic life of debt.
This chapter is organized around a set of narratives that I term as “narratives of debt.” These are my experiences in the field, and are reproduced in the text as “voices” from the field. Schematically, I have organized these narratives under several dominant themes I observed in the field, such as, increased domination and aggression against women, loss of social solidarity, the emergence of market-driven identities, to name a few. These narratives are complex narratives with multiple tensions, forces, and voices and these complexities should not be reduced to the headings under which the narratives are organized. The reader should bear this point in reading this chapter. It should be mentioned here that unless otherwise noted, all calculations between the local currency and the US dollar were calculated at the exchange rate of Taka 46=1 USD.

I focus on the credit aspect of the four leading NGOs in the country, Grameen Bank, Bangladesh Rural Advancement Committee (BRAC), Proshika Human Development Forum (Proshika) and the Association of Social Advancement (ASA) and not on some of the social-welfarist programs of BRAC (NFPE, human rights training) and Proshika (democracy training, people’s theatre, social forestry). Grameen Bank and ASA have a minimalist approach to poverty alleviation. (See Appendix III for a description of the size and scope of these NGOs.) The shared foci of all these NGOs is social and economic empowerment of the poor, particularly poor women. Again, unless otherwise noted, the term NGO/s is used in this chapter to refer to these four institutions.

I would like to open the discussion with the following quote from the 1996 Annual Report from BRAC:

By organizing landless people with programmes directed towards their development, BRAC operates as a self-help initiator, and tries to make them aware of their own problems, and provide them with the tools to improve their socio-economic status. Through various shifts in its
approaches BRAC's goals became clear: poverty alleviation and empowerment of the poor.¹

As a counterpoint to the above statement, I repeat here the definitions of empowerment provided by two feminist theorists in Chapter One. Bina Agarwal defines empowerment "as the ability of an individual or a group to successfully challenge existing economic and political power relations and so ensure that decisions relating to entitlement are made in its favor (be it within the family, or of the family vis-à-vis the community or the State).² Barbara Cruikshank argues that "the object of empowerment is to act upon another’s interests and desires in order to conduct their actions toward an appropriate end."³ She calls empowerment a "technology of citizenship."

Marcel Mauss’s notion of the gift economy is crucial to my work. Mauss argues that there is no such thing as a free gift, all gifts are part of a total system of exchanges that keep the social structure and social relations in balance. The gift comes with an obligation to receive, and an obligation to give counter gifts, and there is a constant social calibration of the value of gifts. The giving and receiving of gifts is based on the social status of the giver and receiver. Here I analyze the work of institutionalized debt, which I recognize as a form of a gift, and its multiple effects on local lives. I use Mauss’s notion of the gift as grounds upon which to elaborate on how the notion of debt includes within it notions of reciprocity for both the lender and the borrower. Before launching into that discussion, I offer two quotations from Mauss to set the parameters of the discussion.

¹ In the economic and legal systems that have preceded our own, one hardly ever finds a simple exchange of goods, wealth, and products in transactions concluded by individuals. First, it is not individuals but collectives that impose obligations of exchange and contract upon each other. The contracting parties are legal entities: clans.
tribes, and families who confront and oppose one another either in groups who meet face to face in one spot, or through their chiefs, or in both of these ways at once. Moreover, what they exchange is not solely property and wealth, movable and immovable goods, and things economically useful. In particular, such exchanges are acts of politeness, banquets, rituals, military services, women, children, dances, festivals, and fairs, in which economic transaction is only one feature of a much more general and enduring contract. Finally, these total services and counter-services are committed to in a somewhat voluntary form by presents and gifts, although in the final analysis they are strictly compulsory, on pain and private warfare. We propose to call this the system of total service. 4

(2) The institution of ‘total services’ does not merely carry with it the obligation to reciprocate presents received. It also supposes two other obligations just as important: the obligation, on the one hand to give presents, and on the other, to receive them. 5

Particularly instructive for my analysis is Mauss’s observation that the collective, and not the individual, enforces the contract. The NGOs work through a system of group formation called peer monitoring. In this system, the group remains responsible for the repayment of individual loans and they supposedly monitor each other for timely payments and productive investments. It is assumed that by tying group responsibility with individual actions, every one in the group will work in the best interest of everyone else.

The NGOs link modernized banking and institutionalized loans with existing relations of reciprocities among the targeted populations who happen to be poor women and their families. These poor women are, in turn, linked to other families in the community who also become part of the debt structures of NGOs. Just as gifts are not voluntary—one is obligated to give and receive—so too the loans are not voluntary. As my research documents, loans beget loans. Most women are not voluntary recipients of loans; they are often “ordered” by their husbands and relatives to secure loans. This should not surprise the reader because women are not the users of these loans. Failure to return the debt
obligation, that is, to default on a loan elicits "private warfare" through the incitement of group violence against the individual borrowers. I document many such cases of "private warfare" when the recipient refuses, or is unable to, return the gift of debt.

The forms of violence I note in this chapter (the "private warfare" between NGO borrowers and the extended kin and community groups) show that the poor internalize these codes of violence and become participants in acts of violence against their collective bodies. James Faubion has defined violence as an event that breaches a set of normative values and codes a group of people or individuals hold for the preservation of their selves or identities. I expand on this definition, suggesting that people, when/if they internalize new norms that violate earlier held notions of "normative boundaries," can become accomplices of violences affecting them: people can become participants in the destruction of their collective social life, in the process losing some of their former power of resistance to institutionalized violence. Applying this definition of violence, I argue that the work of credit-giving NGOs has begun to rupture deeply held values about the role of women, family, and community, and has led to increased forms of violence in society at both the micro (household) and the macro (collective) levels. Given this consideration, it is counterintuitive to imagine that an organization that incorporates violence as part of its ideology and interaction with its borrowers, will become the source of justice for them.

I began my research exploration with the following question: what happened to social relations when debt entered the web of existing social relations? Debt is the key theoretical concept here. Debt has both a financial and a social component. In theoretical terms, debt ties the present and the future together. Once in debt, the debtor's present behavior determines future payoffs. Debt is thus a regulator of social behavior. In face-to-face communities, this relationship becomes
more intensified. In such societies, the debtor and the borrower know each other. Failing to pay one’s debt obligations results not only in a breach of trust between the two parties but also in a breach of trust with the kin group and the wider community. I theorize debt as the underbelly of the gift economy. The gift and debt economy are two sides of the same coin: they both keep in circulation a system of reciprocities and exchanges. If one has access to loans, one is obligated to give to one’s husband, one’s kin and to one’s social superiors. As my research shows, the loans from the NGOs circulate within a grid made up of kin and local elites. Money as debt with its accompanying obligations (whom to give to, how much to give, what interest to charge, what payment schedule to agree upon, etc.) impinges upon these interlocking grids of kinship and community relations, and is determined by, and determinant of, those relationships. As will be explained in the following pages, breaching a debt obligation results in far reaching consequences for the community involved in this traffic of debt circulation.

James Scott’s work links up with Mauss’s work on the gift economy. Scott argues that the moral economy of the peasant is made up of two related concepts: the notion of reciprocity and a subsistence ethic. He has defined debt as part of the “moral economy” of the peasant. According to Scott, the poorer peasants believe that they have a moral right to subsistence, and to forage on common properties for firewood and food. The richer peasants have a moral obligation to fulfill this right at times of need. This reciprocal relationship means that the richer peasants in turn have a claim on the money/income of the poorer relatives when they (the poor relatives) have access to money, that is, when these women have access to NGO loans. In the cases I analyze, the poorer borrowers “gift” their money to the richer peasants/relatives through moneylending. The interest charged by the poor is at the prevailing rate charged by traditional moneylenders of 120 percent per annum. Moneylending among these women
occurs because of two reasons. First, majority of the targeted borrowers (the women) have no marketable skills or access to a productive base through which they can invest their money effectively. Thus, moneylending becomes a smart option. Second, the richer relatives have a social claim on their money, and can obligate them to transfer the money to them, thus linking up institutionalized debt with primordial kinship ties. In times of defaults, this has severe consequences for the women borrowers. Let me illustrate this point with the following comment made by a woman borrower who felt obligated to give her money to her nephew for his “business.” The woman was returning from the Grameen Bank Office when she was accosted by her nephew who said, “Aunt, I know you have money from Grameen Bank with you. I want to borrow it for my business.” She explained that if she didn’t lend it to her nephew, her family would put pressure on her to do so by saying “You have to help him out as his aunt. It is your obligation. As a nephew he has a right to the money.”

Although through the work of micro-credit rural social relations are becoming commodified, kinship rules of reciprocity still hold sway over the circulation of loans. To lend to an outsider, a non-kin woman or a trader, over the kin group creates problems for the borrower at the level of the household. This puts the borrower in a double-bind: lending to one’s kin has a built-in safety net, the family can put pressure to recover the loan; at the same time when a legitimate default (illness, business failure) occurs, the family can and do take the side of the defaulting member against the lender.

To cite a couple of examples of how this works in practice. A woman came to a Grameen Bank meeting with a 500 taka note ($10.86). Her weekly installment was 110 takas ($2.4). She had borrowed the 500 taka note from a kin who did not have smaller notes, so he gave her the 500 taka note telling her to bring the remaining money back. When her group members saw her with the 500 taka
note, they demanded that she lend them the money. Her unwillingness to lend them the money resulted in their saying, “When your time comes, and it will come, we will not help you out.” The kin bond, whether given or constructed is the connective tissue of social reciprocities and these ties are maintained in rural society.

Extending Mauss’ theory of the gift, Claude Levi-Strauss, in his seminal work on the *Elementary Structures of Kinship* states that women were the most precious gifts that a group has. Women do not possess the right to give and take gifts, they are gifts in themselves. Women belong to the men in the group. Women, like hogs, yams, shells, are exchanged between men and families. Tribes/clans maintain systems of social harmony by exchanging women as marriage partners, thereby creating alliances between clans/tribes/families. This exchange of women forms the basic principles of exogamy and endogamy rules and dictates with whom one can have sex and with whom one cannot, and marks the break between nature and culture.

Feminist anthropologists Ortner, Rosaldo, Rubin argue that women play this mediativc role between nature and culture, connecting the domestic with the public, and becoming the means of alliance between groups of men. As these scholars point out, women are not simply exchanged. Women’s subordination is rooted in the values that society places on their work. If we could value women’s work (child rearing) the same as men’s work (hunting), we could redefine the role of women. In theory, NGOs attempt to make this change by placing value on women as economic agents. But as this chapter demonstrates, NGOs target women precisely because of their social vulnerability, and they make instrumental use of women’s subordinated social roles for the advancement of their own agendas and programs. The loan programs of NGOs perpetuate the roles of women that they publicly claim to combat. In doing so, the work of such NGOs contain within it the
paradoxes of its ideology: the use of women’s subordinated roles to ostensibly empower them in rural society.

Extending this discussion of women exchange in pre-modern society to the concept under discussion, that is, micro-credit lending, I argue that the husbands “gift” their wives in exchange for loans to the credit-giving NGO. (Note: women often say that my husband “ordered” me to go to the NGO.) However, I should clarify that what is exchanged between these two groups of men is not simply the women but the gendered identity of rural Bangladeshi women. Contrary to claims made by Professor Yunus, these loans are not collateral-free. The NGO does obtain a collateral from the borrower: the social role of women as the custodians of honor and shame is given in lieu of any financial collateral. If the men fail to keep their faith, then the Bank/NGO will shame their women to force the family/men into paying. My ethnographic findings show that these techniques of shaming women end in creating new conditions of structural violence against women. Women, because they are gifts and not gift-givers, remain vulnerable to the social forces within which they operate.

The NGO ties the destiny of individual members with collective destiny. In this technique of social control, the group becomes responsible for individual behavior. By doing that the NGO introduces new levels of stress into existing relations and the women borrowers police each other to ensure timely payments. The peer group (also called target group) paradigm rests on the idea of social cohesion and collective help. According to Shahidur Khandker, an economist with the World Bank and a Grameen Bank expert:

Group based credit schemes enable poor rural women to be self-employed at home without foregoing their nonmarket household production. Groups also provide a forum for women to interact and to develop bonds that provide economic security outside traditional household settings. The micro-credit programs are more attractive
to poor women than to poor men. The programs have learned that women are better credit risks than men. Moreover, reaching out to more women than men promoted social development and gender equality.\textsuperscript{13}

In development, the target group approach identifies a group of similarly situated people—women, landless farmers, indigenous people, children—and addresses them as beneficiaries of its programs. Elaborating on why this particular approach developed, Syed Hashemi writes:

The essential premise of the target group is that due to the prevailing inequitable resource endowments, power structure, kinship system, and gender inequalities, growth oriented strategies leave the under-privileged groups untouched, or worse off. Special programs are therefore required to provide for the transformations in the lives of these under-privileged.\textsuperscript{14}

In understanding how the micro-politics of group dynamics work, I turn to Michel Foucault in \textit{Discipline and Punish} (1995). Foucault demonstrates, however, that when individuals are identified and isolated as insane or criminal, disciplinary mechanisms emerge to manage and control these “abnormal” bodies. These disciplinary mechanisms already exist in the social body but they get appropriated and remade to meet the new needs of the prison or the asylum. As Foucault writes, “How could the prison not be immediately accepted when, by locking up, retraining and rendering docile, it merely reproduces, with a little more emphasis, all the mechanisms that are to be found in the social body?”\textsuperscript{15} As my research documents, the target group approach simulates the isolation of individuals in prisons or asylums. Women targeted by the NGOs are separated from the larger community in specific ways that allow the increased domination and control of these women. In this respect, one could think of the group as a micro-prison of the self.
Peer monitoring is an euphemism for the policing of women by women. This research will demonstrate how the targeted women take on the role of guards and enforcers for the NGO, and participate in a form of group policing. Again, Foucault is instructive in thinking through how these micro-politics operate in society.

The prison...is also the place of observation of punished individuals. This takes two forms, surveillance, of course, but also knowledge of each inmate, of his behavior, his deeper states of mind, his gradual improvement; the prisons must be conceived as places for the formation of clinical knowledge about the convicts.\textsuperscript{16}

Some Comments on Rural Notions of Purdah

In rural society, the role of older women is to monitor the conduct of younger women, to make them into proper mothers and wives. The men go off to work and are absent from home for most of the day; the older women strictly enforce notions of honor, shame and purdah within the household. Taking note of the relation between aging and women’s access to authority, Michelle Rosaldo writes that “The rituals of authority are not available to women; only when she is old and free of the responsibility of children, when she is dissociated from child rearing and also from sexuality, can a woman build up the respect that comes from authority.”\textsuperscript{17} These existing patterns of social roles played by women are appropriated by the NGOs for their self-perpetuation.

Contrary to the rich anthropological literature on honor/shame in Middle Eastern societies, very little has been written about honor/shame in Bangladesh.\textsuperscript{18} The study of Bangladeshi society has been reduced by researchers to a study of development problems; there has been little interest or curiosity about other aspects of its culture. The majority of Bengali Muslim peasants are poor share-croppers,
and the women of these households do not necessarily observe purdah (the seclusion of women within the homestead or the head-to-toe covering worn by women) as is commonly understood. Many women from poor families work outside the home. The concept of purdah is complicated by regional variations in the observation of purdah as well. If there is a prominent madrassah and a charismatic religious Islamic leader in the area, the women practice the more visible forms of purdah more, such as veiling themselves in public, and avoiding public spaces. Overall, the idea of purdah is not a mandatory organizing principle of rural social life. But the notion of purdah as a metaphor for the proper conduct of women in public places dominates rural discourse. Although Bangladeshi rural women seldom wear the burqa in public, they conduct themselves with propriety: they keep their eyes downcast, voices low, hair tied, heads covered with the edge of their saris, and avoid contact with non-kin men.

In rural Bangladesh, men and women use the terms ijjat (honor), maan-shamman (honor/respect), lajja/sharm (shame) often in their daily intercourse. The notion of maan is linked to the notion of iman for Muslims, which means faith and piety. A Muslim has iman (faith) and thus, s/he does not break her/his word of honor. To do so would mean that s/he breaks his covenant with Allah. The notion of iman for Muslims is suffused with the idea of upholding the honor of one’s religion.

The notions of honor/shame are gender-specific and denote subtle social hierarchies in the community. Women have lajja/sharm (shame) and men possess ijjat (honor). Women speak of their honor as possessing sharm (shame). Shame is considered a desirable attribute because it regulates conduct, and prevents members of the community from breaking the norms of rural society. This is particularly true for women. The term maan-shamman (honor/respect) is a masculine value, and it signifies one’s ability to protect the patriline, family, and women from dishonor.
There is also a subtle distinction between honor and respect, the latter is reserved for powerful members of the community. In my interactions I found that while richer men in the community spoke of their ijjat (honor as well as maan/shamman), poorer men generally did not use the word ijjat or shamman (respect), instead, they invoked the term maan (Muslim honor). In speaking to outsiders, women and men often invoked these terms to describe their “essential” humanity, goodness, and identity as Muslims.

Rural social life is made up of the gusti (patrilineage), bari (homestead), and para (neighborhood). The gusti, the anthropological term for patrilineage of a groups of men who are agnatically related, and who live in a cluster of bari (homesteads). The para is made of several gustis. The proximity of living organization in rural society, makes the inhabitants living in the paras regulate social and sexual conduct with care. The eldest male living relative takes on the role of the murubbi (elder) of the patriline, and he conducts all legal matters, dispute settlements, marriages, divorces, and other exchanges on behalf of the gusti. The NGOs operate within this circulating field of social dynamics and they plug into them. NGO loans become connected with the larger social world of the women; their inability to pay the loans bring dishonor on themselves, their husbands, and the gusti (the patriline). As I document later in this chapter, defaulting women face verbal abuse, their families lose their assets to the NGOs, and the women are often beaten by their husbands for bringing dishonor on the family. Based on my conversations with these women, I would add that the psychic violence these women suffer—the psychic pain of bringing shame to their family/gusti—is what is most painful for them.
NGO Loans and the Changing Role of Money

In this new playing field of social relations mediated by relations of debt (everyone is indebted to someone else), money is no longer seen simply as a medium of exchange between two commodities but as a commodity in itself that is to be bought and sold like all other commodities. Notably, there is no linguistic equivalent for the word “credit” in Bengali. The word “credit” is written in Bengali as “( )”. In colloquial language, the word that comes closest in meaning to credit is “baki,” that is, the purchase of goods based on social knowledge and familiarity. The proper translation of baki” is “due.” These transactions take place where the borrower and the lender know each other and usually involve small sums of money. The lender knows when the borrower will receive money and extends “baki” goods on that social knowledge. Another term used to describe this relationship is dhaar which means to loan/borrow. Dhaar is based on the concept of trust and on social relationship between lender and borrower. Traditionally it did not involve any interest on the amount lent. Another related phrase that is no longer in common usage is “korjo hashana” which means “good work” and it refers to the extension of loans without interest. In a Muslim society, korjo hashana was considered an act of piety in the past. It is not surprising though that this concept has fallen into disuse both linguistically and practically. Now through the work of credit-giving NGOs, money is considered an income-generating instrument.

For the poor there is a correlation between honor and the moral/proper use of money that runs through the discourse of money. Women would often remark that “borolokera miche katha bole, gorib-lokera miche katha bole na” [rich people lie/are dishonest, poor people do not lie/are honest.] This statement undergrids a much broader statement of what it means to be poor, vulnerable and powerless in this world. The poor, although they do not have wealth/power, have their word
of honor and their women. That word of honor cannot be breached or violated. This deep structuration of what it means to be human—one's honor—is strictly guarded and enforced by the codes of social norms in rural communities. The body of the poor woman takes on this inviolate code of honor and represents it. The poor have honor and that honor is encoded in its women. Any breach of that body is a breach of the honor of the community.

Manzurul Mannan\(^{20}\) distinguishes between two uses of money for rural people in Bangladesh: moral and immoral money. Immoral money is the money that circulates in the public domain and is used to lend, mortgage, buy and sell products. Moral money is money that is donated (daan) to benefit public works, mosques and the poor. Mannan goes on to note that there are two common sayings among rural people:

"Taka daan korle bhu-gone borkot hoi."

(If you donate money, your money will grow from divine blessings (borkot).

"Goribder daan korte hoi, dhonir takar upor oder hoq ache."

(One must donate to the poor because they have a religious right to the money of the rich.)

If we replace the concept of daan (donation) with shahajya (help) we get a different relationship between the borrower and debtor. Debt as shahajya (help) in a face-to-face culture takes on a form of social reciprocity that is more akin to the idea of "gift" exchange. Shahajya is in excess of a financial obligation—where all debts/dues can be satisfied when the borrower pays off the lender. To have received help from someone when one is in distress/need requires that person to repay the moral part of that debt at some later date. I have noted that moneylending has become one of the viable ways of earning money for many of the women. As the women say, they do not simply lend money, they help fellow human beings
("amra shahajya kori"). This form of moneylending has written into it codes of social reciprocity. Among women moneylending is not considered as "shuddh" (moneylending) but as "taka khatai (we invest money). Thus money is increasingly seen as an investable commodity and not just as a means of commodity exchange.

What I have discussed here so far are the micro-politics of NGO loan operations. On a macro level, NGOs operate as global economic processes and they become conduits for the circulation of global capital. The credit-giving NGO ties the rural economy into the global economy in two specific ways: First, loan programs allow NGOs to extract surplus income from the rural borrowers. This surplus income is extracted through the high rates charged by the NGOs. This income is shared between the NGOs and the Western Banks that fund them.21 The larger NGOs (Grameen Bank and BRAC) have started to diversify their rural-based programs in telecommunications, Internet services, textiles, solar power, fisheries, printing, to name just a few operations. BRAC and Proshika are both planning to open private universities. BRAC has introduced widespread breeder chicken rearing through its loan programs. It has opened BRAC Dairy. BRAC has 100,000 women members who own cows, and BRAC buys the milk from them and sells dairy products (milk, flavored milk, butter, cheese) through its dairy outlets. These women do not get the best price for the milk because they are part of an internal BRAC market in diary products, however, the women have a steady buyer (BRAC) for the milk. These products (eggs, chicken, milk) are part of urban consumption patterns, so these women have a limited market for their goods in the rural economy.

Second, by giving loans with agricultural tie-ins (hybrid seeds, fertilizers, pesticides, breeder/broiler chickens), the NGOs become complicit in destroying indigenous agricultural practices, creating new markets for products manufactured
by multinational agricultural corporations, and bringing farmers from the "third
world" within a global economy of corporate agricultural production. This point
is discussed in Chapter Four.

Based on my ethnographic observations, I make several key arguments in
this chapter. Let me now turn to these before moving on to a more sustained
critique of NGO lending practices.

(a) Increased Domination and Violence Against Women

The work of micro-credit NGOs fits into existing patterns of violence
against women, and it creates new forms of structural violence against poor women
borrowers. The husbands are the users of the loans but the women remain
primarily responsible for the loans. This puts the women in a double bind
situation. If the husband is unable to pay, falls sick, defaults or abandons her, the
NGO holds the woman responsible. In recovering the loans, NGOs deploy a
variety of disciplinary techniques of control and coercion over these women.

(b) Benefiting the Rural Middle Class

Because the women/poor are not able to invest the money in a productive
base, a large portion of the NGO loans are transferred from the poor to the rural
middle class that is made up of rich peasants, school teachers, clerical/technical
workers, and low-ranking government officials. This transfer occurs through
usury, proxy membership, and kin pressure.

(c) Reproduction of Usury and Women Moneylenders

Lack of productive opportunities in the rural economy has led to the
multiplication of usury, widening the web of moneylending practices and increasing
the number of the formerly poor who have been brought inside moneylending
operations. Increased usury has led to the emergence of a new class of NGO women moneylenders called chhotomahajans. Economists would agree that this is a rational choice made by the targeted poor women who do not have marketable skills or access to markets. Through NGO loans, the women become a new class of small moneylenders and they adopt the same repressive behaviors of traditional moneylenders. (A mahajan is a traditional moneylender, a chhotomahajan is a moneylender of small means and is female.)

(d) Loss of Social Solidarity and the Making of Market Subjects

The loan recovery tactics of NGOs weaken, and at times break, existing social and kin relations, often pitting kin members against each other to recover the loans. This happens because the Bank/NGO ties individual behavior (the ability to pay off the loan) with group responsibility. Through this application of social pressure, the NGO separates the individual borrower from the group/community by isolating the individual as a contract breaker. In such situations, the individual is isolated from the group and stands in opposition to group interest. Through this process, personal interests become privatized; the group represents market behavior, and the individual borrower is isolated as a consumer against the collective force of the group (market).

(e) Creating and Capturing the Local Agricultural Markets

The loan programs of NGOs sometimes come with agricultural tie-ins such as hybrid/terminator seeds, breeder chickens, pesticides, fertilizers, which allow the NGOs to create new markets for agricultural products, and at the same time, capture these markets as well. The NGO, BRAC, is at the forefront of these agricultural tie-in programs. Since this point raises some complex issues about the intertwining
of local loan-programs with global agro-businesses, I have discuss this point separately in Chapter Four.

The Grameen Model of Micro-credit

In laying the grounds for the discussion, it is necessary to discuss the Grameen model of micro-credit because it is the dominant model and is central to my thesis. All the NGOs I studied (BRAC, Proshika, ASA) have taken up this model with modifications.

Micro-credit is the extension of small loans, on average around $100-$200, to be repaid in small installments within a year. These loans are given primarily to poor women for small income-generating projects. The poor are defined as households with .5 acre of land or less, and or owning assets whose net worth is less than the value of one acre of medium quality land, and who live below the poverty level in Bangladesh. The Grameen Bank model is based on what the Bank terms as the formation of small groups of similarly situated people "to provide mutual, morally binding group guarantees in lieu of the collateral required by conventional banks." "Morally binding group guarantees" is a very important feature in understanding how this concept of group guarantees works out in practice. (See Appendix II for a description of Grameen philosophy).

The Grameen Bank model is based on the promise of self-help, thrift and entrepreneurship. The Bank promotes the idea that all people are natural entrepreneurs and the role of the state is to create conditions for the fulfillment of those urges. It promotes a minimalist approach to the state and welfare programs. Professor Yunus of Grameen Bank calls it "capitalism with a human face" and advocates the idea of self-employment over wage-employment.22
The Grameen Bank has given the world development community the following seductive information.

(a) The poor have debt and the poor pay their debt.
(b) The poor are willing to pay a high price for their debt as evidenced by the high interest rates they pay to the Bank.
(c) Bring the Bank to the poor and do not wait for the poor to come to the Bank.23

Coupled with this seductive information, the Bank boasts a ninety-eight percent rate of return. But as my research shows this ninety-eight percent rate of return refers to the rate of recovery and it does not refer to the rate of business successes of these loans. Women, even when their businesses fail (the cow dies, for example) have to continue paying to the NGOs.

The Grameen model is based on a unit of five women who are collectively responsible for individual loans. In case of disputes, the fifth member is the tie-breaker. Eight groups of five women, that is a total of forty women, make a Kendro (Center). The Center has a Kendro Prodhan (Center leader) who proposes loans from individual members to the NGO fieldworker. Loans are proposed at the Center but the money is disbursed through the local Grameen office.

In 1998, about ninety-four percent of Grameen borrowers are women although the Bank had originally started out by lending to men. In 1979, Grameen membership stood at 28,000, only 11,000 of which were women.24 This shift from focusing on men to women was a strategic move on the part of the Bank. From its field operations, the Bank found that the men who mostly worked as day laborers could not come to the meetings during the day, they were often late with payments, and they defaulted. It was difficult for Bank managers to discipline the male borrowers. Women, however, as more pliant subjects and they became the
more viable targets of the credit-delivery program of the Bank. The men too willing to have their women go to the meetings and get the loans. This focus on women also fed into the WID focus on gender as an inclusive category in all aid mandates after the 1975 UN Conference on Women. The Bank also relocated from Jobra in Chittagong (it was started there in 1976) to Tangail in 1979. Tangail is the center of the weaving community in Bangladesh. By targeting weavers who had disposable income and were thus able to pay the weekly installments, the Bank was able to show rapid results in its loan recovery program, which led to its formalization as a Bank for the poor under the banking rules of Bangladesh Bank in 1983.25

One of the celebrated claims of the Bank is that it is a bank for the poor where poor women are its shareholders. The Board of directors of the Bank is made up of two government nominated members (since Grameen Bank is a quasi-government Bank) and nine rural women nominated by local Bank managers from amongst its members. In 1997, the Board of Directors included Professor Yunus, Shamsuzzaman Chowdhury (Secretary of the Ministry of Textiles) and Gul Afroze Mahbub (Ministry of Women’s Affairs). The Chair of the Board of Directors is an Oxford-educated economist, Professor Rehman Sobhan, who can barely speak in Bengali! While the Bank touts the celebration of the triumph of the poor over the management of a financial institution, one must be careful to assess to what extent this is mere window-dressing than any real power granted to these women. At the end of my research in 1999, the Bank had not issued any dividends to its shareholders since its inception in 1983. Grameen has more than $1 billion in its investment portfolio, and it is expanding its businesses in other areas.26 Can one think of any profitable financial institution where the shareholders will not vote itself dividends? Add to this the following observation: none of the Grameen women I met had any clue about what it meant to be a shareholder.
Finally, I argue here that the successes of the Grameen micro-credit story has attained mythical proportions because many different groups of people are invested in the maintenance of this story—the NGOs, international donor agencies, researchers, Western feminists, local elites, and the NGO beneficiaries. In this context, any critique of Grameen Bank becomes difficult because the self-production of many interlocking groups depend on the maintenance and circulation of successes of mythic proportions about the Bank.

In the field I used the following questions as a guide to rural indebtedness as a result of NGO involvement:

1. What happened to existing social relations once debt was introduced into local power dynamics?
2. Did access to loans result in an increase in the status of women?
3. What do people do with the money?
4. Who had control over the money?
5. Was there any capital formation among the targeted groups?

Much of what I found in the field contradicted the claims made by the leading NGOs and their research advocates that micro-credit was benefiting the targeted groups, and it had resulted in increased income and status for women.27

There were two elements of these NGO loan operations that I noticed immediately upon my initial visit to the villages. First, women were the bearers and not the users of loans. Through the women money passed from the NGO to the men in the community. It is the husbands of these women or other male members (brothers, fathers, and other male kin) who have control over the money and decide how to use it. The men invested money and were responsible for paying it back. Second, almost all borrowers were members of multiple NGOs. In NGO parlance, this is known as “overlapping.”28 For my research paradigm, the second point is significant because it points to the folly of reducing the multiplicity of lives,
and the intersections of those lives (membership with two to seven or more NGOs) to one NGO—Grameen Bank or BRAC, for example. Development economists are notorious for conducting studies using a methodology called “control” where they bracket the surveyed people from the rest and they supposedly control them by saying that X is/or is not a member of NGO Y. But, my research demonstrates, while X is not a direct beneficiary of NGO Y, X is circulating within a wider field of social obligations where she is linked to NGO Y through others who are related to her.

The shift from social welfarism to credit operations had resulted in NGO officers being under increased pressure from within to fill their quota of new members. As a result of donor policies that favor micro-credit, there was an increased number of NGO players in the rural economy. According to the Credit Development Forum (1998) there are 369 NGOs that deal specifically with credit. The aggregate breakdown of the Revolving Loan Fund of these NGOs was the following: 20 percent from member savings and 15 percent from service (interest) charges. The members themselves subsidized almost 35 percent of the NGO loan fund. According to the Grameen Bank website, “Grameen group savings have reached 7,853 million taka (approximately USD162 million), out of which 7,300 million taka (approximately USD 152 million) are saved by women.”

In 1998 when I conducted my research Grameen claimed a twenty percent rate of interest. However, the effective rate, that is the rate that the borrowers actually end up paying, is twice as much and there are many hidden costs associated with loans. I illustrate it with the following example from Grameen Bank.
Grameen Interest Rate

Interest Rate on a Taka 10,000 loan at 20 percent is 2,000
After 50 weeks borrower pays back to Bank 12,000
Borrower pays at a fixed amount of 12,000/50 per week 240
(The interest rate is charged as though the principal remains fixed at 10,000 takas for 50 weeks. The Bank claims that it is easier for members to remember to pay a fixed sum every week.)
One time joining fee <40>

Hidden Costs:
The Bank Deducts Taka 50 per every 1000 for Group Fund <500>
Mandatory Savings is Taka 2 per every 1000 per week
Annual Savings (20x50 weeks=1000) <1,000>
Borrower Actually Takes Home 8,460
Pays an interest of 3,540 on Taka 8,460 (10,000–8,460=3,540)
3,540 comes to an interest rate of 41.8% percent on a take home loan amount of Taka 8,460.
The borrower is given 7.5 percent interest on savings. The accumulated interest on Taka 1,000 is Taka 75. The savings are recycled back as loans that earn this 41.8% interest rate for the Bank. Although on paper borrowers can withdraw any time, in reality borrowers cannot withdraw savings at any time. Savings are withheld when defaults occur. When borrowers decide to leave, they have to find creditworthy members to take their place in order to access their savings. This is an unwritten rule of the Bank that is strictly enforced.
Money from the group fund is released in times of natural disasters, such as floods. Money is also withheld from the group fund when defaults occur.
In the next few pages I outline some of the trends I witnessed among NGO operations in my field sites. These are—laxity in learning and remembering Grameen/BRAC rules, credit as business, membership overlapping, material well-being of members, women's status, and women's strategies of fighting back or the "weapons of the weak."

Laxity in Learning Rules

Stiff competition among various NGOs to retain their members has forced them to dispense with background checks, relax their rules and regulations, and increase the amount and number of loans. For example, women at the Grameen and BRAC meetings I visited no longer recite the Sixteen Decisions (Grameen) or Seventeen Rules (BRAC). Both Grameen Bank and BRAC came up with a list of social awareness issues (for example, one such rule is, we will not accept or give dowry for our children's weddings) that their members were required to learn and recite at the beginning of each meeting. See Appendix III for a description of these rules. Some of the older women said that in the early days of Grameen/BRAC membership they had to recite these slogans but now these are "kistir Bank," that is, the banks are only interested in recovering loans. On several occasions, the NGO fieldworker would make them perform for me but many of the women no longer remembered the rules; they had to be prompted. Many more had never learned them in the first place. While I do not support this form of mechanistic learning, what this laxity demonstrates is the shift from conscientization programs for the poor to becoming loan providers. At the Grameen offices I visited, women borrowers would participate in the same routine interview before they were given their loans:
Credit as Business

Here it is important to note that of the four NGOs I studied, Grameen Bank and ASA work primarily with micro-credit, BRAC and Proshika have many other activities besides micro-credit. For example, BRAC works in Non-Formal Primary Education (NFPE) and Proshika on social mobilization of the poor and on environmental protection. BRAC and Proshika contrast their activities from the Grameen model by calling themselves “credit plus [BRAC] and credit plus plus [Proshika] programs.” These two organizations conclude that institutional structures have to be built alongside credit operations. However, credit still remains the central focus of their poverty alleviation strategies. Despite these multiple services in education, livestock training, social awareness, environmental protection, etc., I found that in the villages the idea of loans dominated social life. In the villages, I was always asked whether I had come to give them loans (apni reen ditye ashechen?). Not a single person during my eighteen months of research ever asked me about other aspects of NGO work in education, sanitation, environment protection, social mobilization, women’s empowerment, etc. This institutionalization of loans, or the institutionalization of the relations of debt, in rural life has had profound and multiple effects on the lives of women, family and social relations. The social life of rural women was so organized around loan
repayments, women measured and remembered the days of the week by associating them with the names of NGOs (Wednesday is BRAC kisti day, for example).

At the field level, I observed that the fieldworkers of these NGOs had little time to devote to training or other social issues. The fieldworkers spent the bulk of their time giving loans and recovering loans. While NGOs like BRAC and Proshika claim that they teach and organize their borrowers against gender discriminatory social practices like dowry, multiple marriages, abandonment of married women, maintenance, custody over children, and spousal abuse, I found very little evidence of such programs in the villages. Once in a while such programs would be held in the villages but they were more window-dressing to garner donor funds.

On the contrary, I found that access to loans acted as a form of dowry for poor women. Now dowries were no longer tied to the tangible assets of the family (the land they could mortgage to pay the dowry) but were tied to the loan-generating potential of the women in the family. Several times I heard NGO officers encouraging poor people to borrow loans to pay off their daughters' dowries. Women in my research site did not have many marriageable daughters, so my survey findings are not representative on the dowry question. When I visited Tangail as a guest of Grameen Bank, I found that among the Hindu weaving community, the demand for dowry was very high, and NGO loans subsidized dowry payments. Loans are seen as resources that a woman brings to the household income, but this ability to bring in money to the household income does not increase her status or value in the eyes of her husband and in-laws. Aminur Rahman points out that in a 1994 study Grameen Bank claimed that there were 30,000 dowry-free marriages among their members but he did not find a single dowry-free marriage among the villagers in his area. This was true for my area as well. I did not find one dowry-free marriage and the women explicitly told me that "this could not happen because of local norms." Several NGO fieldworkers
confided to me that they were asked by their managers not to get involved in the intimate lives of their borrowers.

As already stated in Chapter Two, donors emphasize the remaking of the Bangladeshi woman as a modern subject with equal rights as one of their key requirements. In my research area, I spoke with the woman lawyer who ran the local Madaripur Legal Aid Association (MLAA) about helping female victims of NGO abuses. She confided that several women had complained about loan recovery abuses of NGOs, but as an NGO her organization could not take action against NGOs. “NGOs cannot work against NGOs. The mullah establishment is already against us. We have to keep a united front.” This is the paradoxical reality that the people on the ground find themselves in, whether they are social reformers, human rights activists, or merely loan providers.

Membership Overlap

The increased competition among NGOs to find credit-worthy members has resulted in serious membership overlap. My research reveals that at least fifty percent of the borrowers belonged to more than one NGO, in many instances they belonged to five or six NGOs. This had also resulted in newer NGOs accepting wealthier clients as members. In my area, ASA, which was in operation for only two years, started to give loans to rural merchants although on paper it claimed to only help the most vulnerable and marginalized people.

Material Well-being of Women

Women borrowers circulated within webs of indebtedness to multiple NGOs, kin, small moneylenders and the traditional moneylenders. The borrowers would often borrow from one source to pay off another. Moreover, within the households, I found that women were also least likely to eat well, get new clothes
or have medical attention in times of illnesses. These women, once they get loans, had to reorganize their resources to pay back the kistis. Out of a group of forty women for example, I usually found that 4/5 women were in torn saris, 5/6 of them did not wear the bodice (locally called blouses) with their saris. These are symptoms of poverty in Bangladesh.

After the floods of 1998, at least fifty percent of the women borrowed money from other sources. Out of this 50 percent, twenty-five percent came with borrowed money to the meetings, another twenty-five percent came with partial payments and then tried to collect money from other members. At least ten percent of the women quarreled with their managers to give them extra time to pay off the kistis. This was an unusual circumstance brought on by the long six weeks flooding of the plains but floods and their associated problems are an annual feature of Bangladesh, and any development program has to have a built-in coping mechanism to cover these natural disasters. During the 1998 flood, there were widespread reports of NGOs forcibly recovering loan installments from the borrowers who had virtually no income and whose homes were washed away, and crops, cattle, chicken and other assets were all lost in the flood.

Women's Status

Although women were now bringing money into the family kitty, their social status had not improved. They were not seen as assets in themselves, that is, as productive members of the family, but as means to assets for the men. Many women told me that by becoming NGO members they had lost their peace of mind because although their husbands used the money, the women remained responsible for the installments. I found that many of the borrowers were losing assets they had accumulated with NGO money. These assets were being reclaimed by NGOs when the women could not pay. The NGO in question would put pressure on the
group as a whole to recover the default amount and the group members would forcibly repossess assets belonging to the defaulting member. Often I would find out from borrowers that the chickens and cows I had seen on my previous visit were sold off to pay kistis, that is, the assets they had accumulated were now depleted to pay off their loans. The scenario we end up with is a spiraling and vicious circle of pressure or “chaap” on the women that is an ongoing feature of these credit NGOs.

Of the four NGOs I studied, Grameen was very strict about timely collections because they fear that otherwise fiscal discipline would break down. It was also reputed to be the most “ruthless” when it came to collection. BRAC was second in terms of applying pressure, although BRAC employees were described as the most “rude people who used vulgar language” in their interactions with the borrowers. Proshika was a poorly managed organization in my area. Many of their former fieldworkers had been fired for alleged mismanagement of funds. As a result of its poor management policies, Proshika had accumulated a large number of defaults (members were either defrauded by other members/managers or had lost the money in bad investments) and had resorted to police and court cases to recover money. In 1998 Proshika had seventy-four court cases pending against its members in Pirpur. ASA had come into Pirpur two years ago but it was already facing fiscal disciplinary problems. The problems faced by ASA were those of a latecomer into the credit game. It was in search of finding creditworthy members in an oversaturated market.

“Weapons of the Weak”

The women did not always passively bear coercive techniques applied by the NGOs without fighting back. Women subverted the power hierarchies separating them from NGO managers. Michelle Rosaldo reminds us that “while
authority legitimates the use of power; it does not exhaust it, and actual methods of giving rewards, controlling information, exerting pressure, and shaping events may be available to women as well as to men. The women deployed their own strategies to stall or delay loan recoveries. Their “weapons of the weak” consisted of small strategies of resistance—making the manager wait, showing up late, quarreling, trying to trick the manager into embarrassing situations, calling managers names. Like the NGOs, the question of “maan hani” (dishonor) was instrumentally used by the women as well to create embarrassment and social pressure on NGO fieldworkers (see Feroza’s story below). These “weapons of the weak” were limited in their ability to transform the asymmetrical power relations between the NGO officers and their borrowers and they should not be confused as “weapons” that could transform the bargaining power of the poor. There was often a social critique—a turning back on its head of the ways of educated people that the poor were supposed to emulate—that ran through exchanges between the female borrowers and male managers.

Here is one such example: In one Grameen loan meeting, I had asked the women if they gave and received dowry. Of course, they had to. Several women pointed out other women in their group who had recently paid dowries for their daughters’ marriages. According to Grameen rules, members are not supposed to take or receive dowry. I said to the manager who was sitting there, collecting and counting money, that his members did not follow the rules of Grameen. In response, he said, “You can never teach these people anything.” To show me that he did his duty, he then asked the women, “Why do you take dowry?”

The women in turn questioned him, “Didn’t you take dowry when you got married?” The manager replied in the negative. Then one woman laughed and said, “Sir, you are wearing a large gold ring. Who gave you that?” When he did
not reply, she went on to add, “That’s a lot of gold. You educated people take dowries as well. What are you going to teach us?”

These kinds of small moments of embarrassment are often created between the managers and the borrowers, however, they do not change the power dynamics between the two groups. Aminur Rahman also notes that the women in his area said that if their “sirs” didn’t want the to take dowry, they should marry their daughters in that case.36

Rural Women’s Mobility

NGOs routinely claim that through their programs they have empowered rural women to come into male-dominated public spaces. But NGOs did not bring women out from purdah; poor women came out to work on public works programs after the famine in 1974. Women are more visible in rural spaces today because the work of NGOs have given them “reasons” to be out and about. But a rural woman’s mobility is a socially complex issue. In order to understand her mobility, one has to examine her marital relationship to the village. If women marry within their natal village, it is easier for them to move around the village. Local people think of these women as ghorer meye (our daughters) as opposed to ghorer bou (women brought into the village through alliance), that is, women who come into the family/village through an alliance with the community. In the latter case, a woman’s conduct is more closely monitored because she is considered an outsider, one who is less familiar with the expected norms of female conduct in her home, and is likely to be less trusted as such. In thinking through the modernizing effects of NGO activities on women, it is important to parse out pre-existing local attitudes from the creation of new ones.
My Approach

My approach here breaks down the so-called unified vision of a whole represented by the NGO and its "total effects" on women, that is, in the making of women entrepreneurs. Much of what I write in these pages was known to field-level management because they were the first in the line of contact with the borrowers. Initially they held on to their public transcript—*that the poor were benefiting from these loans*. Often I had to go armed with hard data before they would acknowledge that the contrary was the case. As they got to know me better, some of them let go off their public transcripts.

Within two groups of people there was a strong pressure to silence research findings that negate the positive image of the Grameen model of poverty alleviation. One group was the upper-management of these NGOs and the other was the local development consultant/researcher lobby that depends on these NGOs for giving them part-time jobs and consultancies. I discuss this point in detail in Chapter Six. Within the structure of the NGO, there were built-in social and material disincentives for engaging with the kinds of interpretations I suggest here. It was not as though people associated with the development industry did not know what was going on, *they choose not to know* because they had professional stakes in its self-perpetuation. Thus, the whole idea of who benefits from such interventions in micro-credit has to be turned upon its head, and we have to ask the question: development for whom?

What I offer here is not the study of any one NGO, per se. Nor is it an institutional study of the NGO and its emergent bureaucratic culture, which would be a fascinating study in and of itself. Enough studies of Grameen borrowers have been done.37 I consider such a discrete and bracketed model that focuses on Grameen borrowers or the Village for example, to be flawed to begin with because
it does not take into account the complex ways in which existing patterns of rural social relations crosscut with other dynamics in culture. In the 1990s, this picture of the village unit has become complicated by transnational flows of capital and ideas facilitated by the out-migration of labor and the explosive growth of the media. More importantly for my research, NGOs have become conduits for tying the local economy into the global economy of finance capital and consumer and agricultural goods.

Before moving into a sustained critique of debt relations in rural Bangladesh, I would like to discuss two narratives of debt that defined and set the rhythm for my research in the period that followed, January 1998—May 1999.

Narratives of Debt: Use of Police in NGO Loan Recovery

When I arrived in Dhaka in later October 1997, stories were circulating about the police excesses of Proshika, a social mobilization NGO and the second largest NGO in the country. As a local activist said to me, “Proshika is now using the machineries of the state to frighten the poor into submission.” The story is more complex than what these NGO critics make it out to be. Proshika as an NGO that works with micro-credit loans gets entangled in, and constrained by, the very structures of debt that it has introduced into the community. The social power of money as debt creates buyers and sellers, creditors and debtors. It has the power to create situations of subordination and privilege. The inability to pay, in a face-to-face culture, takes on the form shame that can coerce the behavior of people. This anecdote reveals how the faces of debt are multiple and varied. Proshika and the three other NGOs (Grameen Bank, BRAC and ASA) whose work I examine
here, all work with micro-credit as their primary focus of poverty alleviation, and they all target women as beneficiaries of their loan programs.

With regard to Proshika, I was advised to investigate the incident at Matikata village in Kuliachar thana in Bhairab district. According to newspaper reports, on July 5, 1997, three Proshika women borrowers along with a child were killed in a highway accident. The women were being transported to the local police station. These women were members of Proshika Bhumideen Samity No. 1 (Landless Society No.1) which was established in 1991. There were fourteen women members in this group. On February 27, 1995 Taka 25,000 ($543) was given to its members to recover mortgaged land. Proshika issues loans on a collective basis and the group members decide on disbursement. The mission of Proshika in its formative years was social mobilization. It saw the group, and not the individual, as an agent of social change and attempted to develop the group as an economic and social unit. The purpose of conceding decision-making power to group members is meant to create more democratic and egalitarian codes of conduct. In reality, this form of group decision-making often leads to the more powerful members in the group getting larger sums of the money, often cheating the poorer members of loans.

The loan was to be repaid in 24 installments within two years. But the group members fell behind on payments, and on December 18, 1994 Proshika lodged a case against the fourteen defaulting members. For reasons unknown, perhaps because they were women and the information didn’t reach them, or because their husbands didn’t allow them to go to court, or perhaps because they were not really aware of the seriousness of the charges or how far Proshika would go, the defendants did not show up in court. The judge wrote in favor of Proshika and issued a warrant for the arrest of the loan defaulters. At the time of the arrest,
according to the leader of the group, Pandit Banu, the group was only Taka 2,400 (approximately $52) in arrears. A very small sum of money.

A fourteen-member police force was dispatched to arrest the defaulting women. When the police arrived at the village, the women took shelter in the nearby fields. The police rounded up three of the women, Rabela, Ayesha and Roshena. Roshena was pregnant and she had her 1 1/2 year-old son with her. The local Union Council Chairman requested the police to wait until their husbands returned from work in the evening, or at least, to leave the pregnant woman with her child behind. The women also requested that the police allow them to walk to the jail instead of being loaded into the police vehicle. It would be less embarrassing for them. In what can be described as a bizarre operation, the police forcibly loaded these “hardened criminals” into their vehicle. On the way to the jail, an oncoming bus smashed into the police vehicle killing all three women, the child, the driver and one constable.

In the aftermath of the incident, local villagers burned the Proshika office. Following that, Proshika and other NGO (Grameen, BRAC, ASA) officers could not go into Matikata village and surrounding areas to collect loan installments. Villagers threatened NGO officials with dire consequences if they “dared to show their faces.” Fearing further loss of money Proshika, which is closely aligned with Awami League (the ruling party), requested that the state intervene to bring the situation under control. Several left activists in the area alleged to me that in a public meeting in Matikata the state minister Zillur Rahman had threatened the villagers with “police action” if they continued to harass Proshika officers.

In an interview with the newspaper, Bhoror Kagoj, Syeda Nasima, the manager for Proshika in Kuliachar thana, said that there were twenty groups in her area that had taken loans for over Taka 2 million for 848 projects. Of these, there were cases pending against 10 of the groups, a 50 percent rate of default.
words, Proshika had to prosecute; otherwise there would be a domino effect, all the
other groups would begin to default on their loans. Proshika could not allow that.

Narratives of Debt: The Missing Borrower and Grameen Bank

In November 1997, I arrived at the Elashin branch of Grameen Bank in Tangail
district to scope out the territory of Grameen Bank operations. I had received
permission from Grameen Bank Headquarters to visit their Elashin Branch office.

The events in question gave me a map of the problems that beset micro-
credit NGO operations on the ground. In the first two days of my stay we visited
several Grameen Bank Centers. Centers are located at the houses of members
where the groups gather for weekly payments on loans. Each Grameen Center is
made up of forty members.

When I arrived at the first Center meeting, the NGO officer told the gathered
women, “You have a guest here today. Tell her what improvements have occurred
in your lives by becoming Grameen Bank members.” I tried to tell him that I was
interested in hearing what the women had to say, and I did not want him to set the
parameters of the discussion. At the center meetings, I heard several women tell
their Grameen “Sir” (the fieldworker is addressed as sir by Grameen members),
“Sir, taratari taka nen. [Take our money quickly.] Do you not know that today is
also BRAC collection day?”

After the meeting, I went to the homes of several women and spoke with
them privately. Although the women were not forthcoming on this point, when I
pressed them further, several of them did acknowledge that yes, they were
members of several NGOs. When I asked the women who used the money they
unanimously said that “amago swamire dei [we give it to our husbands].” Women
looked upon these loans as sangsharer taka, that is, it belonged to the household
and not individual women. According to them, it was a man's job to invest money. The fact that I would question them about it, made them think of me as someone "stupid" and "urban" who simply did not understand local codes.

Visiting the women at their homes also revealed that most of the Center members were kin members. This was contrary to Grameen policies. This, however, was not surprising given that kin ties structure rural relations and kinship forms the basis of trust in this society. In these networks of kin ties, older women have the authority to police the junior kin members, especially those who were related by affinal ties to the group.

The Manager had made arrangements for me to have meals at the house of the female assistant manager. In Dhaka, I had heard several stories of the forcible repossession of "nakh phool" (nose ring worn by rural women as a symbol of their marital status; loss of nakh phool for rural women means that some misfortune will befall their husbands) from women borrowers by Grameen officers to pay overdue loans. I asked the assistant manager if this had happened in her area. Avoiding the question, she said, "Grameen does not target the poorest. Before we take a member, our fieldworker makes a detailed list of all their saleable possessions, how many pots, pans, beds, chairs, trees, chickens, etc. they have. Before giving any loan, we make sure that we can recover our money. Why are you surprised to hear this? Grameen Bank is not a charity, it is a commercial enterprise."

On the second evening of my stay at the Elashin branch, I was sitting in the office when one of the fieldworkers came and whispered to the Branch Manager, "Badal Shahke khuje paua jajchena [We cannot find Badal Shah]. Proshika has called a shalish tomorrow and Badal Shah's wife will come and petition." My ears pricked up when I heard the name Badal Shah. I had heard this name mentioned several times during the course of the day. Tenseness surrounded that name.
Whenever the name came up, the Manager and his second-in-command would go off into a corner and whisper urgently. Obviously, something was afoot. I could ascertain that they were uncomfortable discussing Badal Shah in front of me, a visitor/researcher from the Head Office.

Overhearing this exchange, I asked the manager what was going on. Who was this Badal Shah? An embarrassed Manager said to me, “There are lots of dushto [bad intentioned] people who sometimes become members. We are always trying to weed them out but sometimes we become stuck with such people.” Badal Shah, a Hindu man, was a borrower of Grameen Bank who had missed two consecutive weekly payments. Grameen Bank, which collects installments on a weekly basis, is swift to react to any late payments, thus keeping their fiscal discipline under strict control. As this story illustrates, a two-week delay in receiving payment is immediately reacted to. The rumor was that he had fled to neighboring India with money from Grameen and several other NGOs. Many of the borrowers in Tangail were Hindus and there was a lot of cross border travel among families who live close to the Indian border. Often people go over for a day to attend a funeral, birth, wedding or a religious rite, and return the following day.

With Grameen, Shah had an outstanding loan of Taka 10,780 ($234). As I was told by the manager, “Poor people have so many wants. If we don’t keep them on a tight leash, fiscal discipline will breakdown.” In contrast, BRAC collects on a bi-monthly basis and Proshika on a monthly basis. ASA also collects on a weekly basis. According to news received, Proshika had called a shalish the next morning to “divide up his belongings.” Shalish is a village adjudicating board formally made up of rural elites who consider offenses against the community. Their judgments are socially binding on the members of the community.

The manager said that he would attend the meeting to claim “Grameen’s” right to Shah’s property. I asked the Manager to take me to the shalish the
following morning, but he hedged with many excuses—too far, no place for a woman, you have to travel on my motorcycle, internal affair of Grameen, your presence will only complicate matters—and evasive questions—how can that be?, why do you want to go? what has this got to do with your research? Finally, he reluctantly told me to meet him at 8 a.m. the following morning at his office. I got there at 7:30 a.m. When I arrived at the office I was informed that “Manager left at 6 a.m.” My expression elicited smirks from some of the employees.

When the manager returned in the evening he debriefed me. It is important to note here that Badal Shah was a cobbler, his monthly income varied from Tk 3,000 to 5,000 ($65-$108). When the manager reached the village of Badal Shah, his wife and other villagers had already gathered there. The branch manager from Proshika was already delivering a threatening speech on “what would happen to the villagers if they became loan defaulters.” Present at the meeting were branch managers of BURO-Tangail and Social Development Society (SDS). Badal Shah had borrowed the following amounts from all these NGOs:

<table>
<thead>
<tr>
<th></th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grameen Bank</td>
<td>10,780</td>
</tr>
<tr>
<td>Proshika</td>
<td>30,000</td>
</tr>
<tr>
<td>BURO-Tangail</td>
<td>18,000</td>
</tr>
<tr>
<td>Social Development</td>
<td></td>
</tr>
<tr>
<td>Society</td>
<td>15,000</td>
</tr>
<tr>
<td><strong>Total Outstanding Debt:</strong></td>
<td></td>
</tr>
<tr>
<td>Taka</td>
<td>73,780 (US 1,603)</td>
</tr>
<tr>
<td>An amount 14 times his monthly income.</td>
<td></td>
</tr>
</tbody>
</table>
As the manager of Elashin pointed out to me, outstanding number might be much higher because Shah may have borrowed from other sources that were not known at the time. He said, “Proshika had already confiscated his cow. They were going to sell off his cow to recover some of their losses. When I arrived there, the Proshika manager was already making a list of Badal Shah’s saleable assets. Shah’s wife wept and asked for a few days reprieve. She said that he would return in ten days. When I saw what Proshika was up to, I said to the manager, wait a minute, Grameen has a right to his assets. So do BURO and SDS. Proshika cannot take it all. Then I said to the NGO managers present, we need to sit down first and carve out our territories. There is too much overlap among us NGOs for clients. The meeting was inconclusive. We finally decided to give his wife time to come up with the payments.”

He informed me that, facing similar situations of “overlapping” in many villages, Grameen Bank had sat down with BRAC (which started its credit program in 1986) for a high-level meeting in Deloar Thana in Tangail a few months ago.46 Fazle Abed, managing director of BRAC, and Dipal Barua, the third in command at Grameen Bank attended the meeting. The decision was made at the meeting that BRAC would not recruit from Grameen-dominated territories. However, according to the Branch Manager, BRAC later reneged on its promise and started to recruit members from his area. According to BRAC and ASA managers who have come late into micro-credit operations, they support a free market approach to credit. According to them, why should the poor be deprived of choice?

These two events shaped the way I began to think of Grameen-centric micro-credit policies as they intersected with local power dynamics on the ground, often producing contradictory and unanticipated effects on social and gender relations. The patterns that began to take shape from my first encounter in the field set the
contours of my research map as I pursued my fieldwork. The patterns I saw were multiple memberships, increased competition among NGOs to recover losses; repossession of assets by NGOs; the use of rural women’s "social positionality"47 to recover payments; the use of kin members to police timely repayments, the domination of the targeted poor by a new class of social elites, the NGOs; and the deployment of the police to subjugate poor women. As I continued with my research the areas governing rural women’s empowerment through credit programs became many hues of gray.
Section II. The Field Setting

The field here refers to a cluster of villages in Pirpur Thana, located at a distance of 220 kilometers from Dhaka. What made the "field" was the circulating concept of debt and reciprocities to one's kin, neighbors, moneylenders, and NGOs. What all the people in the field had in common was their membership with one of the NGOs I was studying, and their relationship of debt to the NGO or to someone connected to the NGO.

My research assistant Fahema helped me gather most of the data that is discussed in this chapter. Fahema is a third year college student in Madaripur. She lived in Madaripur with her widowed mother, one sister and two brothers. She moved to her paternal cousin’s (Munir) house in Pirpur once we started the research. I consider Fahema as my "key informant." Fahema is from East Baligram, one of the villages I covered. The daughter of a well-respected schoolmaster, Fahema, came from Chowdhury Bari (the house of the Chowdhurys) in East Baligram. Her father had opened the first primary school in East Baligram with his own funds and was still venerated as a philanthropist and remembered as a good man. Following her father’s death, her family left for Madaripur town. Her social contacts and the prestige that her family name carried enabled Fahema to easily enter into the homes of people and generate trust. Women would share information with her because she was seen as one of their own who had gone to the big city for better opportunities. They would often call her "amader ghorer maiya" (our daughter). I used Fahema’s social contacts to access the "hidden transcripts" of the women.

Our daily pattern was the following. We would start early in the morning. We would go into someone’s home; she would begin the conversation and later introduce me. We both took notes. On the way back to our house, we would
discuss the subtler points of the conversation with the women, who told the truth, who didn’t, why they wouldn’t talk, etc. Sometimes I would get scared and say to her, “But they are not telling us the truth.” Fahema would laugh and say, “Don’t worry, everything will come out.” Without using Fahema’s social networks and name recognition, it would have taken me much longer to access the hidden stories of what happens when institutionalized debt enters social life.

The other person in Pirpur who provided me with a host of insider information was Munir. He was Fahema’s paternal cousin. I stayed at the house of Munir and his wife, Tahmina. Munir was a former BRAC manager. He had worked at BRAC for ten years. He left BRAC to start a local NGO in Pirpur called Empowering The Poor (ETP).49 A retired university professor who was a close associate of mine, started ETP in 1996 to find “employment for his relatives.” His relatives from the village would often come to him asking for jobs. Finally, getting fed up with the continuing demands for jobs from his kin, he decided to open an NGO in his village to “take care of the unemployment problems in his extended family” and “at the same time help the poor.”

This increased interest in setting up of NGOs in Bangladesh has to be understood in the context of economic stagnancy and widespread unemployment. As he said to me one day, “When parents of my generation retired, those who wanted to help their villages, did one of four things: open a religious school in their parents’ name, open a primary school, open a maternity healthcare center, or open a small farm. These days the trend is to open NGOs and provide some employment to rural youth.”

According to Credit Development Forum (CDF) statistics, in 1998 ETP had 5,891 members with 361 males and 5,530 females. It had disbursed a cumulative amount of Taka 10,500,510 (228,271.95) in two years of operation. In 1998
member savings stood at Taka 2,223,601 ($48,339). These savings were pooled back into the revolving loan fund (RLF) of the NGO and redistributed as loans.

The high interest rates charged by the NGOs (the total adjusted cost runs anywhere between 35 percent to 45 percent) pay for the operating costs of these small NGOs. One reason for the popularity of the credit model is that the borrowers pay for its operating costs (salaries, housing, utilities, office furniture, etc.) from their fees and the interest they pay on loans. ASA, for example, recovers 100 percent of its operating costs from fees, savings and interest paid by its borrowers.

ETP received its seed money from Palli Krishi Shahaik Foundation (PKSF, the quasi-government loan institution started with donor and World Bank money) and in turn gave loans to the "more needy" of the rural poor, those who were overlooked by the leading NGOs. But as my research documents, benefiting the poor was a rhetoric of the NGOs and was often at great odds with its actual operations.

The ETP funding structure worked as follows: PKSF received soft loans from the World Bank at 1.5 percent which it gave to ASA at 3 percent, which in turn, loans to ETP at 7 percent. ETP, in turn, loaned to its members at 16 percent. The effective rate of interest charged by ETP was around 32 percent. ASA had this loan relationship with twenty smaller regional NGOs like ETP. So, the self-maintenance of ASA was dependent not only on the poor borrowers but also on smaller NGOs like ETP. All these relationships were bundled together. This structure contained within it disincentives to challenge the dominant micro-credit model. I discuss this point in a later section on ETP.

ETP employed all kin with the exception of one/two employees. The average salary of a loan officer was around Taka 700 ($15) with no benefits compared with Grameen’s Taka 2,200 ($47) plus benefits. Since ETP was a family-run establishment, the employees were foregoing present earnings in
anticipation of future payoffs. This tactic was similar to start-up companies where employees get stock options; at ETP stock was family trust, once the NGO took off, the family would take care of its own.

Munir and his wife, Tahmina, were high-status people in Pirpur Thana. Tahmina was a primary school teacher. Educators, that is, people who can read and write in a largely illiterate society, are highly regarded in Bangladesh, and anyone who works as a schoolteacher or a college professor is immediately granted special status and respect. Sometimes in the evenings, Munir and I would discuss his experiences as a manager for BRAC. As a seasoned NGO manager and a person with status in the community, he was sought out by other NGO officials in dispute resolutions. Apart from them, there were several young NGO fieldworkers who would come to their house on a regular basis. These young men were amused by my attempts to “discover what was going on.” In the beginning they tried to stonewall me. The relationship with these NGO fieldworkers was difficult to nurture because they often saw me as a “thorn in their side.” My work often contradicted what they were saying and doing in the villages. However, over time they came to trust me, or they became accustomed to my face suddenly appearing at a loan meeting and they saw that there was not much to be gained by resisting me. I think they finally realized that I was not intent on “sabotaging them” in front of the borrowers. Towards the end, they began to share their field experiences with me.

I must add that the real changes in women’s empowerment were occurring within the cohort of female NGO fieldworkers. This was true in terms of certain forms of practical freedoms enjoyed by these women (more mobility, more control over their income, living on their own) and in the emergence of a new ethic of sexual interaction between men and women in an otherwise traditional society. Parenthetically, the term traditional is used to denote cultural continuity in customary norms for men and women.
According to NGO policy, NGO workers were assigned to areas different from their hometowns. Most of these men and women were unmarried, young and college-educated. Compared to non-NGO women in provincial towns, these women had substantial amounts of personal and sexual freedom. Because they did not live at home, they did not have to turn over their entire incomes to their families. My ethnographic focus was not on them and the differences between their public and private lives. The women were also unwilling to share these “secrets” openly with an outsider for fear of misinterpretation.

Their public life was quite revolutionary by Bangladeshi standards, and they did enjoy more freedom than middle-class urban Bengali women like myself. The women lived in areas where they and their families are anonymous, so if they broke social codes, the repercussions were not that severe. They lived in NGO-provided living quarters and had unsupervised interaction with the male NGO fieldworkers. A male NGO worker could come into their room or they could meet in the NGO office anytime. This would not have been possible had they lived in their own hometowns. They rode bicycles and motorbikes to work. The image of a Bangladeshi woman riding a bike through a crowded village bazaar is mind-boggling to say the least. Moreover, these women acted as role models for rural women. The rural women saw their “Apas” as women with power and the freedom to choose. These images of NGO women were becoming normalized. The patriarchal structure of the village had grudgingly accommodated these new images of women to circulate because of the economic benefits that accrued to rural men.

Initially, my reception by the rural women was curiosity tinged with some hostility. The women had questions that I would not, could not, answer satisfactorily. They wanted to know where my husband was and when I said that I didn’t have one, it did not go over well with them. At one time I said I had a husband in America and they caught me off guard by saying, “Where is your naakh
phool [nose ring]” Nose ring is the symbol of married women in rural Bangladesh. When I told them that I am an urban woman, I don’t wear a nose ring, they laughed and said, “That’s what you say.” Later I heard that the rumor was circulating that my husband had abandoned me because I had no son and I had come to look for a husband to take him back to America.

I couldn’t follow the local dialect and I made them often repeat information several times which made me appear as more of an “outsider.” My hair was cut short which looked strange to rural women. My body language, the way I looked, walked and talked, was outside the social norms of the villages. I made direct eye contact with all men, including older men, which again was socially unacceptable and bordered on the offensive. I would talk to the men as easily as I would talk to the women. I was not aware of the negative effects of some of my mannerisms until Fahema pointed them out to me. She told me as well that I should not worry.

Pirpur Thana was located at quite a distance from the capital city, Dhaka. One had to take a bus, then a ferry, and then another bus to get to Pirpur. The wait at the ferry station was often between two to three hours. The whole journey would take between eight to eleven hours. I purposely chose a site that was not frequented by researchers because I wanted to find people who had not become too research savvy. Most researchers, especially foreign researchers, work in areas close to the city, primarily in Tangail, Manikganj and Matlab Thana. These areas are located within 60 kilometers of the city and are easily accessible by road. They had emerged as key research sites in Bangladesh.

In Tangail, for example, villagers already had pre-scripted transcripts of what to tell researchers about their relationship with NGOs. I was told by several former BRAC managers and researchers that BRAC had a village in Mymensingh district (BRAC had one of its training centers in Mymensingh) set up as a showcase village. BRAC also had a traveling group of villagers who would go to different
places to perform for foreign guests. Foreign dignitaries and Western donors were taken to these specific locations for their official visits to witness these scripted shows of development. Prior to a visit by donors for project appraisals, for example, NGO managers would go and buy fish from the local markets and throw them into a selected pond. When the donors came the following day, the NGO officials would cast a net into the pond and show the abundant fish caught as evidence of the success of their pisciculture project. Many such stories abound. Even if one discounts them to some extent, it becomes clear to one that successes at the field level are scripted to satisfy the funding agencies.

When I visited Tangail and Modhupur, I found the local population to be very research savvy. They would ask me what was it that I wanted to know so they could provide me with specific information. They saw researchers, especially Western researchers, as conduits of income for themselves and their villages. They were thus unwilling to make negative comments for fear that it might result in a reduction of NGO loans. One could access their private transcripts, and Rahman (1999) has done exactly that for his study of Grameen borrowers in Tangail. I wanted to find a place that was less contaminated and populated by researchers.

In Pirpur, the category of the researcher was missing from the local lexicon. Here I encountered a different problem. Local people didn’t know what to make of my questions. When I said that I was writing a book on village society, the people would look at me curiously and ask, “how can that be?” The more market savvy people asked me, “What is your benefit in finding out all this information? Who will pay you?” As they pointed out, people don’t work without getting some monetary benefit. They usually thought of me as an NGO worker who had come to their area to map the terrain for opening its branch office. Moreover, I lived in the house of ETP people, therefore, I must be associated with ETP or some other
NGO. This posed problems for me but Fahema as an insider was able to overcome these resistances quite effectively.

From my conversations with people, and as one of the opening narratives indicates, I began to see the outlines of a pattern. I found that loans from multiple sources were circulating in the rural economy. I knew that people were taking new loans to pay off old debt although it was difficult to ascertain how that was occurring. In most instances, the money was not going into income-generating projects. When I went to the homes of NGO borrowers I did not see any visible changes in their living conditions. Most of the time the women and children were eating watery rice with a little bit of bitter gourd and chilies. The women wore saris that were old and often torn. The children were poorly dressed. These women had been members of the leading NGOs for ten or twelve years and yet one did not see material improvements in their lives or in their residences. BRAC RDP Report (1995) notes that after joining the samity, "women usually pay weekly savings from the sale of eggs, vegetables, or accumulated mushti rice [it is a common practice to save a handful of rice when cooking a meal, as a type of "secret" saving for unforeseen circumstances.] In these instances, the women are making savings decisions which can be (my emphasis) important decisions for the subsistence of the family."

I also make the argument that the poor borrowers are becoming destitute through NGO membership, they may temporarily acquire some assets but they could not hold on to them. For this I direct the reader to the survey which shows that the major portion of loan money was spent on consumption and repayment of old debts (to the mahajans, kin and NGOs.) When I made some of the observations that I discuss here, local researchers who had made careers by working as NGO consultants repeatedly challenged me by saying that "my figures were not robust enough." My interactions with researchers is discussed in Chapter
Six. This made me realize that adding a survey to my ethnographic observations would strengthen my arguments. The survey complements my observations, it does not stand in for it. I would direct the reader's attention to the survey for patterns of loan use and not for an exact percentage count of how much went into which category. What emerged from the survey were the following points: borrowers did not invest in the proposed loan schemes. Out of the 158 women surveyed, 96 of them said that they had used NGO loans to pay off old loans. Loan money went to two major categories, household consumption and repayment of pre-existing debts. These old loans are a combination of former loans from NGOs, moneylenders, and kin.

What did not show up on the survey, but showed up in my fieldwork, was the high rate of moneylending practiced by the borrowers. The number was probably much higher. The self-representations of these Muslim women surveyed did not necessarily correspond with the ground realities. Muslims do not openly confess to moneylending because of Quranic injunctions against usury. While I observed that almost everyone engaged in some form of petty moneylending, very few women acknowledged that fact when we arrived with a survey in hand to document their actions. More on this point later.

Fahema conducted the survey over a period of one and a half months. She surveyed 158 households. I was present during some of the survey gathering but for the most part, I was absent. Following the completion of the survey, Fahema and I went to the homes of the individual borrowers to ask more directed questions. The households were randomly chosen and we covered women from seven villages (East and West Baligram, North and South Rajdi, Minajdi, Shikarmongol, Gopalpur) spread over a 10 kilometer radius. Some of these villages were located in the interior and were difficult to access; some were close to Pirpur town and bazaar. I was primarily interested in mapping how money/debt circulated in the
local economy by looking at a number of linked communities. What linked these communities were the debt (credit) operations of the NGOs.

On average, each survey took two hours to complete. Sometimes Fahema had to go back two or three times to get some of the missing data. The survey information was collected while the women did their household chores. These women do not have the leisure to sit for two hours while someone filled up a questionnaire. But I do want to point out to the reader that the expenses of these families are very little, so they can remember in what categories they spend their money in. The survey corroborated in more concrete terms some of my own ethnographic findings.

Out of these 158 households, only five women use the money themselves. Apart from widows, divorced and abandoned women, my data showed that less than 2 percent of women use the money themselves. Women who lived closer to the markets tend to use the money themselves. Proximity to markets had taught the women to adopt, learn and negotiate these market relations more skillfully. The main source of income for the majority of people I surveyed was agricultural production. The husbands tilled their own agricultural lands or they worked as sharecroppers in betel leaf cultivation. Most of the men were day laborers who get paid at the end of the day and that made it possible for them to make the weekly/bi-weekly payments to the NGOs. It was the men who benefited from the loans, and they were the ones to provide their wives with the money for the installments.
Section III.

In the following segment I enumerate my key findings, illustrating them with case studies and ethnographic evidence. At the end of the chapter, I have included tables from my survey.

1. Increased domination and violence against women

The targeting of women as beneficiaries of micro-credit loans has turned rural Bangladeshi women into assets for men and not into owners of assets. Women are the bearers of credit and not its end users. The husbands of these women see their wives as means of accessing much-needed financial capital. It is the men who ask their wives to join NGOs and bring home the money. There is recognition among NGO leaders that this is the case. Professor Yunus writes in his autobiography, “Now Grameen lends money to husbands, but only through their wives.”53 Yunus considers this type of loan-giving as a mutually shared responsibility between the husband and wife. His view, which is the dominant view within the micro-credit community, fails to recognize how gender roles and power operates within the household. The principal borrower remains the wife.” Through the women, money circulates in the rural economy. As I have stated in the beginning of this chapter, husbands gift their wives to the patriarchal Bank/NGO in exchange for loans. What is exchanged between the groups of men is the gendered identity of rural Bangladeshi woman as the repository of honor/shame for the family. This identity is what the Bank takes as collateral from the men.

This argument turns on its head the much-celebrated claims of Grameen Bank and other NGOs that their programs are empowering poor women. Rahman (1999) and Goetz and Gupta (1996) have made similar observations that the men are the real beneficiaries of such programs and it is the “positional vulnerability” of
women that is exploited by these institutions (Rahman 1999). This is what makes them into ideal targets for such programs. Moreover, rural women are physically restricted in their mobility. Unlike men, they cannot run away from the village (please refer to Badal Shah's story). Women also do not possess the social power to “fight back” when fellow borrowers and NGOs threaten them. While isolated cases of women’s empowerment may exist, the overall picture that emerged from my research is quite dismal with respect to Bangladeshi women’s empowerment. NGO officials know the extent of the problems but publicly they are careful to sustain their scripts of “women’s empowerment.” Commenting on this trend, the BRAC RDP Report (1995) noted that “the length of involvement with BRAC appears to have little bearing on the degree of change that women experienced. It may be argued that RDP field staff can have little influence on what goes on within a household.”

Before going on, I would like to mention that micro-credit does help two categories of women: widowed/divorced and artisan/trader women. When research is done in areas where there is a high number of widows/abandoned women, or an artisan community (potters or weavers), the results will show that many women own businesses. First, widows, divorced or abandoned women are most likely to make use of the loans themselves. Second, in an artisan community (a community of potters or weavers for example) where women work in a trade alongside their husbands, a similar picture will emerge. Women in such communities will have more control over money or use it in consultation with their husbands. However, people in my study villages were agriculturists which is more representative of rural Bangladesh.

In my research, I found that 90% of the women were the bearers of the loans. The survey gave an even higher number. Out of 158 women borrowers surveyed only 5 women said that they had control over the use of the loan and ten
women said that they use the money with their husbands. Women borrowers justified the transfer of loans to their husbands by terming such loans as household rather than personal income.\textsuperscript{56} They were also quick to point out, when they hear these questions as critiques of them, that husbands have a right to their wives' income. Rahman makes the same point in his study saying that the women were surprised that as "son of the soil" he did not seem to realize that handling money in the household was a man's job. The women he surveyed were critical of his initial acceptance of this public transcript that was not a "culturally appropriate practice."\textsuperscript{57}

What does it then suggest about the role of women in loan programs? How do loans affect the targeted women's status and security? Case studies and conversations with female borrowers revealed that instead of becoming empowered by these programs, the women were becoming increasingly trapped in the feudal patriarchy of the home and the capitalist patriarchy of the credit-giving NGOs. In her study of Malaysian factory women, Aihwa Ong dubs this as "double patriarchy."\textsuperscript{58} The factory women are caught between the dual pressures of the home and the factory, and often resort to spirit possession to free themselves from the coercion and domination that they find themselves in. Ong is quick to point out that "spirit possession is not to be deciphered as a noncapitalist critique of abstract exchange values but as a protest against the loss of autonomy and humanity in work."\textsuperscript{59} I was more interested in mapping the social manifestations of debt for these targeted women (the policing of women, breakdown in community and kin relations, emergence of market-driven identities) and not in psychic manifestations. It did not come to my attention whether rural women were resorting to Ong's forms of hidden expressions as a coping mechanism.

Credit-giving NGOs target women and thereby exploit the social vulnerability of women to secure their investments. Women as the traditional enforcers of the normative order and custodians of the family honor are more
vulnerable to questions of shame and dishonor. If a woman loses her morality, she then brings dishonor to her husband, family and community. According to the notions of proper conduct for women, a woman dishonors her husband and family when outsiders can come into her house and verbally abuse her for her husband’s inability to pay up. Her husband loses face. In such situations, husbands frequently threaten, and sometimes divorce wives for bringing shame and dishonor upon them through NGO memberships. In such circumstances, husbands make sense of blaming the woman by saying “she brought the NGO into my house. If she had not joined the NGO this would not have happened.” When I pointed out to some of these men that they had used the loans that their wives had provided, they said to me, “But why should they bring the NGO into our homes?” By targeting women as borrowers, the NGO had effectively tapped and trapped a woman’s shame into working in its interest.

NGO bureaucrats and researchers in Dhaka knew these facts but they chose to reproduce the myth, “women are benefiting from these policies.” The claim that “benefits are accruing to poor women” was linked to donor mandates on the one hand, and the justification for the continuance of research funds for poverty research, on the other. Research on the poor performs as a form of advocacy for certain types of development programs. Compared to the urban researchers, NGO fieldworkers are more forthright about why they target women. According to them “Women have the time to come to NGO meetings and offices during the day; their husbands work in the field or as day laborers.” It was thus a pragmatic alliance between rural men and the NGOs that had conveniently fed into the WID-centric policies of Western donors that mandate the targeting of women in all spheres of developmental activities.

Hashemi, a prolific writer on NGO work in Bangladesh, suggests that even if women are not the end users of money, some money “sticks to their hands.” He
further argues that access to NGO loans teaches women some financial management skills, which, in his estimation, is a redeemable feature of micro-credit loans. I found that targeting women as beneficiaries of loan programs created new opportunities of violence against women. In my conversations with women they repeatedly used two words to describe what these NGO loans had come to signify in their lives, “chaap” (pressure) and “jontrona” (mental stress). In describing their mental stress, the women would often touch their foreheads, or hold their heads in their hands, as they described their interactions with the loan recovery tactics employed by these NGOs. Holding their heads in their hands was symbolic of feeling “oshohai” or helpless. It was symbolic of the world crashing down around their heads. For women, becoming bearers of credit has had multiple visible and invisible forms of stress and exploitation. Before I discuss that in more detail, let me make a note of how most women described this situation that they often find themselves in:

Right after we take a loan, the worry sets in: how are going to pay? Every day becomes a stressful situation. We usually set aside some money from the loan to pay a few installments. But we are poor people, we have so many wants. If we fall behind, then sanity members come and harass us. The NGO fieldworker comes and harasses us. They insult us. They say, “You have taken money from the NGO, and now you cannot pay. Do you not feel shame?” Our husbands and in-laws get angry with us. Our husbands say to us, “You are making us lose our maan-shamman [honor].” We have pressure from all around.

Since women are primarily responsible for the payment of the loans, it is the women who are the first to suffer when loan defaults occur. In the structure set-up by the Grameen Bank, and one that is followed by the other NGOs, when individual women fail to pay their installments on time, the group as a whole loses access to future loans, and they in turn, put pressure on the defaulting women. The local NGO manager in turn puts pressure on the field worker. Otherwise the
default amount will be deducted from his paycheck. Publicly the NGOs deny that they financially penalize their fieldworkers for failing to collect the money. However, fieldworkers confirmed that money is deducted from their paychecks if they fail to recover the full amount of the outstanding loans. Too many defaults will result in the fieldworker being fired. The manager is also under pressure from the regional office that, in turn, reports to headquarters. If there are too many default cases, the manager cannot show a high rate of recovery and the goal for NGOs is in the upper nineties. He gets fired if the situation deteriorates, that is, if defaults continue to rise. The manager will not get any promotions or pay raises. BRAC, Grameen and ASA fieldworkers complained that they could not return to their offices until they had collected all the outstanding dues. Within this structure of interlocking dependencies, every person is dependent on another person’s ability to make timely payments or to perform in an uncertain market. When one person defaults, the effects ripple over a large group of people who will fight to retain their own stakes.

In each group meeting I attended at least ten percent of the women were struggling to meet payments every week. These women who are strapped for cash have the following options available to them: borrow money at usurious rates from the traditional moneylender; borrow from other NGO members who also lend at the prevailing market rate of 120 percent; take new loans from the NGOs to pay off debt; sell their assets (pots, pans, trees, chickens, bed) to pay off their dues. If these women still could not come up with the money, they were subject to verbal abuse and taunts by members of their credit groups.

Seventy-five percent of the women borrowers I interviewed noted some forms of physical and verbal violence associated with loan recovery programs. The perpetrators were fellow borrowers, NGO officials, and spouses. Borrowers claimed that BRAC fieldworkers spoke to them in verbally abusive language.
("okothyo bhashai gali galaj kore") and Grameen was known for its "shoshon" (tyranny). This was particularly true of one female BRAC employee in my area. These verbally abusive exchanges would happen all the time during loan collections but I will just give a few illustrations here to show how they took place.

In Uttar Rajdi, the BRAC employee told an older woman who could not pay her kisti, "Bring the money right now, otherwise I will throw hot water on your face." The older woman was extremely offended because "she was old enough to be her mother." As the older woman explained to me, "We are poor so we take your money but that does not give you the right to insult us whenever and however you wish." I represented to her a class of people (in this instance, NGO workers) who exploited her.

In another instance, a group leader had gone to BRAC office to ask for some more time to pay her kisti, and the same female BRAC fieldworker had shoved her out of the office. I heard about this incident and went to see the group leader. At first she did not want to speak to me because of social embarrassment. Not only had she lost her self-respect, I, an outsider, knew about that and had come to document that event. She was unwilling to talk to me and would only say, "You are educated people. How can you people behave towards us like this?"

The same BRAC employee had confiscated the cooking utensils of another defaulting borrower and kept them in the home of another borrower. The fellow borrower would hold on to the "bhater hari" (rice pot) until the woman could come up with the money. Taking away a family’s rice pot is a form of shaming for rural people. Losing one’s rice pot is akin to admitting one’s inability to feed one’s family and reduces one to beggar status.

In another instance, Proshika management had locked one Achia Begum who had defaulted on her loan. They had taken her to the Proshika office and kept her locked in the kitchen overnight. These allegations against NGOs are quite
common. The husbands usually find some money to release their wives. When I met Achia, she kept on crying and saying that she was an old woman, it did not matter, but now people say that her teen-aged daughter was also a bad person. Her neighbors say to her, "Proshikar kache ken gechila [why did you go to Proshika?]."

What is significant in my analysis here is how women employees brought inside the patriarchal structure of NGO operations, which is based on a structure of intimidation, often adopted more virulent forms of behavior towards the women borrowers. These NGO female fieldworkers were often excessively abusive in their behavior. In fact I would argue that they spoke more harshly than many of the NGO male fieldworkers I encountered. Women operating within the patriarchy of the Bank/NGO had to adopt a more aggressive style of interaction with the women borrowers precisely because they otherwise ran the risk of appearing "soft" and losing control over the group. A breakdown in fiscal discipline would make them lose their jobs. Members who were struggling to keep up their payments were always looking for ways to trick the NGO fieldworkers. Any clue of their "weakness" would be used against these NGO female officers. The case study of Feroza details some of these "weapons of the weak" deployed by the poor against the fieldworker/NGO. The techniques of loan recovery imposed these behavioral constraints on the female fieldworkers. Caught between two patriarchal institutions, the rural family and the NGO office, these women employees were always at risk of losing their jobs because of their gender and sought to overcompensate.

Of the four NGOs I studied, Proshika had resorted to the use of the police and the courts to recover money. Of the seventy-four cases that Proshika had filed with the police in Pirpur Thana, I followed up on ten cases. In each case it emerged that the borrowers were, for multiple reasons, unable to pay, and, one could argue,
thus at fault. However, the picture is complex. Part of the problem arose from the way Proshika distributed the loans. Proshika group members collectively decide who gets how much of the loan, and they also decide the amount to be saved. While in theory it may appear as an approach that empowers the poor, in reality it led to a lot of pilferage among members who were often in collaboration with the managers. Smarter and more educated members defrauded the not-so-savvy ones. Sometimes, people defaulted because they didn’t have the skill to invest the money properly and thus ended up with enormous debts (see the case study of Umar Ghorami). In some instances, they had lent the money to kin members who in turn gave that money to labor contractors to find work for them in Malaysia that did not materialize and the money was lost. There are many levels of violence that are embedded in these cases.

The idea of an NGO resorting to the police—and the Bangladeshi police are known for their horrific crimes against women in custody—to discipline its borrowers is an alarming trend. Women made to appear in court face social stigma and ostracism from their families. These women have not only lost their purdah by appearing in public, but they have appeared in a court of law as “criminals” and brought shame on the family and their husbands. When these women go to court to make their appearance, everyone in the village knows about it. Their husbands are taunted by people who say “Look so and so’s wife is going to court as a criminal.” Here the public role of woman breaks down the distinctions between the public and the private spheres. The ghorer-bou (wife) should remain inside the home and not become the force that allows the invasion of public regulatory mechanisms inside the home. And yet that is precisely what is happening through the work of NGO and the reconstruction of rural life by blurring the boundaries between the private and public. Women as social mediators are used in this process of transformation.
The results of bringing legal charges against women create new forms of violence and domination for the women. The case I opened this chapter with shows, the consequences of police involvement are often tragic. In Enayetnagar, Proshika had a case pending against thirteen women. After their first court appearance, several of the women were asked by their husbands to leave because they were “be-ijjat women” (shameless women). These women had returned to their parents’ homes. I met with several of these women and their mothers who were at their wits’ end. Some of the women said that their husbands demanded that they pay additional dowry if they wanted to come back. Then there were other men who simply would not take back their wives. Abandonment is a common phenomenon in rural Bangladeshi society. Co-conscientization NGOs like Proshika make these social problems faced by rural women into key features of their social awareness programs.

Later when I asked the local Proshika manager how could they talk about “empowering rural women” on the one hand, and send them off to jail on the other, I was told “police-a pathano uttom jaiga” (the best place for them is the police). One had to recognize that the local manager was simply carrying out orders from the headquarters. But when these orders were harsh—recover money by any means necessary—he used existing patterns of hierarchical behavior towards the poor. Here we have a dichotomy between the public and private face of Proshika. The public face of Proshika is at the forefront of what passes as civil society mobilization against police brutality and rapes of women. They conduct seminars, lectures and open discussions on human rights violations in the country. The private face of Proshika uses the police, one of the agents of violence in contemporary society, against the women they publicly claim to empower and protect.

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The Policing of Women by Women

In rural Bangladesh social relations are kin based and dwelling is organized around the extended family with the married sons owning separate houses (huts) within the family compound. In villages, houses are built close together on very little space with most of the land used for agricultural cultivation. The women of the household remain inside the courtyard while they conduct the daily chores of caring for the children, cooking, cleaning, feeding the animals, husking rice, etc. Since the dwellings are so closely constructed, women can visit the homes of other women in the neighborhood without losing purdah or creating comment from neighbors by their movements. In the afternoons, women collect at the local pond to bathe and wash clothes. The bathing area becomes another space for the social production of the interactive tissues of rural life. Within this space, everyone knows the details of one's personal life which in local parlance is called "bhater harir kotha jaane" that is, to know exactly how much rice there is in one's rice pot.

The borrowers then are the first in line to know when a default is imminent, when someone is planning to leave for the city for example, and fearing loss of future loans and financial obligations that might be imposed upon them, they inform their managers of potential problems. This fear of losing access to future loans also makes them weed out the more vulnerable members of the group. Commenting on this trend of the Bank/NGO to use the members to select out the more vulnerable people, a local researcher writes:

What one witnesses in these group dynamics is how the women monitor and force out the more vulnerable members. The pressure applied on the group by the NGO forces them to select out the more at risk members. The poor become complicit with goals of the NGO in eliminating the more needy members because "they may default."
These modes of behavior are taken up by the Bank/NGO and reintroduced as social technologies of surveillance. This surveillance set-up is similar to Foucault's observation of the prison where inmates are constantly watched by the guards. The women in rural Bangladesh already live within a closely monitored social space where the older women act as moral guardians. That knowledge is instrumentally used by these NGOs to make the borrowers now act as a moral police within the group. Women's informal role as social regulators is used by the Bank/NGO to regulate the behavior and spending patterns of group members. This is what the Grameen Bank calls "binding moral responsibility" of the group members. When some borrower spends money on some expensive food item, such as eating chicken or beef, or she buys a new sari, group members come over and scold her for "frittering away money." They demand to know how she will pay her next kisti (installment). Holding the group responsible for individual behavior results in the development of new forms of policing and stress in pre-existing social relationships. In these situations, an individual member is individuated from the group in specific ways which makes it easier to intimidate and control her.

While women monitor and police their peers, they also internalize their inability to pay as their own fault. Rural Bangladeshi women are not socialized to blame their husbands when defaults occur although the husbands are the loan users. This code of conduct for women is tied to the social norms that govern marital life. Dishonoring one's husband by saying, "My husband cannot pay, he frittered away the money" dishonors not only the husband and the status of the family, but also the woman in front of an outsider. It should be noted here that rural people do not generally default on loans. Failure to pay usually results from illness, sudden death of the wage-earner (the husband), business failure, death of the cows, goats, chickens they had purchased with NGO money, loss of income due to a natural calamity. This statement should not be misconstrued to mean that rural people are
more honest compared to urban people. Rural people are less likely to default because they live in a face-to-face community where “loss of face” regulates patterns of social interaction.

In dire situations, when there are no further income possibilities left in the village (their lands have been washed away by floods), families leave the villages for the slums of Dhaka. As baggage, they often take with them the burden of pre-existing debt. In most situations however, the women continue to send money home to their relatives to repay the loans. I was initially surprised to hear of this. An NGO worker explained this behavior by saying, “You have to understand that one day they have to come back to the gram samaj (village society). They have to marry their daughters off at some point. They get temporary relief by escaping to the slums but they still remain linked to rural life.” The slums of Dhaka are not slums that have grown out of industrialization. They are slums made up of a floating population of the poor who have come to the city because floods have taken their lands, or they have lost their lands to moneylenders. These men and women eke out an existence by plying a rickshaw, driving a cab, hammering metal pots, repairing bicycles, selling fruits, working as hired help, working in garments factories, and so on. Once rural people find themselves in the slums of Dhaka and they know that they cannot/will not return to their village, they take on a new identity of being “anonymous” and they cease to meet their financial obligations although it creates problems for their relatives.

Many such occurrences abound, but what is significant in all these conflicts is that the community and local leaders do not intervene to settle disputes. Suicides, public humiliations, breaking of houses, forcible selling of assets—all these actions are not seen as actions against individuals by the NGO but as breaches of trust by the individuals against the community. Mauss’s observation is appropriate here because we see that the collective subjects the individuals to rules
of exchange, and when those rules get breached it leads to "private warfare." If debt, as I have argued, is a form of gift with its necessary reciprocities, the inability or refusal to pay can be read as a violence against the community. Debt brings with it the obligation to receive and to return the debt. The credit-giving NGOs have successfully inserted themselves into the tissues of reciprocities that hold the social structure in place by linking the fates of different people, especially kin members, together. The community has internalized these technologies of violence as breaches of contracts by the borrower/s against the 'collective good' (here 'collective good' is seen as facilitated access to money) of the community.

By tying the destiny of individual members with collective destiny, the NGO introduces new levels of stress into existing relations. The "inability to pay" takes on several levels of social significance. First, it is seen as a breach against the group. If we replace the notion of the group with the idea of a community we get a better picture of the extent to which a single default becomes complicated in multiple relationships. Second, because these women are networked as kin members, failure to pay is seen as a breach against the family and kin group. Rules that govern kin ties are sacrosanct. The breaking of these ties by bringing misfortune on the kin group is seen as a break in primordial kinship rules governing the social interaction patterns of the group. When I asked borrowers how they could break the house of their own kin (brothers often break houses belonging to blood brothers) to recover NGO money, the men would say, "He betrayed me." Of course, rural people do not indiscriminately "break" the houses of kin. The pressure becomes so intensified from the NGO in question that they are forced to do so. It must be noted that breaking someone's house is always the last resort.

The NGO officers do not directly participate in these "house breaking" acts. They usually sit at the local tea-shop, drink tea and wait for the borrowers to notify them of what had transpired. As outsiders to the community, they cannot openly
participate in these acts of violence. If they do, they risk violence against themselves. By staying on the sidelines, they transfer responsibility of these violent actions to the borrowers. When I asked NGO officials in my area why were they forcing people to break “houses” to recover money, they said, “We don’t do it. The members decide what to do and how.” Pressed further on this issue, they claimed, “We cannot break fiscal discipline. Do you think I like doing this? Our head office says you have to recover the money. You think there is no pressure on me? The specter of unemployment forces me to do this job.”

Narratives of Debt: Grameen Heart Fail Case (Gopalpur Bhumibein Samity)

Kanchon Bibi was a member of Grameen Bank for four years. She suddenly died of a heart attack while fellow Grameen members were in her house demanding payment. Following her death, her relatives and local people claimed that she had died because of her involvement with Grameen Bank and their “ruthless” loan recovery tactics.

In the four years of membership with Grameen, Kanchon Bibi had taken loans in the following amounts: 2,500, 5000, 7000, and finally 8000 takas. Her husband Mokbul Sardar was a petty trader. They had four sons and two daughters, all grown-up and married. Her husband used the loans in his business. He would pay her the money for the installments to Grameen Bank. But Kanchon Bibi fell behind on her payments and took several loans from fellow borrowers at 120 percent interest to pay back her last loan of 8000 takas ($174). On this particular day of Grameen loan collection, Kanchon Bibi could not get any loan or help from anyone to help pay her installment.
I was sitting in the Center with the loan officer who was waiting for Kanchon Bibi to show up. It is Grameen policy not to collect money until all the members show up. If a member does not show up, the fieldworker will keep all the others waiting in the Center until the absent woman’s money is brought in. Through these coercive techniques of domination, the Bank enforces a constant *policing of its members by its members*. The women are busy in the mornings preparing meals for their husbands before they go off to work in the fields. If a member is late or does not appear, they are forced to stay at the Center, thereby creating pressures and problems in their households. At this meeting, three members were absent. We were told that they were at Kanchon Bibi’s house trying to recover money she owed them. They would pay their kistis from that money. We waited for one hour. None of the women showed up. Then the Group leader said that they would all go to Kanchon Bibi’s house to get her money—"Dekhi maagi ki koira amago taka na dei"—saying this she and the others set off for her house. ("We’ll see how the slut doesn’t give us the money." In colloquial Bengali, maagi meant woman but now it has become a derogatory term for an adult female.) Fahema and I tagged along with them. The Grameen officer stayed behind at the Center.

After half an hour we arrived at Kanchon Bibi’s house. We could hear raised voices from the outside. When we arrived, Kanchon Bibi was holding her head in her hands. A young man, who I later found out was her son, was shouting at her. Upon seeing us enter, the man shouted more at her, "We are losing our face because of you." The Center leader asked Kanchon Bibi to hand over the money otherwise they would confiscate her possessions. Upon hearing this, Kanchon Bibi, who was sitting in the courtyard, rested her head on her hands, and within a few moments had a heart attack. Her son continued to shout at her because he did not realize that she was dead. Once everyone realized that she was dead,
things suddenly became quiet. Her son started to blame Grameen Bank and the members for putting pressure on his mother and for killing her. A few of the women stayed behind, but most of them quickly left. Later I heard that people at the bazaar were saying that Kanchon Bibi had died because of Grameen Bank pressure. The Grameen Bank officer said that they would go to her husband after a few days to recover their money. For now they had to lie low and let things cool down.

After several weeks, I went to her house to find out more about her involvement with Grameen. Her daughter-in-law told me that Kanchon Bibi had been sick for sometime but no care was taken of her health. The family interpreted her problems with money as "her fault." According to her family, she liked to "eat excessively." She said that Kanchon Bibi would spend the installment money that her husband gave her on buying excess food. For example, her husband used to think that 1/2 kg milk would be sufficient for the whole household. But Kanchon Bibi wanted to ensure that her grandchildren and family members all had milk. She would estimate 2 kg of milk for the family and would siphon the money from her installment money to pay for food. Later she would borrow from other women to make the payments to Grameen Bank. In addition, her father's family members would often come to visit her often and eat at her house. Her husband did not like the frequent visits of his parents-in-laws. So, he would give Kanchon Bibi very little money to run household expenses, believing that his wife and his in-laws were devouring his money. So, Kanchon Bibi was always in debt borrowing from various sources and getting more and more entangled in debt. Within this cultural space of rural life, a woman has no right to eat properly or have medical attention or comfort. And although she brought additional income for her husband/household, her contribution was not recognized as such.
Grameen Bank had a reputation for maintaining very strict rules with regard to member accountability. It also routinely sacked members who were unable to pay on time. Often this was done through complicity with other members who weed out members who were seen as financially vulnerable. Vanu Bibi was with Grameen for four years. She said that in the beginning she made a significant improvement. With her first loan she bought a small calf. Then when it grew into an adult cow she sold it. In this way, she raised two cows and sold the milk. She used to pay the loan installments by working as a mati-kata woman (mud-cutter). Mud-cutters work on government public works programs by removing the mud for building roads, ditches, embankments. These women are wage labor.

She took out taka 7,000 ($152) in loans for the calves. Then she took out a loan for 5000 ($108) takas. Of this, she used 2000 ($43) takas in money-lending, and paid the installments by selling milk. Then she took out another loan for 10,000 ($217). With the 5000 and 10000 takas, a total of 15,000 takas, she bought tin for the roof of her house for 12,000 takas and with 3000 takas she bought a rice-threshing machine. Of the 10,000 takas, she had paid up to 25 kistis to the Bank and another 25 kistis remained.

Vanu Bibi has one daughter and a son. They were both in school. She said that her husband was a simple man (haba-goba manush). Because of that Vanu Bibi's husband lost his share of his father's property. To try and recover this property, she lodged a case with the police which went on for four months and she couldn't stay in his family house since the case was against family members. So, she couldn't keep up with her payments.

In the meantime, Grameen Bank “Sirs” (managers) and members came and took away her cows and the threshing-machine. Even after repossessing her cows
and threshing machine, she owed the Bank 700 takas ($1.5). Vanu Bibi paid this money after she returned home. Then Grameen Bank removed her from their member list because they feared that she would default in the future. Vanu Bibi said that she would have remained with Grameen Bank to get more loans. She also complained that by repossessing her cows, Grameen officials cheated her of the right price of her cows.

Monowara was a member of Grameen Bank Gopalpur Bhumiseen Mohila Samity for eight years. In 1998, her husband died. Prior to her husband’s death, Monowara was able to pay her loan installments on time. After her husband’s death, she could no longer keep up with the payments. Her two young sons were trying to help her with the payments but they could not cover the payments. She told her Grameen Sir about her condition. He asked her to sell off her house and return the loan to the Bank. Her house was built with a loan from Grameen Bank. She sold off her house and repaid most of the loan. She had between Taka 3000-4000 in hand with which she had to pay off the installments. The Grameen loan was for 25,000 takas ($543) and it was payable over an eight-year period. What I found out was that when houses get sold in these circumstances, borrowers get a much lower price for the materials than what Grameen Bank had originally charged them.

Zakir ran a human rights NGO in Dhaka with branch offices in several districts. He told me the following anecdote. He had worked for five years in Chowdhurykenda village in Faridpur district where he lived for three consecutive years as a researcher for Grameen Trust.
Monowara, a Grameen borrower bought a cow with her loan. Her husband fell sick, and she fell behind on her payment for a week. She had to take her husband to the hospital. In the meantime, her group members got worried. They thought now that her husband was sick, she would probably sell off the cow and default on her loan. So they came and got her cow and sold it without her knowledge. When she came back from the sadar [town] hospital, she found that the cow was gone. She became very angry and complained to her manager. He said, “I cannot do anything now the cow is already sold. You have to wait for a loan for next year.” But the group members got very angry with her because she had bypassed them and gone to their manager. When the time came for a new loan proposal, none of them supported her loan application. So she couldn’t get a new loan from Grameen Bank. Internal group dynamics are instrumental in the decision-making process. Finally, Monowara left the village for Dhaka because she could not do anything there.

Then Monowara came to see me. She said, “Sir, can you not help me?” The behavior of her group members and the manager was unjust. I spoke to a senior official at Grameen Bank. If they were really helping the poor, they would give a loan to Monowara. But the official did not do anything. Although he did tell me, “We will investigate.”

2. **Benefiting the Rural Middle Class**

An interesting feature of NGO loans is how the loans circulate within the rural economy. It moves from the targeted poor to the rural middle-class. I argue that the *real* benefits accrue to the rural middle-class who have a steady income base and can invest in petty trades. For example, the man who owns a small bicycle repair shop can utilize NGO loans more effectively. He has a trade, can hire another person, expand and generate some rural employment. The poor women who are targeted for these loans do not have for the most part marketable skills or access to markets to get a fair price for their produce.

What this also means is that there is a transfer of loans from the poor to the rural middle class. I identified three patterns of loan circulation—moneylending,
proxy membership, and finally, the increased participation of rural middle-class women (people like my hosts, Munir and Tahmina) in NGO loan operations.

In the past Grameen Bank was known as "Fokirir Bank" (Beggar Woman's Bank). Many rural families did not want to be associated with Grameen Bank and NGOs because they saw it as a lowering of status. The normalization of loans as a financial activity has brought with it a diminishing of social embarrassment associated with NGO memberships. Now the Bank is seen as a bank that gives money. This money is no longer "immoral" or "sinful." (I have discussed this distinction that rural people traditionally make between "moral" and "immoral" use of money earlier in the chapter.) Rural elites now join NGOs by saying, "Why shouldn't we get loans? Why should the poor only get loans?"

This increased money circulation in the economy has led to the more powerful people siphoning off these funds for themselves, either through proxy membership or directly by becoming members. The NGO loan money travels through the poor women to the richer peasants and traders. This circulation of money from the poor to the rural middle-class takes place through the system of reciprocities existing among the rural poor and the rich.

Some of the women I met were professional proxy members who joined as many NGOs as possible to get loans. Their job was to go from one NGO loan meeting to another. The members of the rural middle-class who cannot become NGO members or will not become NGO members because of social embarrassment will use these poor women as proxy members. The members would get the loans and give it to the persons who had hired them. These women were usually given a small sum of money (about taka 100), or they could keep the savings that accrue with the NGO savings plans. The NGOs pay between 7-8 simple percent interest on savings while they charge within a range of 25-45 percent simple interest on the
loans (this figure includes interest rates, membership, savings and group fund fees). The government interest on savings was 12 percent in 1998.

Narratives of Debt: ASA Bazaar Samity

In 1997, ASA started a Bazaar Samity in Pirpur Bazaar that was made up of twelve traders. By local Pirpur standards they were all rich people. These men had the following businesses—photocopy store, auto store, retail store, stationery store, photo studio, tea shop, shoe store, small electronics store, rice mill and jute trade. They were given a total loan of 128,000 takas ($2,782) by ASA. When the Regional Manager (RM) of ASA found out about this samity he ordered the local manager to cancel their membership. When the new ASA manager came to town, he decided to break this samity because “they were not the targets of ASA.” He raised several objections. For example, a tea-shop owner does not need 10,000 ($217) to invest in his business. 500 takas ($10) is enough for his supplies. Jute business is a seasonal business, so how can the borrower pay for twelve months when his earning capacity is only for 3-6 months? On August 20, 1998, the manager canceled the Bazaar Samity.

The men of the Bazaar Samity got very angry. They threatened that if ASA wanted to stay in Pirpur, ASA would have to give them money. They publicly insulted the ASA manager several times. Then one day they cornered the manager and locked him in one of their stores. The manager told them that his supervisor, the RM, had to agree their loan. The Bazaar Samity men said that “We are going to take off your pants, then you can go naked to get the RM.” Violence to the body, which includes baring it/ stripping it down, is one of the methods of social control used in rural Bangladesh. (This point will be illustrated in the case study in Chapter
Five.) Later, they let him off, but they decided to beat up the RM and ASA manager.

At this time the ASA manager came to Munir Bhai of ETP to find a solution to the problem. Munir would often intercede on behalf of different NGOs. Munir contacted Tahmina (not his wife), who taught at Pirpur College and was the local representative of Awami League (the national party in power in 1998). As the local MP, Tahmina sat down with the RM, the ASA manager, Munir and the Bazaar Samity members. The original plan was not to give them any loan but just to make the samity members go round in circles. But then the floods came in September 1998. Then Tahmina said to the ASA RM that he had to give these traders the loan. On October 15, 1998 their new loan was sanctioned.

Munir later confided to me that the reason ASA wanted to cancel their loan was that they feared that these men would not repay the loan. It is much harder to enforce payments from the elites who can use threats, local goons and political power against the NGO if they do not want to pay up. ASA was more concerned about losing its money than about giving money to rich clients.

One day a visibly upset Munir came into my room. He mentioned that something had occurred that day that had profoundly shaken him. ETP was trying to branch into a new area in nearby Barisal district. That day two women had come to the ETP office, one was the wife of the local college teacher, another was the wife of the richest family of Barisal. Both of them wanted to apply for loans from ETP and insisted that “he give them the loans.” He said to me, “What is happening to us if rich people want NGO loans? Who are we actually helping?” This discourse of “helping the poor” still runs through the sentiments that structure the older NGO workers. Later I learned that Munir had given the loans to the
women. In order for him to expand into their village, he had to appease them as members of the elite. This was the only route left to him.

I also learned from one of the ASA fieldworkers that a woman who was the wife of a local lawyer had become a member of his NGO in Madaripur. The ASA member lived in a brick house, had a refrigerator and a TV in her house. These are all symbols of wealth in Bangladesh. The woman got a 5,000 taka ($108) loan to buy her daughter a harmonium.\textsuperscript{67} A harmonium is a box-like musical instrument with keys used by Bengalis as accompaniment to songs. At first the ASA manager was incensed that such people were becoming members of his NGO and went to see the fieldworker in Madaripur who had enrolled her in the first place. When he returned from Madaripur he said to me that he had to keep her. As a social elite she could force all the other members into compliance. The relationships between the rich and poor borrowers are marked by status differentiations and the power to make one group yield to the other. Her status as the wife of the local lawyer gave her certain powers over the other members, she could force them to listen to her, and she could censure them if they failed to pay on time. Her social position also depended on these women paying up on time. If the poor women were in need, she could help them. This was the critical factor in the manager's decision to keep her on. It should be noted that both ASA and ETP are new entrants into credit operations in Pirpur. Grameen Bank, Proshika and BRAC are older operations and already have established members, and although many of their new members are richer clients, overall these NGOs are composed of more poor members who joined in the early phase of credit operations.

Similarly, in Krishnonagar a headmistress had joined BRAC with her three sisters. They were each going to take a loan for Taka 5,000 for a total of Taka 20,000 ($434). When I pointed that out to the BRAC fieldworker that she had a school-teacher in her group, to save face she was forced to tell the woman in front
of me, "I cannot give you money. You are a headmistress, why have you joined BRAC?" The headmistress became visibly annoyed and said, "Why should you only give money to the poor? What about us?"

Later the headmistress invited me to visit her house. Over tea she said to me, "I live on a fixed income. By joining BRAC I can have some additional income. We want to start a small poultry business. [This was very unlikely since poultry farming is done by very poor women who have so few options that they are willing to live with the smell of chicken excrement in their houses.] How can my maid get loans and wear new clothes when I cannot do that?" Her membership was not canceled by BRAC. Later Fahema found out that she took the loan to buy new furniture for her house.

Social considerations also motivate middle-class women to join. These women see that their domestic help and other poor women in the villages now have access to money. Some of the poor women, especially the younger women, get the opportunity to dress up in nice saris, jewelry and make-up, go to the NGO offices, and talk to NGO officers who come from a different social background. Compared to the middle-class women, poor women have always had more physical mobility but now they are also have more "places to go." In the otherwise leisureless life of rural Bangladesh, these are coveted moments of pleasure for women. Becoming an NGO member gives these women some legitimate social time to travel to other villages, dress up in their nice clothes and exchange gossip. Thus it is not only a need for cash but a desire for some limited forms of practical freedoms that makes the rural middle-class women seek out the NGOs as a social space.

3. **The Reproduction of Usury and Women Moneylenders**

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One of my most fascinating findings is the reproduction of usury and the emergence of women borrowers as moneylenders. In the rural economy, there are few investment opportunities, and poor women do not have the skills, access to markets or other institutional structures that would enable them to invest in a productive base, that is, create surplus income. Moneylending becomes a smart option because they can lend without leaving home. The money is lent to multiple people—relatives, NGO borrowers, petty traders. It is lent at the prevailing moneylending rate of 120 percent per annum. Thus the credit-giving work of NGOs has not created alternative visions of income-generating activities within its targeted populations but has fitted into existing patterns of behavior. Hashemi has termed it as the “NGO non-alternative” in a critical appraisal of the NGO movement in Bangladesh.58

I argue here that NGO-led credit/debt operations have resulted in creating multiple forms of usury. Instead of curtailing the exploitative work of traditional moneylending and weakening their hold on rural people, it has effectively widened the net of moneylending and introduced more stresses into the community of borrowers and lenders. Traditional moneylenders do not target the very poor because they do not possess assets or land that the moneylender can repossess. Through membership in NGO loan programs, the formerly asset-less poor have accumulated some assets. The moneylender now sees the poor as “creditworthy” risks. They have accumulated some assets that he can repossess. Thus the net of usury is cast much wider, bringing in all sorts of formerly poor and asset-less people inside its web. This claim counters the argument made by Professor Yunus of Grameen Bank that his bank is reducing the hold of the traditional moneylender. In fact, it is just the opposite that is happening. The Bank and the NGOs are producing multiple moneylenders. BRAC RDP Report (1995) has made a note of
this point by quoting women who mentioned that “BRAC involvement has increased their worthiness in the eyes of the mahajans.”69

The traditional moneylenders in Bengal were Hindus. With the partition of India 1947, the majority of rich landed Hindu aristocracy left for India. In the anti-Hindu climate of former East Pakistan (Bangladesh in 1971), many prosperous middle-class Hindus left the country, especially after the 1964 Hindu-Muslim riots in the former East Pakistan. In the aftermath of the war in 1971 and the military takeover in 1975, there was another Hindu exodus. Today there are very few traditional Hindu moneylenders left in rural Bangladesh although Hindus are still associated with the profession.

In the ensuing vacuum created by the departure of prosperous Hindus, an emergent class of prosperous Muslim farmers and traders rose with the formation of Pakistan and later Bangladesh, who entered the profession of moneylending. These men generally shy away from being publicly identified as moneylenders because of the social and religious stigma associated with moneylending. Some of them do give up moneylending once they have performed the Hajj due to fears of afterlife. For Muslims, moneylending is dissociated from their self-presentations because of the Quranic injunctions against usury. It is not surprising then that the women do not reveal this aspect of their lives to outsiders. I would often be sitting in someone’s courtyard taking to the NGO member who had just vehemently denied that she is a moneylender when suddenly some woman would appear asking her for money. In such circumstances it would be explained to me that this was not usury but “shahajya” (help/assistance).

In my research area, I often ran into a traveling moneylender who used to sit under a tree, about twenty feet from the NGO meeting Center. On the way to the meeting, NGO members would often stop and get loans from him. At the conclusion of the meeting, he would slowly pack up his belongings and move onto
the next meeting. Another moneylender, Mosharraf Bepari, would sit inside the Kendro Ghar (Center) with a lot of cash. The Grameen fieldworker would often turn to the moneylender and ask him to pay a certain amount for a member who could not come up with the full sum. This routinization of moneylending among formal and informal networks of people—the NGOs, the moneylender, the women moneylenders (chhoto mahajans) and kin—shows the extent to which institutionalizing debt ends up by reproducing multiple interlocking players. These players are also closely locked into a pattern of reciprocal obligations where a breach by any one player affects the larger group.

Moneylending is strongest in villages that are close to markets for the obvious reason that traders seek out the women borrowers for loans. In my research area, this village was Krishnonagar. Krishnonagor was located next to Pirpur town and bazaar. In an informal survey of Krishnonagar 100 households out of 230 NGO beneficiary households were engaged in moneylending. As a result of the proximity to the bazaar, the women of this village were visible in public spaces. Compared to women living in the interior villages, these women possessed a higher degree of physical mobility. NGO related activities had added to that mobility and had created some new pathways for these women to interact with the larger community of Pirpur. Grameen Bank, BRAC, Proshika and ASA offices are all spread through the town and access to these offices means a trek through town. The women told me that they had access to the bazaar prior to joining NGOs. Many of them had to walk through the bazaar to get to other places. NGO membership did not necessarily make them into more “mobile subjects” but did give them more reasons to be seen around town.

Women who were widows were more likely to invest and use the money themselves. Married women who were engaged in some form of trade, whether moneylending or petty trade, had husbands who were "gobechara sadha sidha" (not
very controlling) men. In other words, their husbands did not possess what was locally considered as strong masculine traits and they depended on their wives to make decisions about family matters. Within the patriarchal structure of rural Bangladesh, such men are objects of ridicule. Rural patriarchy strictly regulates a woman’s conduct, women’s mobility and autonomy depend, to a great extent, on the good will of the men in their families, their husbands, fathers and brothers. Those women who spoke out openly about their autonomy and said “I go wherever I please” were either widows or had husbands who did not see any wrong in their behavior or could not prevent their wives from doing so. These women usually do not have fathers and mothers-in-law who are alive or who live with them, thus giving them some limited opportunity to pursue their desires. In local parlance they are called “mukh chalu” women. “Mukh chalu” refers to women whose mouths are loose; they speak too much, are forward in their behavior, and generally not held up as role models for younger women.

Within this community of women moneylenders, very few operate on a professional basis; very few take legal precautions to protect their investments. Thus these women remain vulnerable to market uncertainties compared to the traditional moneylenders who have other forceful means of recovering money, for example through the use of lathials (hired goons) when necessary.

The social acceptance of borrowing has resulted in almost everyone in being in debt to someone else. This extensive overlapping of debt relations has commercialized social relations. It has also created new structures of interlocking dependencies and trapped people into multiple forms of dependencies where the powers of the market (NGO) and the powers of kinship (borrower ties) intertwine to enforce compliance. In such situations, the individual action of one borrower has a wave-like effect on rural society, unleashing in many instances, quite violent forms of behavior among one’s own kin. Apart from that, there are the “silent”
effects of such extensive moneylending. With so much money circulating in the economy, NGOs are more interested in recovering their investments safely and it leads to a disincentive to work for social mobilization causes as I have already stated in Chapter Two.

Narratives of Debt: A Chhotomahajan’s Story

Krishnonagar village is right next to Pirpur Thana town. The women here have more access to the thana and the bazaars, courts, etc. Access to town and the market has given these women a certain savvy; they are knowledgeable about the way things happen in the world. BRAC, ASA, Grameen Bank and Proshika all work in this village.

This village is densely populated. The women are members of multiple NGOs. The name of BRAC samity is Dokkhin Krishnonagar Shromjibi Mohila Samity (South Krishnonagar Working Women’s Samity). Total membership is 65 women. The name of Grameen Bank samity in Dokkhin Krishnonagar is Bhumicheen Mohila Samity (South Krishnonagar Landless Women’s Samity), ASA samity is called Chander Aloo Mohila Samity (Moonlight Women’s Samity).

I had often observed women giving money to other women at meetings. These transactions would place in front of the NGO field officer who ignored it, instead concentrating on counting the money that was given to him. When I first noticed money exchanging hands between two borrowers, I asked the field worker, “What was the meaning of this?” He said, "They give each other loans to tide things over." When I later asked one woman about it, she responded vehemently, "If we can pay the money back, then what is it to the NGO what we do?"

Fahema and I went around one morning in December 1998 in search of chhoto mahajans in Krishnonagar. When I went to the village to talk to women
borrowers, I was told by people to talk to Jahanara Begum. Jahanara was the most famous moneylender in this area. Jahanara had over 350,000 takas ($7,608) invested in moneylending. Jahanara intrigued me because of her reputation as a chhotomahajan. What did it mean, I wondered, for a woman to have amassed so much money? How did she get to become such a successful moneylender? Who was this woman?

We went to her house several times but she was always "out on business." Getting frustrated, I sent Fahema alone to make contact with Jahanara. At first Jahanara said that she would not talk to me. She asked Fahema, "What do I gain from talking to her?" (Market savvy women are more prone to make utilitarian remarks like this.) Fahema told her that Lamia Apa was writing a book on the village and she wants to put you in the book. This somewhat mollified Jahanara. After that she was willing to meet me.

The next day we went to Jahanara's house. Her husband's name was Abdul Rab Howlader. He operated a tea-shop with Jahanara's money. Jahanara had two sons and two daughters. The daughters were older. Her eldest daughter had studied up to grade seven. However, none of the younger children was enrolled in school. Jahanara said that there was no point in schooling them since she can provide for all of them with her money. In her words, "What can they do with an education? Better to learn moneylending."

I had expected a brick building in keeping with Jahanara's new "status" in village. Instead, four tin-roofed houses all faced a traditional courtyard. At one corner of the yard was a shallow tube-well that supplied drinking water to the family. The local Municipal Corporation had provided the tube-well. The family uses a pit latrine. Jahanara shared the family homestead with one of her husband's two brothers. Jahanara and her husband owned two of these houses. Her son-in-law and daughter (now seventeen) lived in one of the tin-roofed houses. It was a
large single room with a bed inside it. Unlike some of the other borrowers I met, Jahanara was very careful with her money. There was nothing lavish or ostentatious about her residence.

When we arrived, Jahanara came forward to meet us. She was dressed in a red sari and wore substantial amounts of gold on her person (nose ring, bangles and a chain) for a rural person. Her teeth were streaked red from chewing paan (betel leaf). A striking woman, Jahanara looked confident and well fed. She had already notified several of her neighbors that an Apa from bilaat (elder sister from abroad) was going to write about her in a book that would be read by many people. Soon after we arrived at her house, several women came and joined us. It was obvious that they held Jahanara in high esteem. Later some of these women told us that they were in debt to Jahanara. They could always come to her for help. For Jahanara, my presence was an acknowledgment in front of her neighbors and kin of her social importance. I heard her say a few times to the gathered women that now “city people come to talk to her.”

Jahanara invested her money in four categories: gawaal, small businesses, middle farmers, and NGO borrowers. Of this, the majority of the money was given in gawaal. Gawaal is a form of short-term investment, usually between three to six months. The money was lent to traders who buy local produce such as paddy, betel leaves, jute, timber, and take them by boat to other parts of the country where they would fetch higher prices. Local people consider it a safe form of investment. They do not lose the money unless the boat capsizes with the goods, which, from what I could tell, was rare in this region.

At one time or another, Jahanara had been a member of all the NGOs in Pirpur. At present she was a member of Grameen Bank (7 years), BRAC (5 years), Proshika (5 years), ASA (2 years), Nari Unnayan Prochesta (Women’s Development Forum, 3 years) and PEP (10 years).
Jahanara's day was not a typical day in the life of a rural woman. She does not stay at home to do housework. Most of her time is spent collecting money from people. She also spends considerable time going to NGO meetings to pay her dues or collect new loans.

**Jahanara's Story:**

"My life was not always easy. I was the third daughter of a family of eight. My father was a poor sharecropper. So he married me off early, a year after my first menstrual period. [I put that age at 14.] My marriage was a simple occasion and there was no dowry involved, just a small sum of money. I was considered beautiful as a young girl, so my father was able to marry me to a family with more wealth than ours. My husband's family had some land they leased out. My husband was the youngest of three brothers. The first few years of my life were difficult. I had three children and they all died in childbirth. Over the next ten years, I had four more kids, two girls and two boys. Then after my last son was born, I went to the Family Planning Office and had a surgery. This was my decision. I told my husband, we have two sons, and I can have an operation now. I wanted to give my children a better life."

"My husband is a *haba-goba manush* (simple-minded person). He could not handle complicated matters of leasing lands and keep track of records. He got into a lot of debt. I watched all this from the inside. He lost the land he got from his parents to the moneylenders. Following that, he started to work as a day-laborer but he could not earn enough to feed a family of six. At this time things became very difficult for us. There were days when I could not even light the stove for three days. Nobody helped me. My in-laws lived well but they did not share their food with us. Their behavior made me very angry, and I was determined to change my fortune. I knew about NGOs in the area that I could join. They were giving
loans to poor women like me. I decided that I would join a samity (NGO) and I would do whatever I wanted with my money. I did not take my husband’s permission to join. The first NGO I joined was SDP (Social Development Project). I took Tk. 7,000 from them. I kept some money aside for repaying the loans, the rest of it I used for sharecropping. For every 1,000 takas, I would be given 6 maunds of rice. Once the rice was harvested, I sold the rice and made a small profit. With that money and some other money I had saved, I invested the money in gawaal.”

“The same year, I took out a second loan from SDP for Tk. 30,000. That sir [NGO worker] was the kindest person ever. I told sir everything truthfully. I told him if he gave me a big loan [several loans lumped together] then I would give him some benefit. I was already quite successful. I told him how I had invested money in gawaal and received a good income. I asked him to give me more loans and in two months I would be able to pay him back. This sir took a risk with me. He didn’t force me to pay back the loan installments on time. The gawaal investment gave me 30 maunds of rice in addition to the 30,000 takas. I sold fifteen maunds of rice for Tk. 15,000. Of that, I kept Tk. 6,000 to repay loan installments. I realized that this was a lucrative business. I didn’t really have to do much work. All I had to do was raise money and give it to someone else to invest. I decided to join different NGOs to raise money. Currently I belong to the following NGOs: Grameen Bank, Proshika, Nari Unnayan Prochesta, BRAC, ASA and PEP.”

“I have also taken out loans in my daughter’s name and in the names of other people. I am teaching my daughter my trade. I take loans out by proxy. I pay these women Tk. 100 each for letting me take the loan. Now the sirs of all the samitys [NGOs] give me the highest loans possible. If they do not want to give me the kind of loan I want, I say to them, I will cross out my name and go
elsewhere. There are so many NGOs, another NGO will give me money. (Here she pauses and laughs.) They need me more than I need them. They do not want me to leave. I am a good investment. I have money so I always pay my installments on time. In this way, I have raised Tk. 350,000. All my money is lent out to traders in town, gawaal, sharecropping and to NGO borrowers."

"From the Tk.350,000 I have spent nearly Tk.100,000 on personal expenses. I spent Tk.25,000 for my husband’s hospitalization and Tk.30,000 to pay off his old debt. I spent Tk.14,000 on my daughter’s wedding. With about Tk. 1,000 I opened a tea stall for Hasina’s father [rural women in Bangladesh do not say their husbands names, Hasina is her daughter.] I have told him, now you run the family from the income of the shop. I do not have to spend any money for family maintenance. I will invest my money and make us wealthy. Occasionally, I buy clothes for the family. Once eight months ago, I fed my entire extended family of about 100 people. I fed them well. They wanted to know how I was doing so well. Well, what do you know? I just smiled."

"What are my plans for the future? I will remain with these NGOs for another five years. By then I expect to raise Tk. 1,000,000. After that, I will live off my earnings."

Jahanara had purchased land for Tk. 60,000. She had recently made a house and bought some gold ornaments. She had also bought some new furniture for her house. She had also bought three cycle vans that she leases out. She had also lent Tk. 10,000 to several NGO borrowers.

Jahanara pointed to one young woman and said, "That’s Shokina. Everyday she comes and pesters me for a loan. She wants Tk. 60,000 [$1,304]."

I asked Shokina, "What do you need that much money for?"

Shokina didn’t reply. She kept her eyes down. Jahanara laughed and said, "Her brother wants to go to Malaysia, so she wants to raise money. She has already
taken Tk 40,000 [$869] from Grameen Bank." Jahanara then turned to Shokina and said," I don't give so much money to one person. What's my guarantee?"

I asked Jahanara, "Why won't you lend her the money?"

Jahanara laughed and said, "Hah, what do you know? I give so much money to one person and then what if she cannot pay me back."

Hearing this Shokina got very angry and left muttering, "We are not dishonest people. Amago maan-shamman nei [do we not have honor]."

Fahema turned to and said, "She is angry because Jahanara commented that maybe she could not pay in front of an outsider [me]."

Jahanara turned to me and said, "Tomorrow she will be back asking for money. I have to deal with many situations. I never risk putting money all in one place."

This is how Jahanara described her success:

"One has to run. If you sit around, nothing will happen. I go with the members to the NGO office when we have to get the loan. I get the money and leave. I don't stay in their office long. When I give money to NGO women borrowers, I have to be careful. These women are so needy. You cannot give them too much money; Tk. 1000 or 2000 [between $21-$43] is about the maximum amount. If I give them too much money, then I have to walk around empty-handed later. They will not be able to pay back. I give them loans when they cannot pay their kistis or when there is an emergency."

"The middle farmers take money to invest in agriculture. For every one thousand takas [$21] they give me 1 maund of rice [equal to 37.5 kg.]. The current price of a maund of the lowest quality rice was Taka 300. [This Tk.300 was Jahanara's interest on her Tk. 1000.] The farmers do not give me any trouble. Once they harvest the paddy, they first pay their outstanding debts. Some of the farmers do not even take the rice home. They divide up the rice in the field. The
farmers take loans from me at 120 percent interest. The business people [small traders] also borrow money at 120 percent. They have the capacity to pay back.”

“In gawaal I have invested about 60,000-70,000 takas [US$1,304-$1,521]. Sometimes they return in two months, sometimes in six months. For each 1000 takas they give one maund of rice (equal to Tk. 300 in interest).”

For Tk. 70,000 she will be paid back the principal plus 70 maunds of rice. Her interest is Tk. 21,000 [$456]. Jahanara pointed out that there was no loss in investing in gawaal. She doesn’t lend her money without an official document that states the terms of the loan and has the signatures of both parties concerned.

I was quite taken aback by her confidence. This was the first time I had encountered a woman who was so confident in her ability to continue to make “riches.” Curious to know if she had a game plan, I asked Jahanara what would she do if these men decided not to give her back the money.

Jahanara explained, “If they don’t pay back on time, I will file a legal case against them. That is what scares them and they pay up. When they pay money, my husband stays with me. But I count the money. Everyone knows me here. To date I have not lost any money. But I sometimes take pity on people. I gave Tk. 6,000 to a woman and she was supposed to pay me back 10,000. But she could only pay me 7,000. I let her off. Poor dear, she couldn’t raise the money.”

At the end of our conversation, Jahanara said that she didn’t think that other women could become like her. According to her, “They do not understand anything except their husbands. If I gave my earnings to my husband, he would use it all up. And I just invest my money in business. In the beginning, I never thought of getting food, clothes for my children. I was very careful with my money. If you go to the homes of these women on the day they get a loan from an NGO, you will find that for the next seven days they spend the money on mach-
mangsho [fish and meat]. My husband is also not like other men. He lets me have my way. I bought land next to my father’s house. He didn’t say anything.”

“I married off my daughter early at the age of fourteen. What will she do with an education? She will also become a mahajan like me. My son-in-law will stay in my house for five years. I don’t stay at home, my daughter has to look after the house. I told my son-in-law that if he could raise Tk. 150,000, then I would give him an additional Taka 200,000 takas to go to Japan as a construction worker. This has been my final word to him: if you find the money, I will help you get to Japan.”

After this we left because she had to keep appointments with her clients.

A few days after this conversation, Fahema and I went to the Grameen Bank loan meeting in Krishnonagar where Jahanara was the center leader. I wanted to watch Jahanara in action. At this meeting, Jahanara proposed loans from 10 members that would go into her own pocket. All these members were proxy loanees. This was done in front of the Grameen fieldworker. Later the fieldworker said to me, “If I do not let Jahanara take the money, then I cannot keep discipline in the group. She controls the group. And my office puts pressure on me to disburse loans to credit-worthy people. She pays back on time.”

At this meeting one woman called Kashai Bou [butcher’s wife] was not present. Kashai Bou lived several villages away and the Grameen Bank officer took Jahanara as Center leader to go and collect the money from her. We tagged along with them. On the way to Kashai Bou’s house, Jahanara told us that she had broken many houses when members couldn’t pay. “We know when they cannot pay, so we take a carpenter with us to break the house.”

I asked Jahanara, “Why do you break the houses of kith and kin?”

Jahanara became indignant at first. Her comment was “Why shouldn’t we? They have breached their trust with us. If they cannot pay, then we will have to
pay. Why should I pay for them?” Then she became quiet and said, “It is not
good to break someone’s house, but we are forced to do it. This is how we get
loans from Grameen Bank and other NGOs. They put pressure on us to recover
the money, then we all get together and force the defaulting member to give us
money.”

At Kashai Bou’s house, we waited for one hour. Kashai Bou said that her
husband had gone to the market to sell the hide of the cow he had slaughtered that
morning. She would have the installment money in the evening. Finally we left.

On our way back, Jahanara asked us to stop at her mother-in-law’s house.
Once there, Jahanara said to her mother-in-law, “Look they come from the city to
interview me.”

When I mentioned Jahanara to the manager of an NGO in my area, he
laughed and said, “Beshi chalu mohila [excessively smart woman]. You come back
in a couple of years and you will find that she has lost her money. She is extending
too much money too quickly these days. There are too many unforeseen factors
that she cannot control.”

4. Loss of social solidarity and the emergence of the conditions
for a market economy

Based on my research, I argue that the policies and practices of the credit-
giving NGOs effectively weaken community and kinship ties by isolating the
individual borrower from the community. The NGOs withhold loans from the
other women in the group when one member fails to pay her installment on time.
Credit collection operates on a vicious and spiraling system of pressure. Inability
or failure on the part of the husband to pay results in the woman’s group members
coming over to her house and harassing her. When harassment fails, they will
forcibly repossess her saleable items to recover the money. In the worst case scenario, they will dismantle the tin-roof of the defaulting member’s house to obtain the valuable corrugated tin. This act is known as “ghar bhanga.” The breaking of one’s roof is the ultimate stamp of dishonor in rural Bangladesh. It means that a man could not maintain the honor of his family.

During my fieldwork, I found many instances where kin were breaking the houses of close kin. What was more surprising to me was how the women and men (the NGO borrowers) had internalized these technologies of violence. They saw these defaults as a break in the social contract between them and the individual group member. They called the defaulting member as “doshti” (at fault) and not the NGO for forcing them to break houses belonging to kin.

Here are some other examples from my research. A BRAC woman whose one-month-old son had died early the same morning did not come to the meeting to pay her installment because she was in mourning. The BRAC manager and her group members forced her husband to come and pay part of the money even before the family had buried the child. The manager collected the rest of the money from the group members. According to Muslim law in the event of a death the family must first bury the body before doing anything else. Not only was this a breach of customary Muslim laws, it was introducing strife among the members. Alarmingly, the NGO borrowers who quarreled with the manager for making them pay, did not go to the house of the member whose child had died for the burial because they saw her as “breaking trust with them.” NGO officers routinely tell members that even in the death of a husband or a child they must pay their dues to the NGO first. When defaults occur, NGO managers often remind the women, “Have we not told you that you must pay us before you even bury your husband?” This repetition of what is acceptable conduct with regard to NGO loans has become part of the behavioral map of these women.
In another case, the husband of a woman (Bokul) committed suicide because of his inability to keep up with the payments. Bokul had taken a loan for 8,000 ($173) taka from ASA and she was only two kistis left when this incident occurred. Bokul’s husband, Iskander Bepari was a cycle van-driver but he used to suffer from a severe case of piles and often couldn’t work. His illness had forced him to fall behind on his payments. His failure to pay resulted in the group members and ASA officials coming to his house and abusing him and his wife and then forcing them to sell off their bed (chowki) to recover the money. According to Bokul (ASA and BRAC member), they broke the fencing of the house and took away the “chowki” (bed). Following this, Bepari drank pesticide and died. The dead man had lost his honor because of his public humiliation by the NGO and community and his inability to feed to his family. He left behind four children, ranging in age from one and half to eight. Bokul was currently working part-time as mud-cutter on a road building project. She was making anywhere between 10 to 50 takas (between 25 cents to a $1) a day. Her children often went without food.70

Commenting on their complicity in these coercive techniques, and their often tragic consequences, an NGO manager explained the ethical dilemma facing them by giving me the following example:

I once went into the house of a woman who couldn’t pay her kisti. I went into her kitchen. There was a 5 kg bag of wheat. I told her to sell that to pay her kisti. That was the only food she had to feed her children. I had to do it. Then I realized that her children would go without food. What am I doing, I said to myself. I am supposed to help these people and yet I am taking the food from her children’s mouths. I gave her eldest son 50 takas from my pocket and told him to buy some food from the bazaar. Do you think I like doing this job? The specter of unemployment faces me. If there were an option, I would leave tomorrow. I do not for how long I can do this.
Narratives of Debt: The Multiple Projects of Umar Ghorami

Umar Ghorami ran a small retail store in Pirpur Bazaar. Ghorami was a man who was not given to complex reasoning. From his story it appeared that he could not use money effectively and yet he continued to get loans from Proshika which was trying to expand its loan operations. Ghorami was a member of Proshika’s “Bhai Bhai Samity” (Brotherhood Samity) since 1994. There were 12 members in the group. Most of the members were unemployed and had never handled large sums of money. In 1997, Proshika filed a case against all of them. Umar Ghorami’s case illustrated how getting loans did not necessarily translate into income-generating projects for the targeted members unless the targeted members had viable projects, and they were capable of handling and investing money productively. I found that Proshika members were often given projects in a haphazard and unclear manner. This form of lending not only gets the borrowers deeper and deeper in debt, it often results in the loss of assets, or in the worst case scenario, in a court case. This is Ghorami’s story:

“Our Proshika fieldworker said that he would sanction 15,000 takas [$326] for a project. I took 4,000 takas [$86.9] from this fund. I asked the Proshika manager and fieldworker to help me design a project. They said we have 12-14 motorcycles at the Proshika office. Why don’t you sell oil to us? I decided to do that but soon ran into problems with Proshika workers who use the motorbikes. The fieldworkers doctor gas receipts and steal money from Proshika. If they spent 500 takas on gas they show it as 1000 takas [$21.70] on the receipt. So, that project fell apart because they would not buy oil from me.”

“Then one Proshika Apa [later she lost her job] gave us a 10,000 taka ($217) project for planting mulberry trees on the strip of land on the side of the
highway. We said to her that we do not know anything about sericulture. She promised to train us. They delayed in getting us the saplings. We planted them in the wrong season. For 6000 takas [$130] they gave us 14,000 to 15,000 saplings. Insects destroyed these saplings. Proshika management said that they are not responsible: Insects have destroyed the trees, what can we do? The manager later told us we would not have to pay back the loan of 10,000 takas. We are uneducated people: we did not think of writing it down. Then he was transferred and a new manager came in. The new manager demanded back payments on this loan."

"We took out another loan for 10,000 takas and replanted mulberry saplings. However, the District Commissioner (DC) came for a tour of the area and said that we had illegally planted on state lands. The DC had all our mulberry saplings hewed. Proshika management had told us Proshika had leased the land from the government for 3,000 takas [$65]. They took that money from our funds. I think there was some personal controversy between Proshika management and the DC. Proshika managers again told us, what can we do? The DC cut down the trees."

"In the meantime, the fieldworker who had organized our samity was sacked. He had never disbursed the full amount to us. Some of the members said they would not pay Proshika because the fieldworker had tricked them into signing a document showing that they had received more money then he had disbursed. The document showed that Proshika had disbursed 56,000 takas [$1217] instead of 25,000 takas [$543] to Bhai Bhai Samity. But we only received 35,000 (15000+10000+10000) takas [$760] over a three-year period. So Proshika started legal proceedings against us. This case has been ongoing for 1 1/2 years. For every court appearance we have to pay between 300-500 takas as court costs. In addition to that we have to pay kistis to Proshika for the remaining 25,000 takas."

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When I asked Umar Ghorami why he took on a second loan for mulberry tree cultivation when he had failed once, he said, "They promised us a new loan. I expected to recover my losses. They said that on an investment of 15,000 takas we could make 100,000." These loan relationships have an addictive quality. By giving loans to people who cannot invest the money properly, and by telling them that they will make "instant riches," the NGOs induce them into a form of uncalculated risk-taking or gambling.

"After my three losses with Proshika, I bought a cycle van. I borrowed the money from a moneylender. Then I sold off the cycle van to start this retail shop."

"Bhai Bhai Samity broke about 2 years ago. As a member of the group I had broken homes 4/5 times. I even broke my own brother's house. Proshika management would order us to go and break someone's house. They would say, they are defaulters, you have to recover their money otherwise you will not get any new loans. Now when I reflect upon it, I feel bad. These people cried, they would hold our feet to spare them, but we would go ahead and break the house apart and sell it off piece by piece. Our Proshika sirs would sit at the local tea-shop and drink tea while we broke the house."

Narratives of Debt: Leaving for the City

In Atipara village, Komela was a member of Proshika Surjamukhi Bhumiheen Samity. Of the 17 members in this group, four had left the village for the city. Proshika and ASA repossessed Komela's house. I went to her house and met with her extended kin. They told me that they had broken her house after she ran away from the village, and had left behind considerable debt.
An older bearded man came forward to meet me. He asked me if I represented an NGO. Obviously suspicious, he kept on asking me which NGO I represented and had I come from Dhaka to find out where Komela had gone. Although her kin members had broken her house to “recuperate” some of the losses, they were going to protect her whereabouts. The kin members protected Komela’s whereabouts because they did not want her to go to jail. If she and her husband were sent to jail, then her kin would never recover the money they had lost. As long as they were living in the city, the kin group could make demands on them to pay. Someday they would have to return to the village.

Komela was a member of Proshika since 1990. Her husband’s name was Babul. Komela, Babul and Komela’s sister had taken loans from Proshika for Taka 21,000 ($456). Komela took another Taka 8,000 ($173) from ASA and Taka 15,000 ($326) from CARITAS. Several installments were paid to Grameen, Proshika and ASA. Komela apparently did not pay a single penny to CARITAS. CARITAS as a Christian NGO was still working within a missionary vision of helping the poor and it emphasized savings over credit.

Komela was also a member of Grameen Bank but her kin did not know how much she owed them. Then one night about a year ago, Komela’s family left their village. They left behind an outstanding debt of Taka 44,000 ($956) to Proshika, ASA, and CARITAS. In addition to this money, they had borrowed taka 80,000 ($1,739) from a moneylender. Her kin broke the house about two months ago because the Proshika fieldworker had come and threatened them, “Either you pay the money, or you find some other way.” Later it came out that Komela’s husband had asked them to “take the house” since they could not pay.

Showing me around the area, the uncle-in-law explained, “ASA took all household belongings, the trees they had planted, the bed, all household belongings, including the slab used in the latrine. The big house was made of tin. Proshika sold
the tin for 10,000 takas ($217). I took the tin from the kitchen and the cow shed. They owed me some money."

After listening to my questions about why they broke houses of kin members for the benefit of NGOs, he turned to me and suddenly said, "You are anti-NGO. So I will tell you this. People are leaving the village because of samitys. NGOs are creating new wants among rural people. Suddenly the very poor have money and they consume it all. NGOs never look to see how people will invest the money. They are only interested in recovering their money. It is a business. Sometimes poor people think, we are poor, they will forgive our debt. If you take NGO money, you will have to pay back 100 percent. They do a lot of *shashon* (tyranny) but we do not know how to fight them."

Komela’s uncle’s comments were not wholly “correct.” Rural people are leaving the villages primarily because they have lost their lands to river erosion and moneylenders. They are forced to leave because they can no longer earn a living in the village. I interviewed several people living in BNP Bazaar Bustee (slum) in Dhaka about why they had left their villages. They all said that “they could not earn a living anymore.”

Komela’s uncle made the somewhat “misleading” comments about the NGOs because he felt that by expressing anti-NGO sentiments to me, he might gain some benefit. He saw me as representing some human rights or a charitable organization that was collecting information about the ill-effects of NGO work.

The NGOs have successfully inserted themselves between the community and the individual borrowers. By making groups of people responsible for the loans while giving each member individual loans, they have individuated members from group at their convenience. The interest of the group now lies potentially in
opposition to the individual. If one replaces the notion of "the group" with the financial institution or "the market," one can see the shift towards a very important transformation: the making of market subjects. Through this process interests are coming privatized. The individual is far more vulnerable to the pressures of the market than the community. I argue that the NGOs are eroding traditional community ties and replacing them with the idea of the individual consumer and the market. The NGOs all the while prey upon the structures of the community to facilitate the demise of the community.

Narratives of Debt: The Case against Feroza

One day I heard that Feroza of Guccha Gram was going to lose her house to ASA. Feroza was a member of ASA and BRAC. She had fallen behind on her payments to ASA and now the manager of ASA demanded that she sell her house to pay them. Fahema and I went over to meet Feroza. Guccha Gram is a collection of 10 to 15 households. During the Prime Ministership of Begum Khaleda Zia (1991-1996), a few landless families were provided free housing in Guccha Gram. Feroza’s mother and her sons lived in one of the houses. Local villagers disassociated themselves from people living in Guccha Gram because they were seen as “beggar/landless people.” Feroza lived in another house with her husband and his first wife. Her husband was a day laborer. He plied a cycle-van. He was arrested because of charges brought by one Salam Master of Guccha Gram. With him in jail, Feroza did not have any income to pay off her loans.

Salam Master was the headmaster of the local primary school in Shikarmongol, an adjoining village. He had bought land at the edge of Guccha Gram and built a house. Salam Headmaster and his family did not associate with the local people there because they felt that "inhabitants of Guccha Gram were

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lower class people." As a consequence, although Salam Master lived on the edge of Guccha Gram, the local people viewed his family as "outsiders."

Feroza's brother was a day laborer. He had seen Salam Headmaster's fifteen-year-old daughter and fell in love with her. He then proposed to her. The Headmaster's daughter refused him because, as Salam Master explained it, "How dare a kamla (day laborer) want to marry my daughter?" Following the refusal, Feroza's brother came to the house of Salam Master in the early hours of dawn one morning. The bedroom window was open and he could see both sisters sleeping inside. He had filled a syringe with sulfuric acid and he sprayed the girls with the acid. The acid burned both of their legs. Following this there was an uproar and Salam Master and his wife woke up. The young man was still standing in their courtyard. He later went with Salam Master to the local hospital where the girls were treated for minor burns. When I asked Salam Master why he took the perpetrator with him to the hospital instead of the police station, he said that "there was no one else to help." None of the people of Guccha Gram came to help Salam Master because he had always maintained a distant and lofty attitude towards them.

Following his daughters' treatment, Salam Master filed a case against Feroza's brother. Fearing arrest, the young man and his family (mother and another brother) left Guccha Gram in the middle of the night. Salam Master had influence with the police force and asked the constable to jail Feroza's husband. By jailing Feroza's husband, Salam Master reasoned that it would force Feroza to put pressure on her brother to return to Guccha Gram. Local people said that they thought Feroza's brother would eventually return to the village and Salam Master could have waited to arrest him. The family could not stay away from Guccha Gram for long. In Guccha Gram they had a home; elsewhere they did not even have that. With her husband in jail, Feroza fell behind on her payments.
Fahema and I went with the fieldworker, Mahmud, to watch how he would apply pressure on Feroza to get money. When we arrived at Feroza’s house she was sitting in her courtyard stitching a quilt. Feroza had lent 600 taka (13) to another borrower. The ASA fieldworker knew about it and wanted her to pay her installments which was 125 takas ($2.70) per week from this money. Her husband’s first wife wanted to use that money as bail money to release her husband.

The fieldworker asked Feroza, “Where is my kisti?” Feroza looked up from her stitching and said lightly, “Why are you speaking so darkly?”

“Hand over the money fast. I am tired of the two of you skirting this issue.”

Feroza said to him, “You have put your cycle on my quilt.”

Mahmud said, “I will run you over with my cycle. You get 600 takas from one woman. Tell her to give me 125 takas.”

Feroza retorted, “I will give that money to BRAC.”

Upon hearing that, Mahmud became very angry and said, “Oh, you will give to your BRAC father and not to me? Have you forgotten that ASA is also your father?”

(Here Mahmud equates the filial duty towards one’s father with one’s duty towards ASA. ASA stands in as the Father that takes care of poor children.)

Feroza became very angry and said, “You are not my father. My mother is not married to you.”

Then Mahmud shouted, “Come with me, I will take you to jail.”

Feroza said, “Fine, I will go with you to jail.”

They started to walk towards the bazaar and Fahema and I walked behind them. Right before entering the bazaar, Feroza stopped in her tracks. Mahmud pulled at her arm to drag her. The sleeve of her blouse came off. The blouse was
already torn so it was no surprise that it came off. Feroza started to howl, "You are a non-kin man, how can you touch my body? Amar maan hani korechen [you have dishonored me]."

Mahmud, as a young man in his early twenties, probably didn’t realize how quickly the situation could get out of control. This "arm-pulling" occurred in front of a local bookstore at the edge of the bazaar. Luckily for Mahmud, several men who were sitting there had witnessed the "arm pulling." One of them happened to be Feroza’s cousin brother-in-law. These men intervened and said that Feroza should return home to Guccha Gram. She was at fault for coming with Mahmud in the first place. Feroza insisted on going to the police station with Mahmud to file a complaint against him for touching her. Finally the men forced Feroza to return home, saying that they would settle things. Then we all sat down at the bookstore and tea was offered to everyone as is customary in Bangladeshi society. The men decided that Feroza would either pay the 125 takas from the 600 takas she was owed or she would sell her house and pay off the entire loan. Feroza’s husband had built her a little thatched hut on one side of their courtyard because the two wives fought a lot.

Mahmud was applying pressure on Feroza and the first wife through other kin relations. The first wife’s daughter, Khadija, was married and lived with her mother-in-law in Minajdi. They both belonged to another ASA group and Mahmud was its manager. Within two weeks of joining, Khadija’s mother-in-law began pressuring Mahmud to give them both loans. Mahmud said that according to ASA rules members have to save for twelve weeks before they are eligible for loans. Each group member saves 20 takas a month to a total of 60 takas in three months. The savings act as a collateral in case of default and teaches members discipline. However, Mahmud told Khadija that she had to put pressure on her mother (First Wife) to sell the house to pay back ASA kistis. Once Feroza repaid the kisti, he
would give Khadija and her mother-in-law loans. Failing to procure loans, Khadija’s mother-in-law became very angry at her daughter-in-law and asked her son to take her back to her mother’s house. Khadija would stay there until her mother and step-mother could settle this matter with ASA. At the time of my visit to Feroza, Khadija was staying with her mother.

Later we went with Mahmud to the ASA office. When we got there, another fieldworker who was sitting at his table looked at me angrily and said, “You are making our work more difficult. The women in my group said that two women came and took down all information. Now they will have to file a case against you.”

I said to him that the villagers were using my presence instrumentally as well. I had not said that I was gathering information to file counter charges against any NGO although I had said that they should organize if they wanted to fight the oppressive behavior of NGOs. (I was constantly getting into these situations with the defaulting villagers who would report to the NGO officers that someone from the city was going to take action against them. I was variously labeled as a government officer, investigator from NGO Head Office, a human rights lawyer, a journalist, but never a researcher.)

Sitting down, Mahmud said that “his blood boiled over” when he heard that BRAC would get the money and not ASA. ASA was a new entrant in the local NGO credit operations and in Pirpur they were facing many problems. BRAC was an established operation in Pirpur. Feroza feared the power and oppression of BRAC more than that of ASA. The ASA management team was made up of four young men, one manager and three NGO fieldworkers. None of them were local boys. They were not part of the local kin system and faced small struggles all the time with the borrowers and their families.
The other NGO fieldworker said to Mahmud, “You made the mistake of fraternizing with her. You took her son and put him on your lap. Once you breach the official lines that separate us from our clients, our ability to enforce the rules collapses. Now you have to pay the price. By breaking these rules you make matters more difficult for all of us.”

I knew that they would break Feroza’s little thatched house to recover their kistis which would continue to accumulate. But they would not confide in me when they would do it. A few days later, I heard from the ASA manager that they had recovered the money from Feroza. When I got to Feroza’s house, her little thatched hut was gone. Feroza was standing in her courtyard. When she saw me, she ran and hid behind some trees. I called her name a few times and she finally came out. When I asked her why she ran away (did she fear that I would further abuse her?), she said that she was embarrassed because I had witnessed her inability to pay. I tried to explain to Feroza that she shouldn’t feel embarrassed about her inability to pay, ASA should be embarrassed about making her sell her house for Taka 125 ($2.70)!

Narratives of Debt: The Housebreaking of an ETP Member

The retired university professor who had established ETP to secure jobs for his relatives had never visited Pirpur once in the eighteen months of my fieldwork. He left the day-to-day operations to Munir, his paternal cousin. Munir traveled once a month to Dhaka to pay ETP dues to PKSF. ETP had borrowed its seed capital from PKSF at 7 percent interest which it lent out to ETP borrowers at 16 percent interest which came to an effective rate of 32 percent.

For quite sometime discussions were going on among ETP local management about selling the house of one its defaulting members. This particular
member was a petty trader in Pirpur bazaar and had borrowed 10,000 takas ($217) from ETP. When I saw my friend in Dhaka I told him that ETP office members were planning to sell off one of their member’s houses. Upon hearing that he became very angry and said that “under no circumstances is anyone authorized by him to break someone’s house.” According to him, ETP was not set up to do “joor-julum” (oppression) on the poor. I tried to point out to him that the very structure of ETP credit operations, which is built on the Grameen model, incorporated within it a culture violence towards its defaulting members and the policing of individual members. Was this the way to build social relations among people?

A week later he called me at 8:30 a.m. to say that indeed there was a ghar-bhanga incident among ETP members. He told me that the defaulting members had asked ETP management to “break this man’s house.” He was not concerned about the selling of the house. The fact that the member was a petty trader (he had money), and he had already shown bad intent by decamping with the money, made him more of a perpetrator than a victim. So, his organization was not perpetuating or adding to the breakdown of rules governing rural social life. ETP was responding to the demands of the group. However, he was concerned that the corrugated tin from the man’s house was kept in the ETP office. He had only one question: was this done with the approval of the group? Since ETP did not break the house why was it be stored on ETP property? Since it was a community decision, it should have been kept elsewhere, perhaps at another group member’s house. The other question that perplexed him was how could they avoid this ghar-bhanga business in the future.

His comments are worth taking note of. This incident did not pose a rethinking/questioning of the micro-credit model that he had adopted. On the contrary, he looked for ethical ways to justify such actions, although he was aware
that such patterns created coercion and stress among the members and led to a weakening of social bonds and isolated the individual from the group members. These loan programs work within a quasi-mythical notion constructed around the concept of “helping the poor.” ETP had already violated one of the golden rules by lending to petty traders. ETP was set up with the explicit idea of helping those people who fall outside the target groups of the larger micro-credit NGOs. These larger NGO screen out the most vulnerable and the poor. The behavior of ETP replicates the behavior of domination/exploitation perpetuated by Grameen Bank, Proshika, ASA and BRAC. The logic on which this structure is based—the appropriation of existing social codes to coerce and intimidate people—does not allow for any humane conduct.

A point here must be made about the larger Christian NGOs, CARITAS for example, that still work on a savings-oriented model and is less exploitative when it comes to loan recovery. It is part of the Catholic Church. Its director Jeffrey Pereira does not see the credit model as a way of improving the economic lives of the poor. During my stay, I did not hear a single case of violence perpetrated by CARITAS against its members, but then I was not investigating CARITAS. But as some of their managers point out, they cannot remain “soft” in a market where some NGOs act tough. They either have to abandon the credit-model or become transformed as an institution. The borrowers make judgments; they see their kindness as softness and start to default on their loans and pay those NGOs that act more ruthless (refer to Komela’s story above.)

The professor wanted an ethical alternative to this form of social pressure. Surely, I said to him, if his model did not tie individual behavior with group responsibility, borrowers would not demand the “breaking of members’ houses.” These demands are not autonomous, they are dependent on other stress factors. But he was unwilling to test individual contracts with the borrowers. If ETP had to
go and file legal cases against the defaulters, it would be both time-consuming and costly. So, the idea of individual contracts where each individual borrower remained responsible for his or her loan was not a plausible option.

What emerged from my conversation with him was how once an institution was inside the logic of this micro-credit model based on group responsibility, it was very difficult to carve out independent paths or think of different ways of working with the poor. This conversation was not about finding other ways of improving the condition of the poor or the programs; it was about finding some ethical justifications for the continuation of such programs. Although many of these smaller NGOs that work with credit try to distinguish their operations by claiming that they work with more distressed groups that are bypassed by the larger NGOs, in reality, they all work with the same vision. These are not alternative ways of empowering the poor or creating new means for their livelihood.

Conclusion

In this chapter I have argued that micro-credit should be reconceptualized as debt. Debt is a relation of dependency. It bundles together multiple groups of people and their stakes of self development. I have also argued that debt is a form of gift—a system of reciprocities that contains within it an incitement to violence when the gift is refused. What I set out to do in this chapter was chart an investigative map of how debt circulates within a cultural space, how it links the destinies of various people together—NGOs, borrowers, moneylenders, kin—introducing new stresses into existing social relations. Based on my ethnographic data, I have also argued that the Grameen model of micro-credit that is followed by all the NGOs I studied (peer monitoring, group responsibility) takes up existing patterns of domination and subordination towards women, and appropriate them for their self-perpetuation.
The following information is taken from the Annual Reports of these NGOs and from local Branch Managers in Pirpur

**Grameen Bank (director, Professor Muhammad Yunus)**

It was started an experimental idea in 1976. In 1983 it was formalized as a Bank under the Bangladesh Bank Ordinance. It has 1,105 branches in 14 Zonal Districts. Membership stood at 2.3 million. The Bank operates in 37,937 villages. Member savings at the end of 1997 stood at Taka 214.66 million. The budget of Grameen was Taka 19,777,179,712 in 1997.

Established in 1990 in Pirpur.
Grameen Bank new member fee is 40 takas.
Group fund 5 percent of loan amount.
Savings is Taka 2 per 1000 per week.
Out of this Taka 1 goes to savings and Taka 1 to child fund.
Savings interest rate 8.5 percent
Loan period 50 weeks. Grameen changed loan period to 47 weeks in 1999. As a result, weekly kisti amounts went up for borrowers.

**BRAC (director, Fazle Abed)**

Rate of interest 15 percent. Effective rate 30 percent.
Saving is Taka 2 per 1000. Members are encouraged to save 5% of their loans.
Each samity has between 45-65 members.
Each Fieldworker has look after between 570-620 members.

**Proshika (director, Qazi Faruque)**

Established in 1976, it began credit operations in 1980. The number of villages covered is 11,530. Primary group membership stood at 1.5 million at the end of June, 1998. (The Proshika Annual Report gives another figure, 8.6 million people, as its beneficiaries. Beneficiaries are different from primary group members.) Interest rate is 15 percent. Effective rate is 30%. No mandatory savings policy.
Members decide which member gets how much in loan. Members also decide how much goes into the fund as savings. In 1998, the annual budget was Taka 4, 228 million.
ASA (director, Shafiqul Haque Chowdhury)
(Missing the Annual Report for ASA.)

Interest rate 15 percent, effective is 30 percent.
Mandatory savings Taka 10 per week or Taka 40 a month.
Interest rate on savings is 8 percent.
Taka 10 is taken as new member fee.
## Appendix I

### Table I Pirpur Thana Statistics

<table>
<thead>
<tr>
<th>Category</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Area</td>
<td>69,187 sq. km</td>
</tr>
<tr>
<td>Population</td>
<td>250,916</td>
</tr>
<tr>
<td>Families</td>
<td>46,138</td>
</tr>
<tr>
<td>(Functional) Literacy</td>
<td>39.9%</td>
</tr>
<tr>
<td>Female Literacy</td>
<td>29.4%</td>
</tr>
<tr>
<td>Male</td>
<td>42.4%</td>
</tr>
<tr>
<td>Number of Primary Schools</td>
<td>115</td>
</tr>
<tr>
<td>Number of High Schools</td>
<td>39</td>
</tr>
<tr>
<td>Number of Middle Schools</td>
<td>13</td>
</tr>
<tr>
<td>Government approved bazaars</td>
<td>28</td>
</tr>
<tr>
<td>Bachelor-level Colleges</td>
<td>4</td>
</tr>
<tr>
<td>Clubs</td>
<td>18</td>
</tr>
<tr>
<td>NGOs</td>
<td>10</td>
</tr>
<tr>
<td>Banks</td>
<td>5</td>
</tr>
<tr>
<td>Madrassahs (Islamic Religious Schools)</td>
<td>26</td>
</tr>
</tbody>
</table>
### Table II

#### Some Village Statistics

<table>
<thead>
<tr>
<th>Name of Village</th>
<th>Distance from Thana</th>
<th>No. of Families</th>
<th>No. of NGO Families</th>
<th>No. of Women Moneylenders</th>
<th>Men Overseas</th>
<th>Number of Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dokkhin Rajdi</td>
<td>500 meters</td>
<td>250</td>
<td>230</td>
<td>100</td>
<td>27</td>
<td>1 Proshika, 1 govt.-run</td>
</tr>
<tr>
<td>Uttar Rajdi</td>
<td>100 meters</td>
<td>200</td>
<td>190</td>
<td>90</td>
<td>15</td>
<td>--</td>
</tr>
<tr>
<td>East Baligram</td>
<td>3 kilometers</td>
<td>169</td>
<td>60</td>
<td>20</td>
<td>6</td>
<td>2 primary, 2 masjids</td>
</tr>
<tr>
<td>West Baligram</td>
<td>3 kilometers</td>
<td>200</td>
<td>130</td>
<td>50</td>
<td>12</td>
<td>1 state-run, 2 private junior schools, 2 masjids</td>
</tr>
<tr>
<td>Bagharia</td>
<td>3 kilometers</td>
<td>230</td>
<td>200</td>
<td>40</td>
<td>15</td>
<td>1 primary, 1 high school, 1 masjid</td>
</tr>
</tbody>
</table>


Appendix II

Breaking the vicious cycle of poverty through micro-credit

The Grameen Bank is based on the voluntary formation of small groups of five people to provide mutual, morally binding group guarantees in lieu of the collateral required by conventional banks. At first only two members of a group are allowed to apply for a loan. Depending on their performance in repayment the next two borrowers can then apply and, subsequently, the fifth member as well.

The assumption is that if individual borrowers are given access to credit, they will be able to identify and engage in viable income-generating activities - simple processing such as paddy husking, lime-making, manufacturing such as pottery, weaving, and garment sewing, storage and marketing and transport services. Women were initially given equal access to the schemes, and proved not only reliable borrowers but astute entrepreneurs. As a result, they have raised their status, lessened their dependency on their husbands and improved their homes and the nutritional standards of their children. Today over 90 percent of borrowers are women.

Intensive discipline, supervision, and servicing characterize the operations of the Grameen Bank, which are carried out by "Bicycle bankers" in branch units with considerable delegated authority. The rigorous selection of borrowers and their projects by these bank workers, the powerful peer pressure exerted on these individuals by the groups, and the repayment scheme based on 50 weekly installments, contribute to operational viability to the rural banking system designed for the poor. Savings have also been encouraged. Under the scheme, there is provision for 5 percent of loans to be credited to a group find and Tk 5 is credited every week to the fund.

The success of this approach shows that a number of objections to lending to the poor can be overcome if careful supervision and management are provided. For example, it had earlier been thought that the poor would not be able to find remunerative occupations. In fact, Grameen borrowers have successfully done so. It was thought that the poor would not be able to repay; in fact, repayment rates reached 97 percent. It was thought that poor rural women in particular were not bankable; in fact, they accounted for 94 percent of borrowers in early 1992. It was also thought that the poor cannot save; in fact, group savings have proven as successful as group lending. It was thought that rural power structures would make sure that such a bank failed; but the Grameen Bank has been able to expand rapidly. Indeed, from fewer than 15,000 borrowers in 1980, the membership had grown to nearly 100,000 by mid-1984. By the end of 1998, the number of branches in operation was 1128, with 2.34 million members (2.24 million of them women) in 38,957 villages. There are 66,581 centers of groups, of which 33,126 are women. Group savings have reached 7,853 million taka (approximately USD 162 million), out of which 7300 million taka (approximately USD 152 million) are saved by women.
It is estimated that the average household income of Grameen Bank members is about 50 percent higher than the target group in the control village, and 25 percent higher than the target group non-members in Grameen Bank villages. The landless have benefited most, followed by marginal landowners. This has resulted in a sharp reduction in the number of Grameen Bank members living below the poverty line, 20 percent compared to 56 percent for comparable non-Grameen Bank members. There has also been a shift from agricultural wage labour (considered to be socially inferior) to self-employment in petty trading. Such a shift in occupational patterns has an indirect positive effect on the employment and wages of other agricultural waged labourers. What started as an innovative local initiative, "a small bubble of hope", has thus grown to the point where it has made an impact on poverty alleviation at the national level."
Appendix III

Sixteen Decisions of Grameen Bank

1. The four principles of Grameen Bank—Discipline, Unity, Courage, and Hard Work—we shall follow and advance in all walks of life.
2. Prosperity we shall bring to our families.
3. We shall not live in dilapidated houses. We shall repair our houses and work towards constructing new houses at the earliest.
4. We shall grow vegetables all year round. We shall eat plenty of them and sell the surplus.
5. During the planting seasons, we shall plant as many seedlings as possible.
6. We shall plan to keep our families small. We shall minimize our expenditures. We shall look after our health.
7. We shall educate our children and ensure that they earn enough to pay for their education.
8. We shall always keep our children and the environment clean.
9. We shall build and use pit latrines.
10. We shall drink tubewell water. If it is not available, we shall boil water or use alum.
11. We shall not take any dowry in our sons’ weddings, neither shall we give any dowry in our daughters’ weddings. We shall keep the centre free from the curse of dowry. We shall not practice child marriage.
12. We shall not inflict any injustice on anyone, neither shall we allow anyone to do so.
13. For higher income we shall collectively undertake bigger investments.
14. We shall always be ready to help each other. If anyone is in difficulty, we shall all help him.
15. If we come to know of any breach of discipline in any centre, we shall all go there and help restore discipline.
16. We shall introduce physical exercise in all our centres. We shall take part in all social activities collectively.

Source: Aminur Rahman, *Women and Micro-credit in Rural Bangladesh*

Appendix IV

Types of Loans in 1998

Grameen Bank

General Loan 10,000 (pending an increase in amount)
Seasonal Loan 10,000 (pending an increase in amount)
House Building Loan 25,000 (8 year loan)
Bovine Loan 6,000

Total Loan Possible 51,000 in one year to one borrower

BRAC

General Loan
Bovine Loan
ASA
General Loan
Proshika
General Loan

Loan Amount varies and is decided by the group. The group is given one lump sum loan that is divided among the members.
Tables from Survey Conducted on 158 Borrowers 1998

Table I Who Uses the Loans

<table>
<thead>
<tr>
<th>Who uses the loan</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female Borrowers</td>
<td>5</td>
</tr>
<tr>
<td>Husband</td>
<td>142</td>
</tr>
<tr>
<td>Wife and Husband together</td>
<td>10</td>
</tr>
<tr>
<td>Uses the money for household expenses</td>
<td>2</td>
</tr>
<tr>
<td>Other Male Relatives</td>
<td>9</td>
</tr>
</tbody>
</table>

Table II Membership in Multiple NGOs

| Membership in Multiple NGOs | 110 |

Table III Categories of NGO Loans Taken By Borrowers

<table>
<thead>
<tr>
<th></th>
<th>Ordinary</th>
<th>Seasonal</th>
<th>House</th>
<th>Animal</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grameen</td>
<td>92</td>
<td>82</td>
<td>19</td>
<td>03</td>
<td>03</td>
</tr>
<tr>
<td>ASA</td>
<td>08</td>
<td>05</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Proshika</td>
<td>06</td>
<td>07</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BRAC</td>
<td>25</td>
<td>07</td>
<td></td>
<td>01</td>
<td></td>
</tr>
<tr>
<td>Jubo</td>
<td>27</td>
<td>11</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unnayan</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PEP</td>
<td>19</td>
<td>10</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CARITAS</td>
<td>01</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Table IV Loan Amounts of Borrowers

<table>
<thead>
<tr>
<th>Loan Amount (BGN)</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>3000-5000</td>
<td>16</td>
</tr>
<tr>
<td>5000-10,000</td>
<td>20</td>
</tr>
<tr>
<td>10,000-20,000</td>
<td>21</td>
</tr>
<tr>
<td>20,000-50,000</td>
<td>37</td>
</tr>
<tr>
<td>50,000-75,000</td>
<td>25</td>
</tr>
<tr>
<td>75,000-100,000</td>
<td>36</td>
</tr>
<tr>
<td>&gt;100,000</td>
<td>3</td>
</tr>
<tr>
<td>Total Borrowers</td>
<td>158</td>
</tr>
</tbody>
</table>

---

6. For Mauss the notion of “private warfare” relates to the idea of intra-group violence.
9. James Scott, *The Moral Economy of the Peasant: Rebellion and Subsistence in Southeast Asia* (New Haven and London: Yale University Press, 1976). Scott argues that the moral universe of the peasant is made up of his/her right to a subsistence ethic. The peasant is entitled to a living out of the shared resources of the village and the richer peasants have a moral obligation to reciprocate that right. In this respect I draw the reader’s attention to the sericulture cultivation of BRAC that sought to privatize the common grazing rights of the peasants, which was one of several reasons for the backlash against NGOs in 1993-1994 that I discuss in Chapter Two.
10. The rate of exchange in 1998-1999 fluctuated between Taka 45-47. All through this chapter, I use Taka 46=1 USD as the exchange rate to determine dollar equivalents.
12. Feminists have debated this issue “why women are gifts” at length. From a feminist perspective this point is made by Michelle Zimbalist Rosaldo in “A Theoretical Overview” and by Sherry B. Ortner in “Is Female is to Male as Nature is to Culture?” in *Woman, Culture and Society*, ed. Michelle Zimbalist Rosaldo and Louise Lamphere. (Stanford: Stanford University Press, 1993). They both argue that it is the mediative role of women between what is constructed as “natural “and what is constructed as “cultural” that allow for the continued subordination of women.
13. Levi-Strauss quotes the Arapesh as saying, “Your mother, your sister, your own pigs, your own yams, that you have piled up, you may not eat. Other people’s mother, other people’s sister, other people’s pigs, other people’s yams that they have piled up, you may eat,” in the *Elementary Structures of Kinship*.  

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Foucault, 249.

Michelle Z. Rosaldo, 28.


Mauss points out that economists associate credit with more advanced economies and barter and exchange with pre-capitalist economies. Mauss turns this on its head by suggesting that all economies and social structures include the concept of the gift.


This idea is similar to the barefoot doctors of Maoist China.

Yunus and Jolis, 142.

Johnny of UBING (Tangail) pointed this out to me.

Some of the new Grameen ventures are in Grameen Telecommunications (sale of cell phones to urban people), Grameen Uddyoig (textiles), Grameen Mothsho (pisciculture), Grameen Shakti (sale of solar power generators), Grameen Krishi (new agricultural technologies to improve production).


“Small Loan Programs and Guidelines for Avoiding Overlapping” ([Bengali]PKSF, February 1999). Overlapping has become such a big problem that PKSF conducted a seminar to teach its partner NGOs how to avoid membership overlap. One of their recommendations is the creation of a list of borrower names and addresses to be circulated and shared by all the micro-credit NGOs operating in the same area. Such guidelines while perhaps necessary for the continuation of such programs will only help to increase surveillance of the borrowers.

See also Aminur Rahman, *Women and Micro-credit in Rural Bangladesh: Anthropological Study of Grameen Bank Lending* (Boulder, Colorado: Westview Press, 1999), 136-137. He notes that two bank managers in his area defied upper management instructions to increase loan disbursements, knowing that it would increase loan defaults later. They both had to pay a price: the Bank withheld their promotion for six months.


Revolving Loan Fund (RLF) refers to the recycling of NGO income back into loans.
From "Breaking the vicious cycle of poverty through micro-credit," Appendix II.
Aminur Rahman, 93.

A World Bank team made up of Shahidur Khandker, B. Khalily and Z. Khan conducted a study in which they claimed that social ills were going down as a result of Gramee loans. See Grameen Bank Performance and Sustainability, World Bank Discussion Paper # 306 (Washington, D.C.: World Bank, 1994).

Michelle Z. Rosaldo, 21.

Jim Scott has suggested that we read such behaviors (foot dragging, lateness, quarrels) as strategies of resistance among the powerless. His work undergrids the powerful statement that the poor are not passive, their resistive strategies maneuver within the limits imposed on them.

Aminur Rahman, 94.
Ibid., See Footnote # 23.


Pictures included in an appendix at the end of the dissertation.

Lowest level of local government and a source of political and economic power. Chairman is elected to the Council and traditionally a member of the rural elite.

Communicated to me by several left activists who claimed first-hand knowledge. I could not find any written evidence of this alleged statement but considering the way power dynamics work between the elites and the poor villagers. I tend to believe this statement.

Bhorer Kagoj, August 2, 1997.


As a contrasting point, Proshika collects on a monthly basis. In the past, it would often give extra time to its members. Several months would go by before the Proshika manager put pressure on the group. Proshika management, which had started with the conscientization model, was not ideologically equipped to enforce strict adherence to payment schedules. As a result of their lax management style, in my area they had ended up with many defaults. In 1998, they had 74 police cases pending against their borrowers.

Some of the NGOs have attempted to democratize the concept of the shalish by organizing women and poor farmers into parallel shalishes. In this respect, Proshika, Nijera Kori, Madapur Legal Aid, Aino-Shalish Kendro stand out. However, NGO-led shalishes are not socially binding on the community, and are often treated as kangaroo courts by the elites.

This question of overlapping, that is, how NGOs will carve out their territories continues to be an issue that bedevils relations among the leading NGOs. As was noted in Chapter Two, overlapping was an issue between BRAC and Proshika leadership at the annual ADAB meeting in 1997. Borrowers also take advantage of lax management and make a hierarchy of which NGO to pay when they fall short of funds.

Aminur Rahman uses this term in his book on Grameen Bank.

James Scott makes this point in his book Hidden Transcripts of how the poor use different strategies of coded speech to both protect themselves and to offer a critique of their power relations with the elites. People construct different kinds of scripts, one public that they can say without fear of persecution, and another private, that they use when they are outside the surveillance power of the elites.

Fictitious name.

As an illustration of this point, I highlight in Chapter Six the number of times Matlab appears in BRAC research documents.

NGO officers and local villagers told me many such anecdotes. In Modhupur, a local school teacher told me how Proshika had brought over donor representatives and showed them forest wood lots and claimed that Proshika had planted them as part of their environmental protection program. He and the villagers present at the site contradicted Proshika officials and told the donors that they had planted these saplings with help from the Forest Department.


Yunus with Jolis, 91.

the Credit? Gender, Power and Control Over Loan Use in Rural Credit Programs in Bangladesh,” *World Development* 24, no. 1 (1996): 45-64.


56 Ibid., 68.
57 Aminur Rahman, 111.
59 Ibid., 4.
62 From conversations with numerous women.
64 Author’s conversations with Zakir and Munir.
65 I have not calculated the dollar equivalents for loans taken several years ago.
66 Personal communication to author by Jude Fernando.
67 A box-like musical instrument used in South Asia as an accompaniment to music.

70 Bokul’s story deeply disturbed me. I had gotten to know Bokul and I wanted to help her. But if I helped her monetarily it would get around and others in Guacha Gram would demand that I help them too. On my last visit to Pirpur, I took a large sack of rice, lentils and cooking oil for her. A small gesture and I naively thought that Bokul would be happy to see the food. Seeing the food, Bokul said to me, “How long will this last? What I need is a job. Can you find me that?” Contrary to Yunus’s declarations about self-employment, women like Bokul want a steady income as wage-labor and not the uncertainties of self-employment.

71 The work of feminist organizations in Bangladesh have made it possible for rural women to report rapes and other gender crimes to the police although the police do not take any action.
72 Taka 125 comes to a little over two dollars.
74 Internet: http://www.grameen-info.org/bank/bcycle.html
Chapter Four

Of "Magic" Seeds and Chickens That Lay Golden Eggs

The "improvement" of the seed is not a neutral economic process. It is, more importantly, a political process that shifts control over biological diversity from local peasants to transnational corporations and changes biological systems from complete systems reproducing themselves into raw material [emphasis mine]. It therefore changes the role of the agricultural producer and the role of ecological processes. The new biotechnologies follow the path of hybridization in changing the location of power as associated with the seed. As Jack Kloppenburg has stated, "It decouples seed as "seed" from seed as "grain" and thereby facilitates the transformation of seed from a use value to an exchange value."

I open with this quote from Vandana Shiva because this brief chapter traverses the dirt roads of global capital entering local agricultural markets as "bountiful" seeds that will turn the lives of farmers around. NGOs that sell these "terminator" seeds do so under a public discourse of "seed improvement," "high-yield seeds," "improved farming techniques," and "feeding the expanding population." Terminator seeds are seeds that do not reproduce themselves; they have a one-time life cycle. Hybrid seeds are one of the modern processes of privatizing agricultural markets and the transformation of seed control from farmers to multinational corporations. Through an examination of the policies of Bangladesh Rural Advancement Committee (BRAC), the largest NGO in Bangladesh, and its introduction of hybrid seed technology, this chapter addresses how these transactions connect up with larger global processes, create new markets for local NGOs, and situate farmers and NGO women borrowers in conditions of
market uncertainties and increased vulnerability. The introduction of this hybrid seed technology is characteristic of the asymmetrical power dynamics between the NGO and the targeted poor: the borrowers are not informed consumers of these products. Their dependence on the NGO for loans allows the NGO and their global partners to capture and corner local agricultural markets.

In the 1990s, the shift towards neoliberal market policies has created new networks of cooperation between NGOs and the global private sector. NGOs, because of their deep penetration into the rural economy, have become attractive partners for multinational corporations. As discussed in Chapter Two, the Microcredit Summit held in 1997 in Washington DC illustrates this point well. The Summit, which targeted 100 million of the world’s poor was sponsored, by the giant agrobusiness, Monsanto Corporation, among others. Following the Summit, Monsanto and Grameen Bank were in the process of opening a joint venture in Bangladesh called the “Grameen Monsanto Center for Environmental Friendly Technologies” that would supposedly “benefit” farmers with new technology and products. Public outcry mobilized by environmental groups—and ecofeminist Vandana Shiva was an outspoken critic of this partnership—eventually forced Grameen Bank to cancel its deal with Monsanto. Later in a press interview, Monsanto spokeswoman Diane Herndon said that the company would set up the Center with or without Grameen Bank, however, they might drop the company’s name from it. Herndon went on to add that “We are not looking for quick profits from Bangladesh. We will look for a long-term return.”

Under pressure from the World Bank to open up Bangladeshi markets to Western products, the government of Khaleda Zia (1991-95) lifted price controls on agriculture in the early 1990s. With the removal of government subsidies on fertilizers and irrigation, local market prices fluctuated with global prices. This led to an increase in the price of agricultural inputs; it weakened the purchasing power
of the marginal farmers, and forced many of them into debt, and in many documented cases, into committing suicides. This free market policy advocated by the World Bank and Western donor countries, created a space for NGOs like BRAC to aggressively pursue a market-oriented rural development policy.

Western donors and bilateral organizations have also pushed towards the privatization of agricultural industries in the developing world. At the Global Forum meeting in 2000, UN Secretary General Kofi Annan called for a partnership between NGOs and private capital. In the post-Soviet era, Western donors emphasize the need for local NGOs to develop financial viability, claiming that “funds are going to dry up in the future.” This “drying up of funds” syndrome creates a life-threatening situation for Bangladeshi NGOs. Chapter Two illustrates how these NGOs were created and maintained by donor funds all throughout the seventies and eighties. Withdrawal of support from donors would mean unemployment and “chaos” for a large group of people.

In Bangladesh where eighty percent of the population is rural and in some way tied to farming, tie-ins with global agro-businesses become profitable ventures for NGOs and their private sector partners. While the large financial institutions in the West increasingly seek to bring the middle-class into their web through credit card loans, the poor living in the developing world too become new targets for the expropriation of wealth. The strategies for targeting the poor are somewhat different. The majority of the world’s population cannot afford to buy high-end consumer products like TVs and cars. But rich or poor, everyone has to eat. Thus the opening up of third world food markets through the neoliberal policies of Western governments and their multilateral aid organizations (IMF, World Bank) creates new opportunities for agro-businesses to enter these economies, create and corner markets, and expropriate surplus wealth. NGOs are integrated into this process of global capital circulation and they have direct access to the farmers.
In this chapter, I raise two issues with regard to NGOs and their ties to global agro-businesses: first, the adoption of hybrid/terminator seed production, and second, the creation of BRAC broiler/breeder chicken industry. Hybrid/terminator seeds have found their way into the hands of farmers through the work of three NGOs in Bangladesh, BRAC, Grameen Krishi Foundation (a subsidiary of Grameen family of foundations called Grameen Initiatives) and the Mennonite Central Committee. The Grameen Krishi Foundation sells hybrid seeds in its own packaging to farmers along with its agricultural loans. The seeds come as a mandatory loan tie-in. Even if the farmers do not use the seeds, the seed money is automatically deducted from their loans. In Bangladesh, BRAC is at the forefront of introducing these new agricultural technologies to the farmers. This chapter refers to the work of BRAC in creating and cornering the hybrid seed/broiler chicken market and shows the pathways of dependencies it have created with its borrowers that enables it to use these relationships to its advantage.

In its BRAC Strategy Report (1998-2000), BRAC welcomes partnerships with “like-minded organizations, governmental institutions, development partners and the private sector.” As part of its future expansion plans, the report identifies the importance of agriculture as an emergent market of financial possibilities:

A new impetus will be given to growth, particularly agricultural growth. BRAC has already introduced experimental programmes in tissue culture, maize and cotton cultivation and seed development. This new impetus through focus on agro-based programmes will target both marginal and small farmers. This is a key strategic shift on the part of BRAC and is based on the recognition that as the largest development organization operating in the country, BRAC would make a more concerted effort to directly address on-farm needs in addition to its existing off-farm micro-enterprise support.

Through their loan operations to farmers, these NGOs are able to create, and at the same time corner, the local seed, pesticide, and chemical fertilizer
markets. Traditionally, farmers saved their seeds from the harvest and recycled those seeds in future planting seasons. With the introduction of hybrid/terminator seeds, farmers are gradually losing control over seeds and seed production. As Shiva points out, hybrid technology is the process through which seed changes from a use value to an exchange value. Locally, it has also been noted that many of these hybrid seed varieties have not been tested for local soil conditions, and they often have adverse effects on soil and future crop produce. In Bangladesh, agronomists and scientists have advised the government to perform more tests to judge the suitability of different varieties of hybrid seeds to local soil conditions before adopting their mass use. Local environmentalists claim that at least 1500 different varieties of indigenous rice have been lost since the Green Revolution of the 1960s. In Bangladesh, the strains of rice varieties introduced during the sixties were IRRI rice varieties cultivated in the Philippines and locally marketed as BR (BIRI) rice.

Hybrid seeds are imported from China and India. BRAC has trade agreements with both countries. There are four government-approved seed importers in Bangladesh—Mollika, ACI, Magdonalds and Kushtia Ganges Bangladesh Seed Ltd. BRAC has linked up with ACI Seeds, an importer of hybrid seeds from India, for its hybrid seed production. It imports a hybrid rice variety called Alok 6201. BRAC also signed an accord with Hefei Fengle Seed Company of China in 1999. In September 1998, the Bangladesh Agricultural Ministry approved the importation of 2200 metric tons of hybrid seeds with the proviso that they must be field tested for three years by these four importers.

Hybrid seeds require the application of huge quantities of chemical fertilizers and pesticides, once again a market for global agro-businesses and their NGO partners. These pesticides get washed into the rivers and water bodies, poisoning the fish population and contaminating the surrounding agricultural lands.
and vegetation. The annual flooding problems of Bangladesh make this condition much more severe and widespread.

In 1996, BRAC started its seed production facilities. In 1996, BRAC had only a 7 ton seed production level. By 1997-1998, that number was raised to 21 tons. In 1998-99, the production goal was 70 tons. While the growth of its seed production has been slow, as of 1999, BRAC was gearing up for expanded production.

In 1997, it was reported that hybrid seeds such as Alok 6201 was already in wide use in many parts of the country through BRAC agricultural loan programs. In 1998 it was also reported in newspapers that non-hybrid seeds were unavailable in the markets. Thus farmers were forced to purchase high-priced hybrid seeds. It must be noted that the absence of a national policy and a government that is willing to act in the best interest of the nation, are two of the primary causes for the importation of untested hybrid seeds into the country and that end up having adverse effects on farming practices and the livelihoods of farmers. Farmers get stuck between an indifferent state and the predatory behavior of the NGOs with little room for maneuverability, that is, with no political voice to demand protection from such policies. The villagers do not have allies except the environmentalists, and the local environmental movement is in an incipient growth stage. The left, fragmented as it is in Bangladesh, has failed to be the ally of farmers. The left still remains focused on the working-class (in a non-industrialized country) as the vehicle of revolutionary change. It should be mentioned here that although the population of Bangladesh is eighty percent rural, there is not a single national peasant leader in the country, a leader who could represent the interests of the peasantry at the parliamentary level.

BRAC hybrid vegetable seeds are called “Shufola” which means “bountiful.” The adoption of hybrid Shufola seeds has resulted in the
accompanying use of chemical fertilizers and pesticides that have poisoned the local water bodies. The diet of Bengalis is made up small fish that they collect from ponds, creeks and rivers. Poisoning the water bodies poisons the food supply. In a predominantly poor country like Bangladesh there is little research done on the health conditions of the poor.11 The government is indifferent to the healthcare needs of its poor citizens: the donors are interested in creating markets for multinational corporations based in their respective countries, and pharmaceutical companies, another vested research group, cannot sell drugs to the poor and are thus disinterested as well.

In Tangail, located at a distance of sixty kilometers from Dhaka, I visited several farmers who had used BRAC hybrid seeds.12 They told me that the first year their yield was good, but after the first year, they had to increase the amount of chemical fertilizers on the soil. Within three years, their costs outstripped their income and the soil had become extremely dry and brittle from the use of chemical fertilizers. In order to regenerate the soil, now they have to spend substantial amounts of money and organic fertilizers. These are actions that they cannot afford to take.

BRAC Hybrid Cultivation First Year Figures as of March 199913
This Table does not show the diminishing rate of returns or a comparison with non-hybrid seed production levels

<table>
<thead>
<tr>
<th>Hybrid</th>
<th>Farmers</th>
<th>Acreage</th>
<th>Yield</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maize</td>
<td>65,914</td>
<td>32,957</td>
<td>2.5 ton</td>
<td>6000</td>
</tr>
<tr>
<td>Rice</td>
<td>86,700</td>
<td>26,010</td>
<td>3 ton</td>
<td>6000</td>
</tr>
<tr>
<td>Wheat</td>
<td>6,600</td>
<td>3,300</td>
<td>1.5</td>
<td>4000</td>
</tr>
<tr>
<td>Cotton</td>
<td>9,452</td>
<td>4,726</td>
<td>2.7</td>
<td>6000</td>
</tr>
<tr>
<td>Sunflower</td>
<td>22,500</td>
<td>3,091</td>
<td>.87</td>
<td>4000</td>
</tr>
</tbody>
</table>
From the above table one can see that BRAC has brought a large number of farmers into hybrid rice and maize production. While the cost per acre is much higher than non-hybrid seed cultivation, the yield is much higher. According to BRAC estimates, Alok has an overall 25 percent higher crop yield than Ufshi rice, which is the commonly used BR (BIRI) variety. In my research area of Pirpur, there were some farmers who were using hybrid seeds but I did not follow through on their stories. Most of the hybrid cultivation sites were selected in northern Bengal (my research site was in southwestern Bangladesh) which has more favorable conditions for maize and cotton cultivation. However, the hybrid seed controversy was reported widely in the vernacular press and many stories were carried about farmers who had lost 50 percent or more crop due to lack of yield and insect attacks. Many farmers were also unaware that they were planting “terminator” seeds.

In 1998, it was widely reported in newspapers that BRAC was forcing its borrowers to purchase Alok seeds. If the borrowers refused, their loans would be withheld or they would be asked to find “customers for this rice.” A farmer who had used BRAC hybrid rice Alok 6201 informed reporters that BRAC had started operating “Alok pushing cells.” At the local Kulichar BRAC office, the BRAC employee told the reporter that they had purchased 100 tons of Alok seeds for distribution. BRAC headquarters puts a lot of pressure on BRAC employees to meet their quota. BRAC ties quota distribution with employee/branch performance, which adds layers of force and intimidation among the managers, fieldworkers and borrowers. As I have already demonstrated in chapter three, this is the same tactic used by NGOs to get “creditworthy” members.
In March 1999, BRAC signed a contract with Pacific Seeds of Australia for the production of hybrid maize seeds in Bangladesh.\textsuperscript{17} Pacific Seeds is a member of the world’s third largest seed company, Advanta, based in the Netherlands, and it spends more than US $60 million every year on research on hybrid seeds.\textsuperscript{18} The Netherlands is also the third largest donor of BRAC.\textsuperscript{19} Bangladeshis do not eat maize as part of their diet. BRAC undertook maize production to keep up its poultry feed industry. Maize is an important ingredient of poultry feed required for the breeder/broiler chickens that are supplied by BRAC to its members. As the section “Mukra” (Chicken) Mystique shows, BRAC has created an internal market for poultry where the buyers and the chicken rearers are all BRAC borrowers, with BRAC acting as the middleman and pocketing the profits. In this scenario, maize is a cash crop. Hence, maize production takes over land traditionally used for food production. As is well-known, this creates its own set of problems for farmers in later years. BRAC has also started an animal husbandry program by artificially inseminating indigenous cows with semen from imported bulls. However, the calves of these crossbred cows eat a special diet of hybrid grass. BRAC provides the rearers of these cows with the seeds of this hybrid grass. These seeds are "terminator" seeds as well, and have to purchased on an ongoing basis from BRAC.

\textbf{BRAC “Mukra” (Chicken) Mystique}

BRAC had started its Poultry Program in 1978. At the time of my research in 1999, the Poultry Program was still not self-sufficient. At BRAC Head Office I met with Golam Mostafa who is the regional manager of the Poultry and Livestock Program. I met with him at the conclusion of my field research. By this time, I was already aware of how BRAC policies were working out in practice.
Mostafa informed me that BRAC opened the poultry programs with a view to creating income and employment for poor women. BRAC targeted the poorest women among their beneficiaries—the Vulnerable Group Development (VGD) women. These women are usually destitutes, widows or abandoned women, and they are considered at high-risk of falling through the economic safety net.

BRAC currently operated three farms—one each in Savar Khamar, Rajbari Alladipur and Bogra Sherpur—for providing day-old chickens. In April 1999, the total number of day-old chickens supplied to BRAC Chick Rearer was 1,021,930. Out of this number, BRAC farms supplied 538,022 chickens, and the rest came from government and commercial farms. In addition to its own production of chicks, BRAC has agreements with state-run and commercial farms for the supply of day-old chickens.

BRAC also has two feed mills to provide chicken feed to the rearers. The feed is a compound made of hybrid corn, shellfish meal, and sesame husk (tiler khoil). One kg. of feed is sold to the rearers for Taka 10.75 (broiler chick feed) and Taka 11 (egg-layer feed). In April 1999, the two mills produced 1,519,000 kg which at Taka 11 per kg. came to Taka 16,713,345 ($ 36,333 @Take46=1 USD).

Through its poultry program, BRAC has created four linked categories of BRAC women workers—Chick Rearers, Key Rearers, Pullet Rearers and Poultry Extension Workers. Chick Rearers buy one-day old chicks from BRAC and BRAC buys them back after 8 weeks. Key Rearers who buy these chicks from BRAC and sell them after 3 months either to Pullet Rearers (those who raise layer chickens) or directly to the market/commercial farms. The final category is the Poultry Extension Worker who is trained by BRAC to vaccinate and offer curative care to the chickens. BRAC sells the vaccines that it gets from the government to the Poultry Extension Worker. Vaccine per chick costs Taka 5. The Extension
Worker’s profit is 50 poisha (100 poisha=1 taka) per vaccine. For vaccinating 100 chickens, she makes an income of Taka 50.

<table>
<thead>
<tr>
<th>BRAC Cumulative Poultry Statistics from 1985 to April 1999</th>
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<tbody>
<tr>
<td>Key Rearers</td>
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<tr>
<td>Poultry Workers</td>
</tr>
<tr>
<td>Chick Rearers</td>
</tr>
<tr>
<td>Day Old Chick Distribution</td>
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I did find some discrepancies between BRAC figures and my figures. First, BRAC had an official mortality rate of 4.8 percent for April 1999. I found a mortality rate of fifty percent or higher in my area. Second, the women I spoke with had bought the feed at Taka 12 per kg and not at Taka 11 per kg, as claimed by BRAC (Mostafa). The local BRAC manager had also verified Taka 12 as the figure. The local manager probably admitted to this higher figure because I had already gathered this information from the women. When I mentioned this fact to Mostafa at BRAC, he said that I must be “misinformed.” In my estimation, the local BRAC area management team in Pirpur (and probably elsewhere as well) was making a small profit off these women by overcharging them one taka (or more) per kg of feed. However, the BRAC manager in charge of the Livestock and Poultry Program would not entertain this comment, and chose to ignore it.

BRAC Chickens at the Field Level

In my research area, I found that there was a high rate of attrition among BRAC borrowers. BRAC functioned like any other NGO: so why were the
women leaving BRAC? Once I began to scratch the surface, a different picture emerged, a picture where BRAC was using the women borrowers as “trapped consumers” to create new markets for itself. I soon found out that BRAC forced all its borrowers to buy between three and four eight-week-old chickens with their loans. This forcible selling of chickens as tie-ins with loans is an unwritten mandatory BRAC policy. BRAC publicly denies that they force women to buy chickens. My survey documents this trend as well. On any day when BRAC distributes loans, one can see women outside the local BRAC office holding these chickens. BRAC charges between Taka 250 for four chickens, that is, a per chick price of Taka 62.5. This amount is auto-deducted from the loan. Through this process, BRAC has created an internal market of breeder/broiler chickens and chicken feed with its poor borrowers as the captive consumers.

The local BRAC manager in Pirpur became quite incensed with me when I pointed out that they were forcing these chickens on unwilling women borrowers. He said that BRAC gives these chickens to women through its Vulnerable Group Development Program (VGDP) as income-generating projects. These chickens lay between 150-300 eggs in a year. Local or indigenous chickens only lay between 45-60 eggs in a year. By selling the chickens to the women, BRAC was insuring a source of income for them. However, these chickens called “breeder chickens,” are imported from abroad, and they require a special diet, temperature-controlled rooms, good ventilation, and artificial light to stay alive. Poor women in Bangladesh do not have the resources to keep them alive for long, and most of the chickens die within a short time, as the high mortality rate of fifty percent attests to.

For the women in my research area, these chickens were an investment disaster. First, they did not want the chickens; they were forced by BRAC to buy them. Second, by the time the women reached home, the chickens already would be half dead from the heat. In order to recover some of their losses, most of the
women would sell the chickens in the local markets instead. On days that BRAC distributed the loans and the chickens, one would see women at the local market trying to sell the chickens to the chicken vendor. They had to sell these chickens at a loss because their bargaining power was already compromised. In the first place, the market was flooded by a large number of BRAC borrowers trying to sell their chickens. Second, in the rural economy there are not that many purchasers of chickens to begin with and the diet of rural Bangladeshis rarely include meat or chicken. In addition to that, few people cared to buy these chickens as egg-layers because they were expensive to rear by local standards, and they were reputed to "die easily." But for the women, even selling them at a loss was better than losing the chickens altogether. At least this way they could recover part of their cost, that is, the Taka 250 they had lost to BRAC.

The BRAC chicken program grew out of the Income Generation for Vulnerable Group Development Program (IGVGD) run by the World Food Program (WFP) and the Bangladeshi government, with BRAC as the local distributor of this aid. After the floods of 1987, the WFP and the government started the IGVGD program. WFP supplied wheat that was distributed through BRAC offices to the most vulnerable groups of people. VGD members were identified by BRAC and the local Union Council Chairman from each village and given a government VGD card. Every month each cardholder would officially get 31.5 kg of wheat. In 1998, this wheat sold at Taka eight a kilogram in the open market. This came to Taka 252 a month as income for the VGD cardholders. Most of this wheat however finds its way to the open market. BRAC members regularly sell this wheat to cover their bi-monthly loan installments to BRAC. Moreover, Bangladeshis prefer to eat rice over wheat. In Pirpur Thana, there were 2,040 VGD cardholders. All these cardholders were also BRAC members.10
The purpose behind identifying the VGD members was to create income-generating opportunities for the most “at-risk women” (widows, abandoned women, and the very poor). BRAC divided these women into four income-generating groups—poultry farmers, sericulturists, cottage industry, and vegetable (shufola) growers. Proshika also gives loans to women to start chicken farms out of their homes. I met with more BRAC rearers, so here I discuss only the BRAC poultry farmers.

BRAC has two kinds of breeder chickens: Faumi/white Leghorn of Egyptian origin, and imported from Pakistan, and Nera which is a Dutch breed. Their breeding cycle is between 1 1/2 year to 2 years. Faumi gives between 150-200 eggs and Nera between 250-300 eggs in a year. According to BRAC, the cost of raising the chicken is Taka 18 (price of chick not included) for two months. This includes feed of Taka 11.5 kg per chick and vaccine medicine of Taka 5. Day old chicks cost Taka 10 for Faumi and Taka 16 for Nera. So the cost of each type of chicken is:

- Nera Chick: Taka 16
- Faumi Chick: Taka 10
- Cost of Feed: Taka 13
- Cost of Vaccine: Taka 5
- Taka 34 per Nera chick and Taka 24 per Faumi chick

It is important to note that this cost does not include electricity, housing, building the wire coops for chickens, cost of chicken feeders, and most importantly, the cost of labor for these women. It is important to note that this process of making women into mini-entrepreneurs makes these women think of themselves as owners of capital as opposed to workers/labor. The women, when
they were questioned about the costs of raising the chickens, never factored in their own cost of labor. As I have argued in earlier chapters, micro-credit emphasizes the making of out-of-the home-worker and mystifies the relations between capital and labor, and refashions women as owners of capital as opposed to borrowers of capital.

The BRAC chicken industry was set up in 1978 with help from Western donors, most notably from the Netherlands. BRAC starts the chicken farms in the following manner.\textsuperscript{23} The VGD women are identified and given loans by BRAC to raise the chicken for two months. BRAC employees come over to the women's homes and select a room in their house for "chick rearing." BRAC managers often intimidate and coerce the women into accepting the poultry farm idea.\textsuperscript{24} The VGD women are the most at-risk women who are already socially disadvantaged women, that is, they are quite powerless to negotiate the terms of the loans with BRAC. They depend on BRAC for the wheat subsidies (the WFP Program) as well as the loans they get from BRAC. Thus they have an asymmetrical power relationship with BRAC as well as other members of rural society. The poor women and their families have to give up a room or find some space on their property for chick-rearing. The room where the chickens are housed has to be well-ventilated with air and sunshine. The temperature has to be controlled at all times which poses a problem for women living in thatched or tin houses. Many of the women lost their chickens when there was a drop in temperature in winter or during the monsoon rains. By setting up these poultry cottage industries, BRAC effectively transfers the costs of production onto a group of women who cannot resist the imposition of these conditions on them. After two months, BRAC buys back the chickens at a rate lower than the market rate (they have a pre-set rate that they offer the women) and then sells the chickens to other BRAC borrowers as loan tie-ins. The breeder chickens thus circulate within this NGO-created economy made up of BRAC as a
supplier of chicken and chicken feed and the borrowers as rearers and buyers of these products. One can see from this process that the cost of chicken production has been transferred to the borrowers with BRAC making a cut as a middle-man broker. In 1999, BRAC supplied 150,000 day-old chicks to the home-run poultry farms run by the members of its Village Organizations (BRAC local offices are called VOIs). In Pirpur, BRAC had 6,200 members in 162 groups. There were twenty Chick Rearing Units (CRUs) in Pirpur.

Noticing the high rate of attrition among BRAC members and their level of dissatisfaction with BRAC, I met with some of the women Chick Rearers in Pirpur to find out about their experiences with these income-generating projects. I met with approximately with ten Chick Rearers. All of them said that they had lost 50 percent of the chicks before the two months were over, that is, they had lost fifty percent of their potential profit from the sale of these chicks. Below I have narrated the experiences of one such member, Runu.

Runu, a BRAC VGD member, had received a Taka 15,000 ($326) loan to start a chicken farm. She said that "BRAC Sirs" came to her house and told her that they would give her a loan to raise chickens and that after two months she would make a Taka 5,000 ($108) or a thirty-three percent profit on her loan. They brought over the chicken, special chicken feeders, and at a cost provided her with the vaccines and special chicken feed. One of the rooms in her house was set aside for the chicken farm, and electric lines were rigged to keep an electric bulb on twenty-four hours a day. Runu and her mother together raised the chickens. They would take turns sleeping inside the chicken room at night to prevent foxes from killing the chickens. The room was a thatched room and they had covered it with tarpaulin to keep out the cold and water. When I went inside the room, the smell of chicken excrement was so strong that I could barely peek inside the room without gagging. Neither Runu nor her mother liked to sleep in the chicken coop at
night but they had invested Taka 15,000 on this farm, they had no option but to sleep in conditions that were hazardous to their health. Runu had also received training for three days from BRAC but according to her she had forgotten "everything."

Within several weeks, fifty percent of Runu's chickens had died. Another neighbor of Runu's, Achia Begum said that she had purchased 225 chicks from BRAC and within eleven days 100 chicks had died. Proshika also gives poultry loans to its members. The Proshika Chick Rearers had similar stories to narrate. Overall, in my research area there was a fifty percent rate of chicken mortality. But unlike BRAC, Proshika had not as yet created an internal market made up of its members for its feed and chicken industries.

I have illustrated below the hidden costs suffered by Runu by becoming a BRAC income-generating chicken rearer. It must be mentioned here that part of the problem comes from poor training offered by BRAC. All the women told me that they had forgotten the training that BRAC had given them. A more fundamental problem faced by the women is that these poultry farms need climate control and monitoring, and these cannot be efficiently operated as cottage industries out of these rural homes. BRAC management is aware of this situation, but they chose to ignore these problems because they are in the business of creating certain types of agricultural markets for BRAC and its multinational partners, and not in the business of helping these poor women become financially independent.
Runu's Total Adjusted Costs for Operating BRAC Chicken Farm

Loan from BRAC for Taka 15,000
Interest rate at 15% Taka 2,250
Pay back to BRAC Taka 17,250

Her Costs:
Cost of 500 day-old chicks at Taka 16 each Taka 8,000
Vaccine for 500 chicks at Taka 5 each Taka 2,500
Chicken Feed at Taka 12 per 500 chick Taka 6,000
Electricity (Two 150 watt light bulbs are on twenty-four hours a day)
Per month Taka 176x2 for two months Taka 352
Her total cost unadjusted cost: Taka 16,852
Interest to BRAC Taka 2,250
Her Total Cost: Taka 19,102

BRAC buys these two-month old chickens back at Taka 40 per piece.
Her revenues after 50 percent or 250 of the chicks died:
250 chicks at Taka 40 Taka 10,000
Her loss is (19,102-10,000) <Taka 9,102>
She has to pay back BRAC Taka 17,250

If Runu did not lose a single chick, she would make a profit of
(500x40)=Taka 20,000-19,102=Taka 898

*This cost does not include the cost of her labor or the cost of the use of her premises. She has to pay back to BRAC Taka 17,250. BRAC paid her Taka 10,000 by purchasing her chickens.
This is just one illustration of how these poultry farms are being run by BRAC. BRAC is transferring the costs of production and the associated risks of production to the most vulnerable group members of the community—poor women—who do not have the social power to resist or fight BRAC policies. Basically BRAC is using the backs of poor women to create a poultry industry. As the above statistical breakdown demonstrates, the women with zero chick mortality would make a profit of Taka 898 and not the Taka 5,000 they were told! When I mentioned this fact to the women, they said that initially they thought they would profit because BRAC managers had told them that they would buy all the chickens after two months for Taka 20,000 ($434) and they would make a huge profit after paying off BRAC.

BRAC management does not take any responsibility for the high mortality rate among its chickens. They transfer the blame to the women for “inappropriate care” and “their inability to remember training.” The issue here is not that the women cannot take proper care, but that BRAC specifically targets the most vulnerable and needy women—women who are powerless to fight them—and forces these so-called income-generating projects onto them to make profits for itself. In turn, BRAC sells these two-month-old chickens among its VGD borrowers at Taka 62.5 (a profit of 22.5 per head) in the name of income-generation for the vulnerable group of women. As more and more families are given these breeder chickens to raise, BRAC is able to thus create and capture local markets for its poultry and chicken feed industries.

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3 Asaduzzaman Khan, “Beejer Bajare NGOs [NGOs in the Seed Markets],” Bhorer Kagoj, February 9, 1999.
Imported Hybrid Seeds will Degrade Soil Conditions,” *Inquilab* [Bengali], December 5, 1998.


The incidence of cancer, especially leukemia, is very high among the poor in Bangladesh.

I met these farmers through UBINIG, an environmental organization.

Figures verbally supplied by Sudhir Chandra Nath, Program Manager for Hybrid Seeds, BRAC.


BRAC Annual Report 1998. European Union (EU) is BRAC’s largest donor at 42.2% of total donor funds, followed by DFID (UK) at 15.1% and NOVIB/DGIS (Netherlands) at 11.2%. Total donor funds received in 1998 stood at Taka 2,183,003,861 (BRAC Printers: Dhaka 1998), 75.

There are many allegations of BRAC wheat theft. A former BRAC manager told me that BRAC managers would steal wheat from the VGD members. This information was verified by many others—researchers, NGO borrowers/employees, and local people. Instead of giving each member 31.5 kg wheat, they gave only 27.5 kg. According to him, this happens in all BRAC offices although the quantity siphoned off may vary. They sell the siphoned wheat on the open market and the profits are shared among the members of the management team. In 1998, the price of 1 kg of wheat was eight takas on the open market. So, in Pirpur Thana the BRAC office was unofficially getting 4x8x2040 (VGDM members)=Takas 65,280 ($1,484) per month. If the office had a high rate of defaults that it could not effectively recover, management would replace that money with the sale of VGD wheat money.

These women supply products to Aarong, the handicrafts store owned by BRAC.

An interesting anecdote was shared by Farida Akhter of UBINIG regarding Dutch donor interest in introducing breeder chickens in Bangladesh. According to Akhter, several years ago she was asked by the Dutch Embassy to conduct a research on chicken-rearing practices among rural women in Bangladesh. The last question on the questionnaire they gave her asked the following: would the women accept breeder (imported) chickens? Akhter said that the rural women surveyed said no, they do not like these chickens because they are costly to maintain. When Akhter discussed her findings with the Dutch Embassy it became clear to her that their only interest was in finding ways to promote these breeder chickens to rural women. She was told that they wanted to kill all local varieties of roosters and replace them with imported chickens and crossbreed them with the local hen population to get high-yield chickens.

This information was supplied to me by the women rearers, by former BRAC managers, and several local researchers.

Munir (a former BRAC manager) shared this point with me. He said, “We often went into VGD members’ homes and said, you have to raise the chickens. We would then select a place in the house for that purpose and help set it up accordingly.”

DEVELOPMENT AND ITS DISCONTENTS: NGOS, WOMEN AND THE POLITICS OF SOCIAL MOBILIZATION IN BANGLADESH

By

Lamia N. Karim

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Men’s attraction to women is natural. But so that this attraction does not cast an evil eye upon women, Islam has commanded that women be kept in purdah. That is also why God has put all the good foods in the world in purdah...Has God not put bananas in a package?..and pineapples...and mangoes...and lychees...God has put them all in purdah....Now suppose some vendor decided that, to make it easier for his customers, he would peel these wonderful fruits before selling them...would anyone buy them? No, and what would happen instead? Flies would descend upon them.¹

Proshika is the name of a mission to empower poor men and women so that they can overcome poverty. Empowerment means that the poor are united and organized, become aware of the real reasons of their impoverishment, develop leadership among themselves, mobilize their material resources, increase income and employment, develop capacities to cope with natural disasters, become functionally literate, can take better care of their health, become engaged in environmental protection and regeneration, get elected in local government bodies and community institutions, and have better access to public and common property resources.²

This chapter is a case study of the violence perpetrated against poor rural women by two opposing and contradictory forces in Bangladesh, the mullahs of Jamia Islamia Yunusia Madrassah of Brahmanbaria³ and the developmental NGO, Proshika Manobik Unnayan Kendro (Proshika Human Development Forum).⁴ The picture that emerges from the Brahmanbaria case is a complex weave of local and national politics, secular and religious power struggles, status games, crime and moneylending: but none of these looms as large for me as the apparent victimization of poor women both by the leadership of Proshika for its own political agenda, and
by the mullahs of the Jamia Islamia Yunusia Madrassah, the self-appointed guardians of Islam.

This chapter takes the discussion of debt (micro-credit) in a new direction. It examines how women entrapped in debt relations to an NGO, Proshika, are willed into an NGO-led process of social mobilization in the name of women's empowerment and political participation. This NGO-led social mobilization stands in sharp contrast to the “non-party political process” theorized by Rajni Kothari and discussed in Chapter Three. This chapter offers a case study of how the politics of empowering marginalized groups are appropriated by different forces for the furtherance of their own agendas, and how such politics are complexly woven into the fabric of local and national power dynamics.

This chapter is organized in three parts: section I is a theoretical map for reading violence in contemporary Bangladesh; section II is an overview of my ethnographic experiences in Brahmanbaria; and section III offers several possible interpretations of the mullah-led violence under examination.

Section I. An Overview of the Problem

The events in question occurred on December 7, 8 and 9, 1998 in Brahmanbaria, a town situated approximately one hundred and fifty kilometers east of Dhaka. In the three days of widespread looting, rampage and violence against women that followed in the aftermath of a Proshika-sponsored women’s rally, poor village women, who were neither informed nor (necessarily) willing subjects of the rally, were the real victims. Caught in the crossfire of the mullahs’ wrath, many of the women could not return to their villages for several days. These women were triply violated and brutalized: once by the clergy who beat them and had their clothes torn off because they were “nogno” women (nogno means bare, here it
refers to shameless women without purdah); then later, by their community that called them “noshto” (spoiled goods); and finally, by their husbands who also beat them, and in many instances, refused to take them back because they had been touched by non-kin men. For these brutalized women, there was no social mechanism in place to redress their grievances—a process through which they could fight the violence perpetrated on them by the clergy on the one hand, and by Proshika leadership on the other, who had willed them into participating in the rally, and later had left them in the lurch, concentrating instead on fighting Islamic fundamentalism through seminars, workshops, and citizens’ protest meetings in Dhaka.  

This chapter aims to explain in culturally specific terms the structural causes behind this attack against poor women who happened to be NGO members. The confrontation between Proshika and the local clergy of Yunusia Madrassah occurred ostensibly over the right of (poor) women to free assembly. The clergy forbade the public procession and assembly of non-kin men and women as “unIslamic.” Proshika, as the self-styled champion of women’s constitutional rights to free assembly, challenged the clergy’s right to do so in a democracy. The clergy invoked Islam and the sharia as grounds of their challenge; Proshika invoked the constitution and the doctrine of human rights as the grounds of the right of women to march and attend a fair. These two forces express competing and conflicting ideologies about the nature of Bangladeshi society, and women’s role in that society. On the surface, the leadership of Proshika expresses more modernist and “democratic” impulses that come in direct conflict with the sharia-based impulses of the Muslim clergy. But as this case study shows, the “democratic” impulses of Proshika are grounded in its non-democratic clientelist relationship with its constituents—the poor borrowers—who are often forced to act according to the dictates of Proshika leadership. And, paradoxically, both parties, whether
champions of more progressive/modernist ideas of women's rights, or as guardians of purdah—end up in brutalizing the bodies and souls of the women they seek to "empower" and "protect." This chapter then is an attempt to understand how "good intentions" (Proshika) by "well-meaning" people (NGO bureaucrats/feminists) get appropriated and disciplined by the structures within which they operate.

In its most crude and elemental form, the confrontation in Brahmanbaria (1998) was a power struggle over the control of women as subjects, particularly as political subjects, and the fears that the social and political empowerment of women unleashed for the local clergy. Women as political subjects, that is, women as architects of the Bangladeshi state, release multiple fears and tensions among the clergy. Foremost among these fears, I argue, is the fear on the part of the clergy of loss of power over their village constituencies, and consequently, the loss of their traditional roles as keepers of Islamic laws and morality without which they are obsolete spiritual leaders in a transformed Muslim state.

Violence of the kind I narrate here—violence that explicitly targets poor women and NGOs that work with poor women—should not be analyzed as isolated and irrational acts by the clergy. Violence is a place of the renegotiation of power relations. Through such sporadic acts of violence, the clergy force the state and emergent institutional powers to broker the boundaries of power. Religious violence is a strategic tool of power wielded by the clergy when they feel threatened and diminished. These violences should be analyzed as part of a larger process of social change, national politics and development programs taking place in contemporary Bangladesh, that are in turn creating fissures, exposing internal contradictions, and are leading to social disturbances. A Bangladeshi scholar, Taj Hashmi, writing on women and Islam, urges us to analyze the actions of the clergy as the behavior of a "narod culture," that is, local peasant behavior rooted in misogynistic attitudes towards women. These "justices meted out by the mullahs"
should not confused with legitimate Islamic justice. As he points out, the mullahs in Bangladesh are uneducated and untrained in Islamic jurisprudence; many of their shalish rulings have no basis in Islamic laws. In support of this point, he cites several examples, and one of them about a woman accused of adultery by the mullahs who was forced to drink her own urine as a form of repentance. Islam does not sanction such punishment for adultery. Hashmi goes on to point out that “According to Islam, an adulterer and adulteress may only be punished by a legally constituted court of justice after considering the witnesses of four [male] adult witnesses.”

I echo Hashmi’s point that one should be careful to distinguish between what is legitimately derived from Islamic teachings and what is part of the local cultural fabric of misogyny. Turning our gaze to the Brahmanbaria incident, what we get is an alliance between the more misogynist interpretations of sharia laws with the existing “narod” attitudes towards women.

Before proceeding any further, I would like repeat James Faubion’s definition of violence that I used in chapter three. Faubion has defined violence as an event that breaches a set of normative values and codes a group of people or individuals hold for the preservation of their selves or identities. Given this definition of violence and the blurring of the private/public domains that we witness in the work of developmental NGOs, I analyze the violence under scrutiny at three levels: I examine how local people interpreted the violence; how the NGOs and national press interpreted it; and finally, my own analysis, which synthesizes the above two interpretations into a more considered and culturally specific analysis.

For a theoretical understanding of this violence, I turn to Saskia Sassen’s work on globalization and gender. Sassen provide us with a feminist analytics of thinking through the centrality of women and their bodies, and the anxieties that these subjects and bodies produce within the clergy. Men, freed of the reproductive functions, are able to distance themselves from “nature,” and that gives them a right
to the “sacred.” This domestic/public divide is a necessary component to the construction of the male world of rural Bangladesh.

In her work on globalization, Sassen shows that economic globalization is a process that weakens territoriality and sovereignty of the nation-state. In this deterritorialized global economy, Bangladeshi women are becoming garment labor, and are channels through which finance capital and agricultural products (hybrid seeds for example) manufactured by multinational organizations enter the local economy. Women become the link that tie the global to the local. The NGO emphasis on the out-of-the-home worker creates an innovative way of collapsing the distinctions between the private/public worlds of rural people, especially of the clergy. Women stay inside the confines of the home, and yet they sell their products in the global market through their links to BRAC sericulture, Grameen Textiles, and become consumers of cellular phones (Grameen Phone) manufactured by Nokia.

At the rural level, which is what I am concerned with here, the work of NGOs and feminist organizations are blurring the distinctions between the public and private spheres of rural life. The clergy, who are vested with moral authority, safeguard the private lives of women in rural society. The NGOs through their work in micro-credit, income-generating programs in sericulture, breeder chickens, paddy husking, raising cows, goats, etc. have started to break the walls that separate the private from the public. I have noted in Chapter Three that rural men say that giving loans to their wives does not grant any right to the NGO officers to come into their homes and harass them. NGOs operate in the most intimate sphere of the private realm—within homes and with women. They give loans to women who are expected to start income-generating ventures by staying inside the home. Yet the very nature of the work of NGOs breaks the walls that build the home. As Chapters Three and Four illustrate, NGOs integrate the interior/private world of
rural people with the outside world of global processes. These forces create
dependent links between the borrower and the creditor, between the rural and the
urban, between the national and the global. It is this dissolving of the boundaries
between the private and the public, and what those boundaries have traditionally
meant for the rural patriarchal order, that form the foundation of the backlash
against the women by the clergy. This observation also clarifies the question, why
is it that the clergy are reacting so violently against the public assembly of poor
women and not against middle-class women? Urban middle-class women—the
feminists/activists—are a hated symbol of the clergy but they are not their
constituents. This distinction has to borne in mind as we read the unfolding of
events in Brahmanbaria.

Within the sphere of the domestic, the most volatile change taking place in
Bangladesh is over the struggle to establish laws that protect women and give them
equal rights under the law. Women’s organizations in Bangladesh, especially
feminist NGOs, have been vocal in demanding these protections for women.
Feminist human-rights NGOs and organizations like Ain-o-Shalish Kendro (ASK),
Nijera Kori, Sammilito Nari Samaj, Saptogram, Nari Pokkho, have aggressively
pursued the establishment of laws that would punish men who commit violent
crimes against women by issuing fatwas, throwing sulfuric acid on women, dowry
deaths, and rapes.12 These groups seek the establishment of a uniform civil code,
that is, uniform personal laws, that would not discriminate against women in
matters of inheritance, marriage, child custody, alimony, rapes, spousal abuse, and
divorce. These demands by feminist/progressive groups have gained momentum
since the Beijing Conference of 1995 and the Cairo Population Conference of
1994.13 These feminist groups have the support of Western donor agencies to
implement these changes. The key contradiction in such legal reforms is that these
changes are being instituted without corresponding changes in the education
system. While laws have been introduced in recent years to protect women, there is little structural change in the judicial and penal systems to prosecute the perpetrators of these crimes against poor women. Thus there continues to be a continental divide, so to speak, between the way rural people think of women and their roles (the narod culture) and the way urban feminists/progressives define women’s rights.

These problems of redefining the social are embedded in a rural/urban divide as well. Bangladesh has a two-tiered social structure, a small coterie of Western-educated urban people who advocate women’s rights and issues of social justice (the NGO camp belongs to this group), alongside a large rural population that is poor, illiterate, unemployed/underemployed, and who are not part of the nation-making project. In the urban areas, positive and strong images of women abound. The Prime Minister and the leader of the opposition are both women, the leader of the Ghatok-Dalal Nirmool Committee, a symbolic people’s court to try the collaborators of the Pakistani army in 1971, was also a woman. In urban Bangladesh there are many professional women in public life. Bangladesh is one of the few countries with a Ministry of Women’s Affairs established soon after its independence. It is also one of the few countries where the female to male ratio is 100-104. Infant girls face a higher mortality rate because of neglect by families. This is what Amartya Sen has called the “missing women/girls” of South Asia.

In Bangladesh there is a national women’s organization called Jatiya Mahila Parishad, entrusted with the improvement of conditions faced by women. There are women ministers, MPs, lawyers, doctors, teachers, bureaucrats, pilots, writers, journalists, NGO workers, and activists. Since 1982 women have been appearing regularly at public service examinations and are being recruited into the civil services. There is also a government quota for the recruitment of women. Ten percent of all professional government posts and fifteen percent of all non-
professional (clerical and lower-level posts) are reserved for women. Special measures have also been taken to appoint women to senior administrative levels, to the posts of Deputy Secretary and Joint Secretary. Women are enlisted in the police force and the armed forces. Urban career women are visible in public spaces, political meetings, human rights and poverty seminars. They are vocal about the rights of women. Through public meetings and processions, urban women routinely protest against the excesses of the clergy. Their pro-feminist/women-centric activities are reported in the national newspapers and are followed by the clergy. These urban women and their social views reside at a great distance from the rural women they seek to empower. Furthermore, the relationship between the urban and rural women is a hierarchical and clientelist one. As a result, rural people are often distrustful of the motivations of urban women’s groups.

One of the demands of the women’s groups/NGOs is the establishment of a universal civil code would shift the power of adjudication away from the clergy to the modern courts, reducing both the social relevance and economic power of the clergy. A civil code would mean the following: daughters would receive equal share of parental property (under Muslim personal law daughters receive half of what sons receive); verbal divorce would be made illegal (Muslim men can divorce their wives verbally but there are detailed laws, though not usually adhered to, that govern these divorces); marriages would have to be registered in local courts; gender discrimination would not be allowed in legal testimony (under sharia laws, testimonies from two women are equal to the testimony of a man); women would not be required to provide witnesses in rape cases; child support and alimony would have to be given to divorced women and these amounts would be decided by the courts. Failure to follow these new legal guidelines would result in the prosecution of the officiating clergy.
Another important shift in rural power dynamics is the change in the gender and class composition of rural local government. Developmental NGOs (Proshika, Nijera Kori, GSS, now defunct) have started lobbying poor women and men as political candidates at the lowest rank of local government called Union Council elections. The Chairman and the council members are usually drawn from the rural power elite. Their job is to dispense government funds for public works and relief goods at the village level. The Chairman of the Union Council is also responsible for certifying poor villagers for Vulnerable Group Development (VGD) cards that give free wheat to the poor.\textsuperscript{17} In a stagnant economy where income opportunities are limited, the Chairman and the Union Council members play a vital role in distributing these scarce resources, and also in siphoning off these resources for their own use.

Rural local government is made up of a two-tier system: Union Parishad (Union Council) and Zilla Parishad (District Council). Three seats are reserved for women in all these boards. With the help of NGOs, women have started to contest local Union Council elections successfully. "In the 1988 election 79 women contested the elections in 4,401 Unions and 1 was elected Chairperson. In 1992, 115 contested the elections in 4,443 Unions and 15 were elected as Chairpersons."\textsuperscript{18} In the 1997 Union Council elections, 44,138 women contested for 12,894 seats in 4298 Union Councils. Out of this figure, 12,822 were elected to 4274 Union Councils.\textsuperscript{19} Women as political subjects also mean women as indirect actors in nation making. The fears of the clergy are not ungrounded. Women, once socially empowered to cast their votes,\textsuperscript{20} do not vote for the clerical political parties (such as Jama'at, Islamic Oikyo Jote) who have increased their attacks on poor women through fatwas,\textsuperscript{21} and mainly because these have not offered any real solutions to rural poverty.
As already noted in Chapter Two, in the 1990s, leading NGOs became more openly political and started to mobilize rural support for either/or of the major political parties (AL or BNP). In 1996, ADAB under the control of Proshika/Nijera Kori, took on an active role in promoting a movement called “Trinomul Gonotontro” (Grassroots Democracy). On January 1, 1996 ADAB officials organized a mass rally of poor people in front of the National Parliament in Dhaka. More than 100,000 NGO members were bussed in from all over the country to attend the rally. A statement called “Goribder Dabi” (demands of the poor) was read. Although it was a largely symbolic gathering, the rally demonstrated the power of NGOs to peacefully mobilize such a large number of people from all over the country in one place, a power whose meaning was not lost on the leading national political parties or the clergy. These political activities of NGOs are gradually transforming the traditional rural power base by adding the NGOs as a new group of power brokers into the rural dynamic. In this emergent NGO-led politics, the struggle against poverty, and for social justice, also becomes a struggle against militant Islamic groups.

This social movement of the NGOs is characterized by many strategies, such as the instrumental use of the traditional spaces of community gathering, and in this instance, the attempt by Proshika to make use of the mela or the rural fair as a test case for democracy. This shift on the part of Proshika from development-oriented activities to the promotion of rural cultural life speaks to its penetration to a different sphere of action. It is Proshika’s attempt to control, shape and manipulate the symbolic structure of the Bengali culture by becoming a major patron of “culture.” By expanding into the domain of the cultural, Proshika becomes more deeply embedded in the socio-psyche structures of rural people. Proshika is seen as a source of economic income as well as entertainment (there are very few recreational options available to rural people) opportunities for rural
people. It is thus a Gramscian hegemonic relationship that Proshika seeks to establish with the people, creating structures of interdependencies through loans, fairs, and cultural festivals that mask the asymmetrical patron-client relations of power that Proshika takes advantage of.

A few words about liberal democracy and the NGO’s use of democratic ideas are called for here. Liberal democracy is the protection of individual rights and the defense of those rights against the state. Liberal democracy aims to transform society through the exercise of individual votes. In countries such as Bangladesh that have weak democracies to begin with, experiments with democracy not only run the risk of reinforcing the powers of national parties and their clannish politics, it also runs the risk of unleashing many contradictory forces in society that the state is unable or unwilling to control. Democracy also grants people, whether Islamic fundamentalist or modernist, the right to express their ideology and the right to establish that ideology. But liberal democracy is beset by its own contradictions. For example, liberal democracy has to grant freedoms to forces (militant Islam for example) that would try to usurp democracy and establish a theocracy in its place with restricted rights for women and religious minorities.

Contrary to their embrace of liberal democracy, the NGO movement does not extend the same democratic rights to the mullahs that the NGOs apparently advocate for themselves and poor women. As a solution to the predicament in which it finds itself, Proshika has resorted to attaching nationalism and patriotism to liberal democratic ideals. Bengali nationalism was a middle-class movement of intellectuals, poets, artists, activists, who wanted to free themselves from Pakistani cultural domination. This ethno-linguistic nationalism on which Bangladesh was inaugurated as an independent state did not have a well-developed plan for including the poor as makers of the new nation or as partners in the development process. Taking up the rhetoric of “the establishment of the ideals of the freedom
struggle,” Proshika and other like-minded NGOs vilify the mullahs as working against the Bangladeshi state and its independence from Pakistan. The Jama’at-i-Islami, the largest Islamic party in the country, and many other Islamic groups opposed the independence struggle in 1971 because they did not support the break-up of a Muslim state, Pakistan. But herein lies the contradiction. The conceptual frame that Proshika uses as a liberatory discourse for the poor—nationalism that is closely aligned with the political party of Awami League and middle-class understandings of self—gets entangled in its own ideological limits and immobilizes any meaningful freedom for the people. Instead of rendering any viable oppositional politics, it mainstreams the poor into the national political process.

The ideal of a liberal democracy would be the establishment of a vibrant civil society where people from different walks of life can come together in face-to-face interactions in domination-free communication. While Bangladeshi men have long gathered in tea-shops and formed adda (a form of leisured orality associated with men) sessions, women have not had access to the same public gathering spaces and activities. Some NGOs (Proshika) are now trying to build civil society through seminars and conferences in Dhaka, and through melas and folk theaters in rural areas. This “building of civil society” by NGOs is a contested field. Activists and people not associated with the NGOs, see the NGOs as a society of fat cats, propped up by donor money, who sell the poor image of Bangladesh abroad to fill their own coffers. Such critics argue that donor-dependent NGOs cannot work in the national interest but are in the service of their Western imperialist masters. Commenting on the work of NGOs in colonizing culture, local left activist and scholar, Anu Muhammad, has cynically labeled the bureaucratization of culture by NGOs as “Project Culture.”

Muhammad argues that these gatherings are not spontaneous political events but are choreographed projects that are conceived in
NGO board-rooms with project names, budgets, proposals that show number of personnel required for mobilization and training, number of vehicles required to transport people, flow charts of events, prepared speeches, and so on. He rightly argues that NGOs have reduced the political participation of people to a form of technocratic knowledge and the effective management of that knowledge.

The locus of power for the mullahs is not the capital city but the 65,000 villages of Bangladesh. But this power is also regional in its origin. In some areas in Bangladesh, and Brahmanbaria is one such place, the leaders of the local madrassahs are sovereign. Different national governments have not attempted to displace this clerical sovereignty, instead they have brokered local power-sharing agreements with them, letting the clergy have their own fiefdoms as long as they pay allegiance to the state. The power of the mullahs is a moral power based on their authority to interpret the Quran and hadith (loose body of sayings attributed to Prophet Muhammad: and Islamic jurists are divided on which hadiths are attributable to the Prophet and which are not), their ability to give fatwas (considered legal opinion given by a mufti), and their authority to guide rural society according to their interpretations of Quranic dictates and the sharia. The social and economic structure of their power is derived from teaching at madrassahs and from officiating at social ceremonies—marriages, divorces, births, funerals, and circumcision rites—and the contributions they raise through such activities in the community.

Foremost among the structures that undergirds their power is the madrassah school system that allows them to indoctrinate students in a strict ideology of Islam. The urban and provincial middle-class people do not send their children to the madrassahs; they send them to public schools where their children can get a modern education.24 It is the children of the poor and orphans who attend madrassahs, which they join at a young and impressionable age. There is thus an in-built class-
antagonism among madrassah students towards the urban-educated people. Many poor families give one of their sons to the madrassah to be raised by the mullahs. This is done partly because of poverty but also because it is considered an act of piety (hokh) to dedicate one’s child to spread the word of Allah. The social role of the clergy is reified through many symbolic acts of the villagers: rural families show their respect for the mullah by bringing him the first fruit that their tree bears, the first egg that the hen lays, some paddy from the first harvest, and many families are only too happy to marry off their prepubescent daughters to the “old” mullah. But the changes that are taking place in rural Bangladesh threaten the mullahs’ traditional power base, limiting their incomes, and rendering them slowly obsolete in the new nation.

The role of women is also changing in rural Bangladesh. Poor women are visible in public places without the burqa, and they have become inflammatory symbols of modernity and change—symbols that are at great odds with the worldview of the clergy. As mentioned in Chapter Three, NGO women employees from BRAC and Proshika ride bicycles and motorcycles to work in a society where most men (including mullahs) do not have access to motorbikes. The image of a woman on wheels who goes roaring by while the mullah is walking to the bazaar creates prestige and anger issues for him. For the mullahs, “women are rubbish little things” and they ask, “how dare they act so insolently?”

The creation of an independent Bangladeshi state coincided with “a rise in the number of mullahs, muftis, pirs, shaykh-ul-hadis, and internationally known Islamic thinkers.” All these Islamic thinkers are fighting to create their own constituencies among the rural poor and unemployed youth population. One such mullah is Delwar Hossain Saidi, an elected member of parliament since 1996. This chapter opened with a quotation from one of his sermons. His speeches are tape-recorded and widely available in Bangladesh where he has tens of thousands of
followers, and among the diasporic Bangladeshi communities of UK and Middle-
Eastern countries. Taj Hashmi notes in his book *Women and Islam in Bangladesh*
that

…the demagogy of Saidi can be so misleading as to be “mistaken” for a “progressive” social reformer, especially in the light of his condemnation of those taking dowry from brides’ parents or guardians. His true nature is revealed when he exhorts, shouts, screams and sarcastically tells his audience...that Bengali Muslim men have lost all interest in ‘half-naked’ and ‘easily available’ women, hence the demand for dowries...He even compares secluded women with the beautiful spotted deer of the Sunderbans, and the ‘be-purdah whores’—unveiled women—with the stinking goat, since the former is very attractive because it lives in ‘purdah,’ in the forest, and the latter is not attractive because, it is ‘available’ everywhere.27

While the clergy continue to express such misogynistic views, they have nevertheless reluctantly accepted this changing role of women, partly because of their inability to forestall these changes, and partly because they see benefits accruing to them by joining the NGO schools as religious instructors or by sending their wives to join NGOs.

For the clergy, the social freedom of women (the right to free assembly, for example) is seen as a sexual freedom of women and the disintegration of the clergy’s world where gender roles are strictly segregated, and *they* (clergy) manage those distinctions through their interpretation of Islamic laws. The control of women’s reproductive bodies is of paramount importance to the clergy. Women, as reproductive agents, will produce future generations of Muslim men, and women as mothers are responsible for the acculturation of their sons. The struggle over the control of women’s role in society is indicative of their power over rural life.
One such example is contained in the following excerpt from a sermon by Delwar Hossain Saidi that commands women to stay inside purdah:

If you (women) live in accordance with the respect Islam has granted you, the child you will conceive will be a good Muslim...Islam has purdah to protect women from the evil eye. If the eyes of thousands of men fall on an exposed woman then the child she conceives will also be affected. Children of such mothers become thugs, terrorists, alcoholics...Everyone will say, “Allah kill this bastard. And cast out the mother who conceived this child” [emphasis mine.]

Section II. The Field Setting

I left Bangladesh for the United States in November 1998 for the annual anthropological meetings in Philadelphia. Upon my return to Bangladesh in mid-January 1999, I heard that there was an Islamic clergy-led attack against Proshika women members in Brahmanbaria.

Bangladesh was undergoing a serious parliamentary crisis at this time, a continuing drama played out between the ruling party of Awami League (AL) led by Prime Minister Sheikh Hasina and the opposition leader, Begum Khaleda Zia of Bangladesh Nationalist Party (BNP). The opposition had boycotted the parliament, and the country was facing a series of hartals (the shutdown of vehicular traffic and commercial businesses) in January 1999. The political situation was complicated by the fact that the ruling party (AL) candidate had won the local elections for a parliamentary seat held in the province of Pabna on December 10, 1998. This win gave the Awami League control over all four parliamentary seats from Pabna. The opposition party (BNP) had challenged the vote count by calling it "ballot stealing." Following the Pabna elections, trouble
had broken out in various parts of the country between the two national parties. The opposition had called for a series of hartals that went on through January 1999.

In this tense atmosphere of political uncertainty, I headed out for Brahmanbaria with my research assistant, Chauhan. Chauhan is a young man in his mid-twenties. He is a member of Worker’s Party, a Marxist political party of Rashed Khan Menon that considers the working-class as the agents of historical change. Like so many other members of left political parties in Bangladesh, Chauhan now works for a voter-education NGO called Nagorik Uddyog (Citizens’ Initiatives). His political work and networks had proved Chauhan to be a valuable source of information for me, and in Brahmanbaria, he assured me, we would have no problems in uncovering information.

Located in the middle of town, the Yunusia Madrassah controls fifty-four smaller madrassahs in greater Brahmanbaria. The dome of the madrassah, brown with age and algae, dominates the center of town. The madrassah was built in 1914 but local folklore puts its age at 300 or more years. The older Mufti of the madrassah, Mullah Sirajul Islam who is more popularly known as Boro Huzoor (older mufti) is a highly venerated man in the community. He is reputed to be 138 years old. His supposed longevity is taken as a sign of his piety and religiosity. He and his son-in-law, Imam Hafez Nurullah, also known as Chhoto Huzoor (young mufti), play a very important role in the public life of Brahmanbaria. No social event (for example, births, deaths, weddings, construction of new buildings, official inaugurations) takes place in the town without the blessings or approval of the Boro Huzoor. He is the religious Patriarch of Brahmanbaria and its surrounding villages. A local activist explained the charisma of this man by saying, "Boro Huzoor can easily gather 150,000 people in one place in two hours. Such is his power in the community." While 150,000 may be an exaggeration, the high number demonstrates the power he has in the community.
Every year during the month of December, Bangladeshis celebrate the political freedom from Pakistan in 1971. All through the month of December national TV, radio, political parties, cultural and civic groups hold rallies, musical performances, plays, and debate and essay competitions. Bangladeshis take tremendous pride in the freedom struggle. This sentiment is expressed by Bangladeshis as: we maybe the wretched citizens of the earth but we fought and won our independence from Pakistan. We fought and got the right to speak in our mother tongue, Bengali. Given the real and symbolic power of the freedom struggle for Bengalis, different groups try to stake out their claim on the history of that period. One way in which this “claim” on the past is reconstructed in the 1990s is through the organization of cultural and literary events; in the 1970s and 1980s, local cultural and civic groups would organize such events; now however, NGOs like Proshika are taking on an active role in promoting “Bengali culture.”

The social movement of the NGOs (Proshika and the now defunct GSS stand foremost in this movement) makes instrumental use of the traditional social spaces of community gathering, and in the instance under investigation, it made instrumental use of the traditional mela or rural fair for the advancement of its own political agenda. This move on the part of Proshika from strictly development-oriented activities to the cultural speaks of its attempt to control, shape and manipulate the symbolic structure of Bengali culture by becoming a major patron of “culture.” This move into the cultural is also an attempt to distinguish itself (Proshika) from other leading NGOs (Grameen Bank, BRAC, ASA), and to carve out a more distinct role for itself in rural societies. Bangladesh has more than 13,000 NGOs, and the overlapping nature of their work in micro-lending has intensified turf battles among the prominent NGOs because of their increased competition for resources from donors, and for national and international status. While Grameen Bank and BRAC are established organizations in the eyes of
donors, an "upstart" NGO like Proshika still faces a challenge in legitimizing itself as an equally qualified NGO, capable of delivering a multi-faceted approach to development.

The Making of a Fatwa

Trinomul Sangathan (Organization of Grass-roots People) under the auspices of the Association of Development Agencies in Bangladesh (ADAB) and Proshika planned to celebrate a five-day long _unnayan mela_ (developmental fair) from December 7-11, 1998 at the Niaz Muhammad Stadium in Brahmanbaria. The application was made on November 17, 1998 and permission was granted by the local District Commissioner (DC) to that effect on November 25, 1998. The poster for the fair featured the following events:

<table>
<thead>
<tr>
<th>Event</th>
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<tr>
<td><em>Prodorshoni</em> (Viewing of Arts and Crafts)</td>
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<tr>
<td>Discussion</td>
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<tr>
<td><em>Gono Nathok</em> (Folk Theater)</td>
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<tr>
<td><em>Gono Gaan</em> (Patriotic Songs)</td>
</tr>
<tr>
<td><em>Patal Natch</em> (Puppet Show)</td>
</tr>
<tr>
<td><em>Lok Sangeet</em> (Folk Music)</td>
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</table>

Place: Niaz Muhammad Stadium  

Organized by *Trinomul Sangathan, Brahmanbaria.*  
Overall Assistance provided by Proshika Human Development Forum

On December 2, 1998, preparations were underway at the stadium grounds. At this time the clergy arrived and threatened the Proshika staff who were overseeing the construction that these were "unIslamic acts" and if men and women
participated in this fair, they would burn down everything. The clergy then visited
the District Commissioner (DC) Wahidul Islam and reminded him that there was a
fatwa against holding a mela at this site. Following this, the DC withdrew his
permission for the mela. In an interview with local journalists, the DC K.M.
Wahidul Islam said, "At first Proshika planned to have folk theater, patriotic songs,
folk songs, lathi [stick] competitions. Later they added putul natch [puppet theater]
which incensed the clergy." After opposition from the clergy, Proshika changed
its tactics and brought out a poster calling the fair “shadhinotar juddher chetona” [a
commemoration of the spirit of the independence struggle].

By changing the development fair to a freedom fair, Proshika in turn wanted
to equate religious opposition to the mela with opposition to the freedom struggle of
Bangladesh. One of the fundamental pillars of the Awami League, the political
party associated with the freedom struggle, was secularism. This was
constitutionally changed in 1988 by the military state. The clergy stand in
opposition to this spirit of religious (and gender) equality and freedom. However,
the mela planned by Proshika had no connection with the spirit of the independence
struggle whatsoever, but its deployment of a mela to commemorate the spirit of
independence was a strategic move on its part. This move enabled
Proshika/Trinomul to mobilize popular support at the national level against the
clergy as “unpatriotic.”

Trinomul held a press conference on December 3, 1998, and demanded that
the DC give his permission for the mela. In the meeting Trinomul/Proshika
representatives said that "fatwas were against development work" and that "such
activities damaged our country's image abroad." On December 4, 1998, several
thousand men and women belonging to Trinomul/Proshika went to the residence of
the DC to persuade him to reverse his decision. The DC requested them to get
permission from Boro Huzoor of the madrassah.
Apparently, a phone altercation occurred between the director of Proshika and the DC over the withdrawal of the permission, and it was overhead by several journalists who were in the DC’s office. It was alleged by them that Qazi Faruque had threatened the DC by saying, “If necessary, I can change governments,” meaning that the District Commissioner was a nobody compared to the powers of Qazi Faruque. Faruque repeated that it was their (Proshika’s) constitutional right to hold a rally and that they would hold the rally come what may. According to eyewitnesses, the DC was extremely angered by Faruque’s tone. In Bangladesh, the relationship between government officials and NGO bureaucrats had been tenuous at best. Government officials see NGO bureaucrats as upstarts flush with foreign donor money and a mandate to carry out development plans whereas they, the representatives of the state, have less importance and resources. In the same vein, NGO officials consider the government officials as roadblocks to development works.

On December 6, 1998, several thousand Proshika members and workers camped out at the Niaz Muhammad stadium. To stop the mela, word was sent out by Yunusia madrassah that they would hold a tafsir mahfil (prayers for the martyred freedom fighters) for seven days at the same venue. This was the first time in its history that the Yunusia madrassah had made a gesture to remember the freedom fighters of 1971. To avert a confrontation, the DC declared section 144 at the Stadium. Section 144 is a colonial law that prohibits more than four people from collecting in one place. After section 144 was declared, the police chased away the Proshika members from the stadium. On the day of the fateful event, the DC and the Superintendent of Police (he is Hindu and thus his role in a conflict with the clergy would be interpreted in communal terms and could conceivably make matters worse) left town to attend official meetings. Only two dozen policemen were protecting the entrance to the stadium.
On December 7, 1998, between 8,000-10,000 poor women and men who were members of Trinomul Sangathan/Proshika collected at Ghatora outside Brahmabaria town. Busloads of people had been brought in from all the adjoining provinces, Narsingdi, Kishoreganj, Comilla and from the seven thanas of Brahmanbaria. Around 12:45 p.m. the women and men marched into the town to attend the rally. The Chairman of Proshika and ADAB Qazi Faruque and other high-ranking NGO bureaucrats from Dhaka led the march. Shouting “Faruque Bhai-er agotom, shagotom, shagotom” (we welcome Faruque Bhai’s arrival) the marchers passed the Madrassah. The local police stopped the marchers at the entrance to Niaz Muhammad Stadium. The marchers redirected and congregated at a local college ground adjacent to the stadium where Qazi Faruque and NGO bureaucrats were expected to address the rally and speak against the obstruction of democracy by the clergy.

As soon as the first speaker started to speak, youths and clergy from the Yunusia madrassah attacked the rally with stones. The attackers were armed with sharp sticks, axes, and large knives. They tore down the stage, chased away the bureaucrats and NGO workers, beat the women attendees with sticks and publicly humiliated them. They tore off their clothes, verbally abused them, and stole their purses. Women who were victimized at the rally later said to me that the mullahs who harassed them had shouted the following: “you are be-ijfat [dishonorable women, you have no charm [shame], you might as well be nogno [bare],” and women also claimed that the mullahs ordered madrassah youths to pull off their clothes. Around 3:30 p.m. rumors spread that “two mullahs were killed” in the melee. Thereafter, the madrassah crowd attacked the police station. From then on total lawlessness reigned in the city.

On the evening of December 7, 1998, groups of roving madrassah youths and local goons roamed the town, looting and destroying commercial and NGO
property. One of the slogans they chanted was, “more shahid, bachley gazi [If we
die we are martyrs; if we live we are warriors].” NGO offices were the primary
targets of the looters. BRAC, Grameen Bank and Proshika offices were looted and
torched. These NGO offices were stripped bare, and even the grill bars on
windows were taken out with crow bars. In a nearby village, Chaibari, twenty-six
houses belonging to BRAC members were burned. It is alleged that several
hundred BRAC and Proshika informal school centers were torched. Proshika listed
its damages at Taka 9.2 million. Although this was a mob situation, madrassah
men guarded the residences of the District Commissioner and the Superintendent of
Police. It was clear from such precautions that the clergy leadership took
precautions not to antagonize the local bureaucracy.

On the evening of December 7, 1998, the mullahs of Yunusia madrassah
called a press conference. The leader of the local chapter of BNP (party in
opposition) was present at the meeting. At the press conference, the clergy read a
prepared list of injured madrassah students that ran into several hundreds. They
called for a dawn to dusk hartal (stoppage of all vehicular traffic) on the following
day to protest police brutality against madrassah youths. While there were many
contradictory statements about was said at the press briefing, several reporters who
were present said that at one point Brahmanbaria was declared as “an independent
state under the rule of sharia and the Yunusia madrassah,” and various mullahs got
up and named themselves ministers of the Islamic state of Brahmanbaria.40

On December 8, 1998, hordes of madrassah men along with local goons
roamed the streets armed with knives, Chinese axes, sticks. No police were visible
in town. In the surrounding villages, NGO offices, schools and homes of NGO
members were explicitly targeted, looted and torched. The following day, on
December 9, 1998 an influential local Awami League political leader and a former
state minister under General Ershad, Humayun Kabir, who along with his brother
controlled the smuggling trade in Brahmanbaria,\textsuperscript{41} intervened to bring the situation under control.

On December 9, 1998, was Rokeya Dibosh\textsuperscript{42} (Rokeya Day). The local female MP, Dilara Hossain, later marched through town with about twenty middle-class women to celebrate the day. The clergy did not challenge her or the procession of middle-class women.

My Arrival in Brahmanbaria

On January 24, 1999, Chauhan and I set out for Brahmanbaria. We took public transportation from Dhaka. Our bus soon filled up with clergy. These men were on their way home from a \textit{wazh mahfil} (religious gathering). There were a few women on the bus with families. I was the only woman on the bus who looked like she didn’t belong there. My clothes and body language were urban and set me apart from the rest. I debated for awhile whether it was wiser to cover my head, but then I decided not to give into any pressure. Even if I covered my head, I would not blend in with the crowd.

Although none of the mullahs paid me any direct attention, an older man with a white beard soon started to speak to the younger men: "\textit{Shaitan} [satan] comes to you in foreign goods. If you want foreign goods, if you begin to like things you don’t have, that is shaitan beckoning you. You must reject \textit{shohure} [city or modern] goods because they will corrupt you and take you away from the true path of Islam." This was of course an oblique reference to me as a woman but also as a city woman, and as such I was the condensed symbol of forbidden sexual desires and modern consumption patterns for him. His was an ongoing commentary on Islam with interjections of "\textit{sobhan Allah, sobhan Allah}" from the crowd. I could not interject although alternately I felt angry and entertained. I told
Chauhan that if they asked him who I was he should say that I was his sister. But nobody questioned us and the trip was otherwise quite uneventful.

Upon arriving in town, the first problem I faced was with the hotel manager on duty, who would not let a woman stay at the hotel without her husband. Female NGO officers and fieldworkers are a known category of travelers. When female NGO bureaucrats travel they arrive in town in imported SUVs and stay at the local Circuit House or in NGO-owned guest-houses. Their manner of entrance is power-laden and people know that they should not be “messed around with.” Rank and file NGO female employees usually travel with other female companions and they stay at NGO rest houses as well. They do not travel alone. I was a Bengali woman (a white Western woman would appear more credible as a researcher although she would be endlessly harassed) traveling by public transportation with another man who was my research assistant. I fell into a dubious category of brown woman as researcher. We had to wait in the hotel lobby for Nasir Bhai, a local “netaj” (leader), to come and clarify matters. Within a few hours, however, word had spread in Brahmanbaria that a female journalist was in town investigating the events of last December.

Later, as I walked around the city with my research assistant, Chauhan, I noticed that every third man on the street wore the traditional cap worn by Muslim men. Most of these men were affiliated with the Yunusia madrassah. I did not notice any woman. This was probably due to the political uncertainty of the times. Whenever I had a reasonable opportunity, I would stop and ask people about the attack on the women by the clergy. Although at first sight, the town appeared to be a stronghold of Islam, I soon found a critical engagement with politics, Islam, madrassah education, and NGO activities among the people of the city. The local people had a strong sense of pride in their city and felt that the Proshika (note: not the Yunusia madrassah) was tarnishing its tolerant image. When I pressed them
on this matter, it was evident that they were uncomfortable—a complex feeling of respect and discomfort—about speaking out against the clergy. Their criticism was veiled. The man on the street did not fully agree with the rally (Why should women come to rallies? For whose benefit?), but he was also critical of the clergy, who, in his opinion, did not act in accordance with Islamic decorum. And it was pointed out to me several times, “Why should the huzoors [clergy] touch non-kin women? Is that behaving according to Islam?”

Soon several other local journalists and members of left political parties joined us and we sat down at a local tea-shop. Chauhan introduced me as “Apa from America” who is writing a book on Bangladesh. I was quite surprised by their eagerness to share information with me but then I realized that they didn’t view me as an outsider. I had come with a party member (Chauhan) and I had used his connections (for example, Nasir Bhai who is well regarded in town) to enter into conversations with them. Thus there was already an implicit understanding of trust. As political activists and journalists, most of these men did not question the idea of my writing a book. What was important to them was that I did not misrepresent their town, that is, I did not misrepresent them as backward and intolerant people. They were quite unanimous in the view that “Brahmanbaria is not a fatwabaazi town.” Fatwabaazi is a put-down and it means an intolerant and backward place.

A local businessman clarified some of the sources of the conflict: “This is not about Islam. There is a wine shop close to the madrassah. In broad daylight people drink there. What do the huzoors do about it? And I don’t believe that local moneylenders are really behind this. In this town moneylending is syndicated. Several influential clans control commerce. Brahmanbaria is one of the main entry points of smuggled goods from India, including contraband liquor." It sits twenty-five kilometers from the border with India. You can sit in
my shop, and if I am your guarantor, within one hour you can raise 500,000 (half a million) takas or more. We are talking about big kala taka [black-market money]. The problem was that Proshika misread local power relationships. Flushed with foreign money, some NGOs think they can change society overnight.”

Some of the journalists sitting at the table were quite convinced (or wanted to give that impression to me) that “Taliban” or some secret Islamic guerrilla front was involved in the incident. One of them remarked, “Where did the students of the madrassah find guns, sticks, swords, pick-axes, Chinese axes? I was standing close to Nurullah Huzoor (Chhoto Huzoor) when he addressed a group of young men during the hartal on December 8. He said, ‘We have not come to fight anyone, no one has come to fight us, then why do we have sticks in our hands? I want you to return the sticks from where you got them.’ Exactly where will these weapons be returned? This makes me think that they must have a storage place in the madrassah for weapons.”

Several of the journalists mentioned that they had seen “two Taliban-like men” (they looked Afghani in appearance) with the madrassah students on December 7, 1998. Others disputed their claim. But it was clear from all accounts that it was rumored that two Taliban-men were seen in town during the looting of December 7 and had disappeared as mysteriously as they had surfaced. The appearance of the “Taliban men” meant that the Yunusia madrassah was one of the training grounds of madrassah youth in Islamic guerilla warfare.

According to Nasir Bhai, who seemed knowledgeable about local affairs and appeared to be less interested in impressing me with his inside connections, local politics probably played the single most important factor in the situation getting out of control. The local chapter of Awami League is split into factions; one is led by Abdul Hai Sacchu, the other led by Amanul Haque Sentu. Sacchu is an NGO supporter. There was a tug of war between Sacchu and Sentu for power
over local elections. A former state minister, Humayun Kabir, had recently joined Awami League and planned to contest a parliamentary seat from Brahmanbaria. His candidacy was supported by Sentu’s faction. Rumor had it that Humayun Kabir was trying to embarrass Sacchu by letting the looting take place. Then later Sacchu could be blamed for failing to control the mob, and that might force him out of local politics." According to the local people, all the hotels, brothels, and illicit trade in the town are controlled by Humayun Kabir and his brother. His brother owned the hotel I was staying in.

The next morning I went to meet Advocate Aksir Chowdhury who is the local human rights coordinator. He was the chair of an NGO commission to investigate the incident and file a report. Upon meeting us, Aksir Chowdhury was not willing to speak with me. Although I had gone with Chauhan and another local youth leader, Mohsin, he remained skeptical. At first he said that I should wait for his report to come out. When I told him I would leave the country before his report came out, he still didn’t want to speak. Then he said, “What is the hurry, let us drink tea and get to know each other.” He kept on leaving the room, an indication of his embarrassment of how to handle this situation. In the aftermath of the clashes, many high-ranking officials had become involved in the inquiry, and without knowledge of my affiliations or intentions, Aksir Chowdhury was understandably careful. At one point he called Chauhan aside. Chauhan later told me he wanted to know “unar ashal uddesho ta ki” [what is her real motive]. Finally at a loss, I rattled off the names of several prominent human-rights lawyers I knew in Dhaka. This placated him somewhat although he was still nervous about my intent.
Aksir Chowdhury gave me the following interpretation in his interview:

My views reside at a great distance from the majority of the people. The main problem is of education. Many orphans study in the madrassah. They live in the madrassah. The madrassah and its teachers take on the role of both father and mother for them. They will do whatever the madrassah teachers ask of them. The Yunnia madrassah follow the Deoband School of thought, which is the pursuit and establishment of a pure Islamic state. The primary problem here with fundamentalism is the education system of the madrassah. Their syllabus has not changed since the 14th century. Why did the Huzoor react so strongly to the fair? He sees women gaining legal rights as a threat to the madrassah. To him, women are sub-humans [mahilara abar manush naki.] How dare they [women] think of coming to the city to have a fair? It is an outrageous idea!

Local power is also at play here. The local moneylending business is also involved. For a long time moneylenders who lost clients to the credit-giving NGOs have felt angry. So, huzoors and moneylenders found a common platform against loan-giving NGOs. At a press briefing, the huzoors said that we are not anti-NGO but we are against NGOs that are anti-Islam. They showed four books published by BRAC and ASA. These text books are no longer used, but they took an example from one of the books [probably an ASA book] that said a man couldn't verbally divorce his wife. Here you have conflict between the sharia and the laws of a modern state. Ayub Khan [a former military dictator of Pakistan] made divorce a legal matter of the state in 1963 and took it out of the hands of the huzoor. The huzoors are reacting to what they conceivably see as a threat to their traditional power.

We had to take leave of Aksir Chowdhury because he had to go to court. I did extract a promise from him to talk again before we left town. But his father-in-law died the next morning and I couldn't meet with him again but I did, however, procure a copy of his report published in July 31, 1999. See postscript.
History of the Mela

In Bengal, melas are associated with Hindu festivals. The social equivalent of a mela for Muslims is urs sharif—celebrations associated with the births and deaths of Sufi pirs or saints. In the syncretic Islam practiced by Bengalis, Sufi pirs play a dominant role. At an urs, murids (followers) of the pir gather and sing devotional songs, and ask for benediction from the pir. Within the more orthodox interpretation of Islam (Saudi Arabia for example), pirs are not considered legitimate religious figures who can intermediate between Muslims and Allah. Their urs are banned or scorned, and such activities are seen as besmirching the image of Islam.

A local civic leader who is active in the community, gave the following interview and asked to remain anonymous.

“There is a long history associated with the word mela (fair) and Niaz Muhammad Stadium in Brahmanbaria. During British India, there was a high-ranking Indian Civil Service officer named Niaz Muhammad Khan. He was an advocate of education, sports and the arts. In Brahmanbaria, he was the first person to construct public spaces like stadiums, parks and canals. This stadium was named after him. Beginning in 1941 there was an annual month-long fair held at the Stadium. At this fair, local artisans would show their crafts, farmers their produce, and young school-children talents in sports and writing competitions. This was known as SDO [Superintendent District Officer] mela.”

“Students, in addition to their regular studies, would take up other activities like essay and poetry composition, songs, skits, play-writing and acting. The fair had a positive effect on the youth. In those times, a friendly competitiveness had grown up around the fair. We also had circus, plays, and puppet-shows at the fair. Between 1941 to 1969, there was continuity to the fair. After 1968/69, the fair
began to lose its original heritage. [1968/69 was when Bangladesh, then East Pakistan, began to move towards serious political crisis that resulted in its independence in 1971]. After that we started to see gambling, *khunta natch* [vulgarized strip shows where performers pretend to take off their clothes] and drinking at the fair. [Here an oblique connection is made between the morally corrupting influences of India in the post-independent phase of Bangladesh.] The revenues earned from gambling went to support some development projects in the city. Then between 1971-74 the holding of the fair was abandoned. After 1974, it started again, and puppet-shows, dancing, plays, and gambling all returned. It was only in 1980 that the huzoors complained about the unIslamic events at the fair. The huzoors insisted that the fair must be banned. Between 1980-1990, we held some fairs in Brahmanbaria but after 1990, the authorities did not grant permission for fairs in Brahmanbaria."

"It is not true when people tell you that melas are not celebrated here. In 1987 the *Baishaki mela* [harvest festival] was celebrated here. This mela is celebrated all over Bangladesh. The *Shahithya Academy* [Literary Academy] celebrated the harvest festival at the local Industrial School. They thought that since the huzoors had complained about the word ‘mela’ they could use a different word, ‘*utshav*’ [festival], and get away with it. The use of the word utshav did not help. When the huzoors heard about the celebration of utshav, they began to speak against it at their wazh-mahfils. This was despite the fact that we had taken permission from the DC to hold the utshav. Later we sat down with the DC and the huzoors, and tried to come to an understanding. We explained to them that at the harvest festival we would not have gambling, puppet-shows, dances, and we would only have cultural performances by local school children. Between 1987 to 1992, we could hold harvest festivals here as long as we consulted with the huzoors and got their permission."

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"In 1993, after the return to democracy, the first local celebration of our freedom struggle was held in Chittagong and the entire country felt the excitement. In 1993, we also decided to hold a celebration of our freedom struggle in Brahmanbaria. The local Mukti Juddha Sangsad [Freedom Fighters Forum] and political groups took this decision. Then when we started to advertise the event the clergy stopped us. They said that this could not happen. The local Awami League leader, Amanul Haque Sentu realized that one couldn’t have a fair in Brahmanbaria without consulting with the clergy. He sat down with them, and only after discussions about the nature and limits of what could happen there, did the clergy give their OK. So, you see it is not as though Brahmanbaria is a backward place. We have had fairs here in the past, but it is always done in consultation with the local power structure. One does not ignore that. The problem with the Proshika fair was that they thought they were so powerful they did not have to listen to local people. They did not discuss it with us, civic and cultural leaders in the community, and by not doing so, they alienated every one."

Chaibaria—26 Houses Burned, BRAC School Torched, 200 Left Homeless

Chaibaria was one of the villages where twenty-six houses were burned. It is close to Brahmanbaria town. Chauhan and Mohsin (a local left youth leader) and I went to Chaibaria to talk to the affected women there. On the outskirts of the village we asked a man who was standing by the roadside where the homes of the affected families were. He answered angrily, “Such things don’t happen in our village. You have to go farther.” Within a few minutes some children came running towards us saying, “Apra shahajya ditya ashchen [you have come to give aid].” When we said no, they didn’t believe us. The children pranced about and led us to
the court-yard of a group of houses that were adjacent to the now torched BRAC school.

Although it was a month after the event, ashes and burnt timber were still scattered all over the courtyard. When we entered, the women stopped their work and came up to us. They gave their names—Asma Begum, Arju Begum, Hasna Begum, and Ayesha Begum. They were all members of BRAC. They were BRAC members for six years. According to them, none of the women from Chaibaria had attended the rally. They indignantly replied, “Amra michil kori na [We do not go to processions].” Two of the women told me that the mullahs tore off their earrings, tearing their ear lobes. And they were verbally abused as “nogno” women.

An older woman was sitting in front of one of the burnt houses and cooking rice. She came over and asked me to follow her. She showed me her dented pots and pans. “We are already poor people otherwise why would we join NGO? They have looted and destroyed the few possessions we had accumulated.”

I asked my question, “why were your houses targeted and burnt?” They would not give a straight answer. Pressed several times on this question, the women said, “Local people showed the way to our houses. They asked for an NGO school and villagers pointed to our house.” The most outspoken among them, Asma Begum, said, “We don’t understand the ways of mullah parties.”

Asma went on to add, “On December 8, 1998, around nine in the morning at least 1,000 men armed with sticks, axes and knives came towards our houses. They wanted to burn the BRAC school. We had leased land to BRAC for a school. Our men were working in the fields. So we ran to the field next door. We left our cooking behind. They started to hack at the tin structure. Around 11 a.m., they set fire to the houses. They burnt all five houses adjacent to the school. Then they looted from twenty-six homes in the village. They took everything.
They took away the pot of rice that we were cooking. As they went away, we heard them say tauntingly, *NGO bhath khete moja* [it is fun to eat NGO rice]. They took everything; they even took the soap I use for washing."

As we went from house to house talking to the women, young men and children who were walking along with us would taunt the women and say, "Go and join NGOs!"

Down the road from Asma Begum’s house was one Monowara’s house. Her husband had opened a small retail shop with a loan from BRAC. Her shop was burned. Her house, which was adjacent to the shop was burned. The looters even took off the corrugated tin from the out-house. A month after the rampage, Monowara and her family were living in a makeshift shack with only a sari as a cover over their heads. She told me that the mullahs had burned all her possessions including a copy of the Quran. Monowara wanted us to take pictures of her house thinking that she would get assistance from some NGO. She and her children posed in front of their burnt house for pictures. A young man who appeared to be educated was watching us from a short distance. He asked Monowara, "Why are they taking pictures?" Monowara said, "They have come from the city. They will give us shahajya [aid]." Although we had repeatedly told everyone that we were not bearers of aid, all our entreaties fell on deaf ears. I drew Chauhan aside and asked him to tell them again that we were only investigating, we could not help them.

As we moved from house to house, more and more people collected. Soon they started to ask me, "Are you from an NGO? When will you pay us for our losses?" Several women said that more had come before but they didn’t receive any help. The same young man who was standing under a tree said to the assembled crowd, "These NGO people make money off of you. They take pictures and show them to foreigners and collect money." The more we tried to explain to them that
we did not represent an NGO, the angrier they became. Finally, one woman said, "If you are not going to give us help, then have you come to watch tamasha [fun]?"

From every side I was being pushed and asked, "shahajya diben na toh ken aichen?" [If you won't help, then why have you come?] Things were beginning to get out of control when Asma Begum, who was following us from house to house as well, told them that they should leave Apa (elder sister) alone. I was getting worried and told Chauhan and Mohsin that we should leave because the mood was becoming angry, and who knows, they might beat us up as "NGO representatives."

Luckily for us, Asma Begum and the women from the first household escorted us out of the village. I left feeling stupid and relieved that we had escaped a potential beating. But I also saw myself as a voyeur, turning the anthropological gaze on people whose existence had been seriously jeopardized, without offering them any help and only to document their tales of misery.

Meeting the Clergy

Everyday I had numerous visitors coming to see me. People would come in groups of twos and threes. Sometimes three different groups of people representing different points of view would show up. I had to accommodate them all in my small hotel room that was a five-by-twelve-foot room. I was told that my digging around for news, talking to people, visiting the sites, more than a month after the incident had caused quite a stir among the members of the clergy. There was speculation that some action was planned against them by NGO powers at the national level. After the rampage in December, the clergy felt besieged because many high-ranking people in Dhaka got involved and a national level inquiry commission was set up.
I wanted to meet with the madrassah leaders. I was informed that Chhoto Huzoor would give me an audience. Later word came back that Chhoto Huzoor, Mufti Nurullah, of the Yunusia Madrassah was unwilling to meet with a woman but he was going to send his son-in-law, Mufti Kefayetullah, to meet with me. Kefayetullah is the public relations man of the madrassah. He is younger and more savvy about dealing with the public. After coaching Chauhan what to ask the Huzoor, I sent him to meet with Chhoto Huzoor (Nurullah). Below is Chauhan’s report reconstructed as best as he could from memory since Chhoto Huzoor did not allow him to take notes.

Chauhan’s Report on Mufti Nurullah (Chhoto Huzoor)

Mufti Nurullah is a teacher of the Brahmanbaria Jamia Islamia Yunusia Madrassah. He is known as Chhoto Huzoor out of respect. I went to his house with a local youth leader, Mohsin on January 29, 1999. When we arrived there it was 4 p.m. When we arrived at his house, Mufti Nurullah Shaheb was sleeping. We introduced ourselves to his son, Hedayetullah. After introductions, Hedayetullah went to fetch his father. After sometime, Mufti Shaheb came to see us. It was already time for Asr (evening) prayers. Mufti Shaheb said that he would first pray and then talk to us. He also requested us to pray with him. We all prayed Asr prayers with him.

After Asr prayers, he said to us, “This news is old already. What is the point of learning about it?” I said that I was with an Apa who was writing a book on Bangladesh and did not want to misrepresent their (clergy’s) views. The Mufti Shaheb was quiet for sometime, then he said, “I cannot tell you exact dates and times, I can just tell you about the event.” When he saw me open my notebook to take notes, he said, “You don’t have to write now, listen for now and write later.”
Chhoto Huzoor said, “A mela [fair] was organized at the Niaz Muhammad Stadium in Brahmanbaria by Trinomul Sangathan to be held between December 7-11, 1998. Between 5,000 to 10,000 men and women would gather at this mela. An NGO called Proshika gave money to Trinomul to organize this event. Trinomul Sangathan requested permission for the fair from the District Commissioner (DC). When we heard the news, we informed DC Shaheb that there was a fatwa against melas at Niaz Muhammad Stadium. *Why do we oppose melas?* This is because at a mela adult men and women unashamedly come in physical contact, women speak in raised voices, they watch putul natch [puppet shows], *jatra* [folk dance dramas], and gamble. They engage in all sorts of anti-Islamic activities. People of Brahmanbaria do not want this mela. After we stated this, DC Shaheb called the NGO-wallahs and tried to explain the situation to them. But NGO-wallahs said that they will have this mela, this is their constitutional right.”

“After DC Shaheb informed us of their intransigence, we told him that since the citizens of Brahmanbaria do not want this mela, it couldn’t be a constitutional right. In the application for the mela made by Trinomul to the DC for permission, Proshika wrote that they would offer training to rural women about poultry farming, pisciculture, horticulture, etc. Later they changed that to dance, songs, plays, puppet shows. We pointed this out to DC Shaheb. He again sat down with the NGO-wallahs. DC Shaheb pointed out that there was a discrepancy between what was written on the application for permission of the mela with what was written on the posters that Trinomul had printed. DC Shaheb said that because there was conflicting information between the application and the poster, he had to cancel their application. The NGO-wallahs said, ‘This is a freedom mela (fair). We’ll have this mela.’ I then contacted all the political leaders of Brahmanbaria. I asked Sacchu Bhai [one of the local Awami League leaders and chairman of the local Freedom Fighters Forum], ‘Is this a fair commemorating our independence
struggle?’ Sacchu Bhai told me, ‘Huzoor, I do not know this. No one has
discussed anything with us.’ So, I ask you, if this is a freedom fair, then why
didn’t the local freedom fighters know about it? To stop the mela, DC Shaheb
proclaimed Section 144 at Niaz Muhammad Stadium. After the proclamation of
Section 144, we thought that the mela was over.”

“But on December 7, 1998, we heard that ADAB Chairman Qazi Faruque
was leading a procession of 8,000-10,000 men and women and they were
marching towards the Stadium. At that time we had annual exams in our
madrassah. The students were writing their exams, and we were also busy
overseeing them. Religious-minded people came to us with the news that the
NGOs were leading thousands of men and women together through the streets. In
the front of the procession there were between 100-150 women wearing jeans-er
half-pant and Sandoz genji. [This translates into denim shorts and transparent
men’s undershirts that resemble tank tops. Sandoz is an established manufacturer
of men’s undershirts from British India days.] The women had dressed themselves
up in all sorts of offensive ways. In front of the procession, there were about 200
armed goons on motor-bikes. This happened during the time of afternoon prayers;
some of the students were still praying, others had finished praying, and were
heading back to the examination halls.”

“From the NGO-led procession we heard women chanting slogans like,
’fatwabaaz nipath jak’[down with fundamentalism], ‘amar shorir amar deho, jake
khushi take dibo’ [I will give my body to whomever I please], ‘bhanga ghere
thakbo na, shamir kotha shunbo na’ [I will not live in a dilapidated house, I will not
listen to my husband.] When people of Brahmanbaria heard these slogans, they
became infuriated. They came to us for help. Local religious-minded people had
also formed a spontaneous procession. We were urged to join in.”

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"Then hundreds of rounds of shots were fired from the NGO-led procession and about 100-150 innocent people were injured. And a rumor spread that I (Nurullah Huzoor) was killed along with a student from the madrassah. When this rumor spread, hundreds of people from all over started to come towards the city. By now the whole city was transformed into a human sea. When these events were unfolding, I was still in the madrassah but I was preparing to leave for the funeral of a relative. When I heard the rumor, I immediately left the madrassah with a group of people and went to the city. By then the situation had much deteriorated. I then called a hartal [a dawn to dusk stoppage of vehicular movement in the city] in Brahmanbaria for the following day [December 8] to calm things down. I told the assembled crowd, ‘You can all go home now and work to make the hartal tomorrow a success.’ The crowds dispersed and the following day we had a peaceful hartal. In my opinion, if the NGOs did not behave so excessively, and if they had resisted from inflammatory slogans in public, then this would not have happened."

"We, of the Yunusia Madrassah, are not against NGOs but we are against any NGO that works against Islam. We will always remain vigilant against anti-Islamic forces. Let me give you an example. BRAC has a poster which targets women and it says “mukher kothai talak hoina” [women cannot be divorced verbally]. These kinds of teachings are against Islam. When NGOs begin their work they sign contracts with the government. They agree to be a non-profit and non-political organization, and refrain from interference in the religious sentiments of the people. Yet they are breaking their contract exactly along those lines.”

"NGOs have started to convert women into Christianity by giving them loans. A young woman in Brahmanbaria came to me to complain about NGOs. Proshika had offered her a loan of Taka 12,000 ($260). They later told her that she would not have to return the loan if she let them put a Christian seal on her tolpeth
[lower abdomen]. The young woman then refused to take their money. She complained about it to me."

"Do we not hear stories about rapes and sexual harassment of women by NGO workers? At the mela in Brahmanbaria, between 5,000-10,000 men and women were going to come. If all the hotels in Brahmanbaria were booked, we could accommodate only 2000 people. So, where would all these men and women stay? Under the open sky? Where will they defecate and urinate? If men and women live together like animals some unfortunate incident is bound to happen. This is why we spoke out against such a gathering."50

The Incident in the Night

The next morning Chauhan and I planned to go Akhaura village about ten kilometers from Brahmanbaria town. Akhaura was one of the villages where many of the affected women lived. Upon their return from the rally, many women were ostracized by their families because they had been touched by non-kin men. These women had not only lost their honor, they had brought dishonor on their husbands, and also on their communities. In some instances, husbands refused to accept their wives back and said that they were "spoiled goods." Many of these women were now facing increased isolation and shame. When I mentioned this fact to the local Proshika employees, they said that they were unaware of any such situation, and even if this was the case, it was not their matha betha [headache] because the women had come voluntarily.

A strange incident occurred late that night which prevented me from going to Akhaura the following day. Around two in the morning I was awakened with a loud banging and shouting outside my door. A man was shouting in a raised and drunken voice, "shuorer bachcha dorja khol" [son of a pig, open the door], "juta
mariye dorga bhangiya dibo” [I will kick the door open]. At first I thought it was someone outside my door. After awhile I realized that the commotion was a few doors down. Could it be Chauhan who was being abused? Who was doing this, the clergy? I gingerly got out of bed and peeked outside my door. There was a dim light at the end of the corridor. I could not see anyone. Chauhan’s door was at the end of the corridor and there was no one outside his door. After standing there for sometime I realized that the kicking and swearing was coming from around the corner from his room. All the rooms on my side of the corridor were occupied but no one opened the door or stepped outside to investigate. The shouting soon turned into “come out, son of a bitch, otherwise we will kill you.” There was no whisper of any hotel employee anywhere. This went on continuously for two hours. Around four in the morning, the police finally came to the hotel. The police took a long time to come upstairs. At some point, doors were opened, there were more voices, and then around 4:30 in the morning everything became quiet again. For almost two and a half hours I sat in a five-by-twelve-foot room. I was too scared to turn the light on, too scared to go to sleep, too scared to think that someone was being murdered several rooms down from me and that I could become a victim as well. I had heard about the high crime-rate in this town with large-scale smuggling in female trafficking and drugs. It is one thing to hear about such things; it is quite another to get trapped into a situation like this.

As soon as dawn came, I went to Chauhan’s room to wake him up. Chauhan had no idea of what was going on, either. The room in question was two doors down from his and it was padlocked. I asked Chauhan if this had anything to do with someone trying to scare us. Chauhan suggested that we speak to Nasir Bhai. After a couple of hours, Nasir Bhai came to my room with Chauhan to say that the hotel people were sorry and that they had been properly admonished. According to the hotel management, someone owed money to the hotel owner
(brother of Humayun Kabir) and he had some of his goondas (hired goons) “take care of the matter last night.” They didn’t realize that I was staying in the hotel.

To what extent could I believe this story? The fact that Humayun Kabir’s brother ordered this while I was staying in the hotel chilled my blood. I was scared by the matter-of-fact manner in which the whole matter was discussed. What happened to the man staying in that room? Was it just one person? Two men? A man and a woman? Did someone kill him/both? No one was willing to answer these questions. It made me realize that such occurrences were quite routine in this town and people do not want to get involved. After this incident, I decided to return to Dhaka. Brahmanbaria was no longer a safe place for me.

Returning

Chauhan and I visited Akhaura a week later. This time we bypassed the city of Brahmanbaria and went directly to Akhaura. Prior to my coming, Chauhan had already traveled to Akhaura and identified women who were manhandled in the rally. Even a month later, local people were very angry with Proshika for subjecting their women to this public humiliation. They would only talk to me once I assured them that I was “against Proshika actions.” We interviewed a cross-section of people. Most of the men told us that although Proshika gives them loans that does not give it the right to take their women to the city and make them march publicly. “Poor people have modesty, they cannot do whatever they please with our women.” In keeping with local custom, the women had taken “permission” from their husbands before they went to rally. Proshika managers had told the women and their husbands that in order to continue getting loans from Proshika they would have to go to the mela in Brahmanbaria. Thus Proshika tied the public participation of women with their debt entrapment with Proshika. None of the men
and women interviewed knew about the fatwa or the conflict between the clergy and Proshika. They said that had they known about Boro Huzoor’s fatwa, they would not have gone to the mela.

As a result of their participation in the rally, incidents of domestic violence had increased against the women. The women confided to me that their husbands continued to abuse them physically and verbally (*mar-dhor kore, boka boki kore*). The women noted that they faced increased verbal abuse from relatives who call them “spoiled goods.” Some of the more outspoken (*mukh chalu*) women contradicted this by pointing out, “Why should our husbands beat us? Do they not take NGO money? How can they eat NGO money and beat us?” The husbands of the affected women had also become objects of ridicule. Other men taunted them in public. So, they in turn, took out their anger on their wives.

What did the fair mean to these women? Most often women were excited by the prospect of seeing puppet shows. (One could almost make the observation that these poor women were being pulled like puppets by Proshika.) It meant a day off from the daily grind of their lives. Going to a fair becomes a special day when they can put on nice clothes, watch puppet shows, and have some time off from their in-laws, husbands and children. In the clientelist culture of Bangladesh, rich and important folks coming to visit them is an acknowledgment of their importance as people who matter. It is an honor. As several women said to me, “Rich people are coming to see us, and we will not go. How can that be?” For many of these women the rally was really a *darshan*—a pilgrimage to pay respects to a holy man, Qazi Faruque, who as the new patron occupied this role in their worldview.
Understanding Violence

How do we understand violence, particularly the kind of violence against women and the brutalization of their bodies and souls that I have narrated? I want to analyze the violence on two levels: first, the blurring of the private/public distinctions that threaten the clergy’s power and way of life; second, how different forces colluded and competed to make meaning of this violence. In the latter instance, violence has to be analyzed “as a cultural experience based on how analyzing subjects interpret the events.”

Conversations with local people revealed many layers of interpretations. From my conversations, three levels of analysis emerged: interpretations of local people; the explanations of the NGO establishment supporting the Proshika position; and my own synthesis of these different points of view. However, before I go into my analysis of the fears generated in the clergy by the social changes I outlined earlier, I would like to address how locally situated analyzing subjects interpreted the violence.

Local people I interviewed (political activists, journalists) saw this event as the breach of a social contract (“there was a fatwa against the mela”) and as an affront to the moral authority of Boro Huzoor. More importantly though, they saw the actions of the clergy as rendering them to outsiders as “people without progressive values.” That is why they reminded me again and again, “Brahmanbaria is not a fatwabaazi town.” The Yunusia Madrassah is a metonym for Brahmanbaria and its local Muslim culture. As a result, local civic leaders cannot publicly articulate separate identities from the larger-than-life religious identity of Boro Huzoor, who grants the town a special moral aura.

Local interpretations were further complicated by conspiracy theories involving Talibans and secret Islamic guerilla camps, and the usual scapegoats—moneylenders, the enmeshing of national and local political interests, fears of India
as Big (Hindu) Brother, and Qazi Faruque’s personal stakes in becoming a leader of the democracy movement in Bangladesh. The newspapers, combined all of the above points of view but none of them openly questioned the role played by Qazi Faruque/Proshika in pushing forward with the march when he could not guarantee the safety of the poor women assembled. One does not question the right of women to public participation, one questions the process through which women are brought into it.

The intersection of national and local politics played a decisive role in the making of the violence. As already mentioned, the opposition (BNP) saw its primary political struggle as “unseating the government of Sheikh Hasina” (AL). When Awami League was in opposition they did exactly the same to Khaleda Zia’s government (leader of BNP). The argument goes that in the Pabna by-elections (December 10, 1998) the BNP candidate was not expected to win and BNP forces were looking for some opportunity to create political turmoil in the country. If the situation in Brahmanbaria could be made to get out of hand, it could perhaps lead to political trouble in two provinces, Pabna and Brahmanbaria, making things difficult for Awami League. If the by-elections could be postponed, it might give the BNP leadership some more time to mobilize voter support. It was also widely known that the local BNP leader in Brahmanbaria supported the Yunusia madrassah and even spoke at the press conference on December 7, 1998. As already mentioned, local politics were already a tug-of-war between the two factions of Awami League, Sacchu and Sentu. Sacchu is considered “an NGO-friendly person.” Humayun Kabir wanted to get elected as an MP from Brahmanbaria. In order to do so, he had to consolidate his power with Sentu, Sacchu’s opponent. According to local journalists and political activists, it was really Humayun Kabir’s hoodlums who started the widespread looting.
During my fieldwork in Bangladesh, I noticed a rise in Taliban guerrilla conspiracy theories in the newspapers. There were many reports of Islamic guerrillas (Hirkatul Jihad for example) attacking secular and progressive people. The national newspapers, NGO supporters and progressive forces in society represent these acts as a real threat to democracy that the state has a responsibility to contain. According to the proponents of this view, an Islamic movement backed by the Taliban would undermine the Bengali ethno-linguistic nationalism upon which the country was inaugurated in 1971. Detractors of these claims say that pro-India people (Awami League associated people) in Bangladesh manufacture these rumors because they want to foster closer political, economic and cultural ties with Big Brother India. The detractors also claim, that these constructed threats of Islamic fundamentalism would allow Bangladesh and India to form closer military alliance to putatively fight fundamentalism, while in reality it would give Indian military an opportunity to infiltrate Bangladesh. This fear that Big Brother "India is taking over the country politically and culturally" is a fear among many Muslim Bangladeshis who fear the return of Hindu caste oppression, and because the issue is so politically charged it is discussed in the privacy of the home.

Muslim men from madrassas in Bangladesh had gone to fight against Russians in Afghanistan, and later Iranians during the Iran-Iraq war. These men returned to Bangladesh with a rejuvenated sense of jihad—a political will to establish an Islamic country patterned on the Taliban revolution. Among large numbers of young Muslim men (mostly unemployed and madrassah educated), the Taliban revolution is a source of Islamic pride and the return of the "golden age of Islam." The golden age of Islam refers to the age of Prophet Muhammad and the four caliphs for Sunni Muslims. These men grow up with these myths of the golden age of Islam and are willing to fight for an Islamic utopia. In contemporary
Bangladesh, their lives have little economic security because the few jobs there are
go to students from the universities and not the madrassahs.

The Quomi madrassahs like Yunusia get their money from countries of the
Middle-East, and they have an ideological closeness with the Islamic cultures of
those countries. In their wasz-mahfils, the maulanas speak of Bangladesh as dar-
ul-harb (land of the enemy) and they exhort their followers to remain ready for
 jihad. The maulanas of the Yunusia madrassah do not want to force a “direct
challenge” to the establishment, at least not yet. Faced with government powers
(the police, army and the courts), they always make a strategic retreat. These
kinds of momentary violences allow them to renegotiate the boundaries of power
with the state and the new power-brokers (the NGOs).

Moneylenders are the usual scapegoats in such scenarios. Newspaper articles
as well as local leaders termed the conflict as a result of credit-giving NGOs
empowering poor people and eroding the power base of the traditional village
moneylenders, who conspired with the mullahs to teach the NGO members a
lesson. Historically, caste Hindus controlled moneylending in Bengal. Muslim
peasants were too poor to engage in moneylending, and even if they could, there is
an Islamic injunction against usury. With the migration of moneved Hindus to
India after 1947 and again in 1971, rural moneylending has become a profession
owned and operated by an emergent class of mercantile Muslims. In order to
diffuse any criticism of their work, this class has become the patrons of local
madrassahs and mullahs. I have documented in chapter three how the work of
credit-giving NGOs has really benefited rural moneylenders.

Many people pointed out that the Proshika did not understand the dynamics
of local power relations. Thus “loss of face” was a major factor in the violence
taking place in the first instance. Several highly placed community leaders were
made to lose face by the actions of various parties. How could the clergy ignore a
march of 10,000 women in front of their noses after they had canvassed against it in their wazh-mahfils? They had to save face. (See the interview of Mufti Kefayetullah.)

The routinization and bureaucratization of NGO work, and thus of development and democracy, is evident in how such events are interpreted for public consumption. The Association of Development Agencies in Bangladesh (ADAB) which Qazi Faruque heads, termed it as “social disaster” and proposed a series of workshops and papers on “social disaster management.” Violence here becomes a technical event to be managed, and Proshika field-staff are trained in violence management techniques (how to predict violence, what to do to bring it under control, etc.).

Did Proshika come out ahead in this catastrophe? The actions of Proshika reconstituted local NGO relations. BRAC, Grameen Bank, ASA (all targets of the clergy’s wrath) did not support the march, and thereafter, distanced themselves and their programs from Proshika. As a bonus for its efforts though, Proshika later received large grants from the Canadian (CIDA) aid organization to fight Islamic fundamentalism in Bangladesh. Within the NGO culture of Bangladesh, cultivating a good relationship with donors/funders is more important than how one treats the poor beneficiaries of these programs. Proshika, for all its talk of democracy, used the poor, particularly vulnerable poor women, instrumentally for its own ends. If the Proshika leadership could not guarantee the safety of the assembled women, why did they force the women to come to the rally? As my conversations with the women revealed, they were coming to see “putul natch” (puppet show) and their “Faruque Bhai.” They were not coming to participate in any celebration of the struggle for freedom. When it suits their purpose, NGOs invoke the constitution as the basis upon which all public acts should be judged. But the women in question were not fully informed and willing agents of such
actions. Through their entrapment in debt relations to Proshika (and other NGOs) they were forced to the rally.

The clergy express fears that are grounded in dislocations in local power relations and transformation of structures, particularly, the legal structure. When General Ershad came to power, he made Islam the state religion with an amendment to the constitution in 1988. During his regime, the clergy strengthened in number and resources and gained a political voice. With the transition to democratic rule, especially when political power was transferred to the pro-India party, the Awami League in 1996, the political ambitions of the clergy have become blocked.

The clergy were reacting to three specific changes that threaten their way of life. First, the clergy were speaking from a different worldview, a worldview that is at great odds with the worldview of the NGOs and feminist reformers. Second, the clergy were reacting to the making of rural women into political subjects. The images of urban women act as spectral reference point for the clergy who fear and resent the usurpation of their traditional powers. Proshika is trying to reinvent the social space of a mela (fair) as a space of political acculturation. The social power of a mela, its power to mobilize rural people and gradually turn them into political actors against the clergy, is not lost on the clergy. Third and most importantly, the clergy were reacting to the erosion of their power by the establishment of modern laws, laws that are proposed by feminist human-rights groups, that take judicial power away from the clergy and transfer it to the modern courts. In January 2001, the High Court of Bangladesh declared all fatwas illegal and said that only the decisions of the court are legally binding on citizens.56 This legal opinion was drawn on a case brought by the human-rights NGO, Ain-o-Shalish Kendro.

I would like to take up some of the comments of Huzoor Nurullah and Kefayetullah because they do illustrate, in symbolic terms, some of the deep anxieties experienced by the clergy in the specter of women with respect to their
changing role. The clergy said that they had reacted to protect the morality of Islam and their town. How could they not stop the destruction of Islamic culture when “women wearing half-pants made of jeans and Sandoz genji were marching into town.” The idea of rural Bengali women in “half-pants” and men’s under-shirts made of thin cotton is, on the surface, ludicrous to the point of the absurd. Women in Bangladesh, whether urban or rural, do not wear shorts and sleeveless transparent undershirts either in private or in public. Bodily attire, as a visible and symbolic representation of respect of local norms, is closely regulated in Bangladesh. Who were the mullahs referring to when they spoke of such attire? The mullahs were speaking of the urban feminists whom they see as the condensation of their worse fears, and as their most arch enemies.

In the rural communities, elite men traditionally wore undershirts under their thin cotton panjabis (a long cotton shift-like garment worn by Bengali men). Poor men either wear short-sleeve shirts or they keep their torsos bare. The use of the term “Sandoz genji” refers to the adoption of elite culture by the village people, particularly in the case of women. The clergy resent the poor people are taking on urban consumption patterns and with it, other modern aspects of life. This change in consumption patterns among the poor is taking place through the introduction of loans into the community that give them access to money. In some instances, the poor are able to have some of the same commodities as the clergy, thereby, gradually leveling the material distinctions that maintain a hierarchical society. Similarly, jeans or denim trousers are synonymous in Bangladesh with the US/West and the garment industry where poor women work as labor. With the introduction of garment industries in Bangladesh, women have been integrated into a global manufacturing world. It has made women into wage-labor, given them an identity as a worker, and brought them outside their homes. All these challenge the world view of the clergy.
A comment made by Huzoor Nurullah is relevant here. What is he speaking of when he says that an NGO wanted to put a “Christian seal on a woman’s underbelly?” The underbelly refers to the sexual organs of a woman. To seal it off means to tie up a woman’s reproductive abilities. A woman whose reproductive tubes have been tied will no longer be able to produce male heirs, hence the reason for her existence, from the clergy’s point of view, is diminished. Local norms that dominate give husbands prerogatives to sex and reproduction—men have the right to demand sex and male heirs, wives have to comply, otherwise face the consequences (spousal abuse or abandonment/divorce). A wife whose tubes have been tied makes her husband lose his reproductive control over her body. Such women are sexual free agents, loose cannons in the eyes of the clergy. This new sexual identity of women that gives them control over their reproductive bodies is a source of enormous tension and fear for the clergy. After all for the clergy: mahilara abar manush naki (women are sub-humans)?

What the Yunusia madrassah clergy were reacting too, apart from the apparent fear of loss of sexual control over women, is the public face of women. Proshika has organized 111 cultural troupes comprised of 1663 members. In 1996-97 (during national and Union Council elections) it staged 461 cultural events in 106 slums, 587 Unions, 345 Thanas and 58 districts in Bangladesh. Proshika through its rallies, marches, folk theater, are training people in assembly, street politics and social mobilization, although the questions remains, what kinds of politics is being promoted through such activities? People’s theater sponsored by Proshika often deals with the evils of alem samaj (the society of clergy). Songs, ballads, and dramas are performed by the local people and topics include social injustice, gender discrimination, illiteracy, unjust possession of public resources by the power cliques. In fact, the struggle against the clergy (Islamic fundamentalism) has replaced the earlier motif of class-based struggles. It is no longer a fight against
class and capital; the NGOs now struggle against the clergy. Much of the support for these pro-democracy and anti-fundamentalism programs come from the US and northern European donor countries.

Finally, a few points about the symbolism of the fair. Fairs were the traditional social gathering spaces for rural people. In fact, Bengal in the nineteenth and twentieth centuries was known as a place of baro mashe tayro porbon, (thirteen festivals in twelve months), that is, a land of eternal festivals. (This mythic image contrasts starkly with the widespread poverty in Bengal under colonial rule.) Hindu landlords were the patrons of these fairs. With the migration of Hindu landlords to India after the partition of 1947, fairs went on the decline in Bangladesh. The local cultural explosion now taking place in theaters, films, TV, music videos, bypass the rural population and take place in the city and cater to middle and upper income tastes. Thus, reinvigoration of rural life through fairs and folk theaters is a strategic political move on the part of NGOs like Proshika. Fairs bring people out of their homes into the public sphere. People from different villages get to exchange news and views. The poor can see that they are not alone. Through contact and communication, the poor can see that their oppression is not isolated but systemic and structural. With political mobilization, at certain historical junctures, they can cohere as one. The space of the fair is associated with political organizing in Bengal. This form of organizational politics has a long history beginning with the swadeshi movement of 1903-08.
Writing on the swadeshi movement in Bengal, Indian historian Sumit Sarkar remarks:

Rabindranath in his famous Swadeshi samaj address [July 1904] had combined the central plea for self reliance with a host of concrete suggestions regarding ways of bringing the gulf between the English-educated elite and the masses. Instead of European style conferences, he wanted the bhadralok [the educated gentry] to take an interest in and transform the age-old fairs or melas of the common people. At these melas, exhibitions of swadeshi goods could be organized, and patriotic sentiments broadcast through jatras [the traditional folk-drama form], songs and talks illustrated with magic-lantern slides. Side by side with the appeal to this imagination should go on the unostentatious, difficult, yet indispensable work of rejuvenating village life through organized self-help.58

The social mobilization movement of NGOs (Proshika, in this instance) makes use of this social gathering for the advancement of its own political agendas. The mullahs fear and resist this process of making their constituents—the poor village women—into political subjects. These women get caught in this crossfire between the NGOs and the mullahs. But as this chapter has demonstrated, neither of these forces is the ally of the poor women. Proshika, while in theory aims to help these women, gets caught in its self-contradictions, and in the political and "humanistic" ambitions of its leader. This chapter also demonstrated the power of debt to manipulate the lives of people. Through entrapment in debt relations to Proshika, the poor women are mainstreamed by Proshika and other NGOs into the nationalism-inflected political process. As for the clergy, all that is solid about their power as religious guardians of morality coalesce in the bodies of the "marching women" and stands in threatening opposition to their way of life. This remaking of women as political subjects denotes modern consumption, economic rights for women, and most importantly, modern laws and voting rights. These are
factors that make a new *dar-ul-harb* (the land of infidels) and render the mullahs as socially impotent in the new nation.

**Postscript**

After the publication of Advocate Aksir Chowdhury's Human Rights Inquiry Report on July 31, 1999 at the National Press Club in Dhaka, trouble again broke out in Brahmanbaria. Fifty-seven mullahs protested the findings of the report as "biased and NGO-instigated." The maulanas of Jamia Yunusia Madrassah held a madrassah youth protest meeting in Brahmanbaria on August 8, 1999. Key demands were made for the hanging of Aksir Chowdhury, immediate stoppage of any anti-Islamic provocation and of NGO work in Brahmanbaria.\(^59\) There were five signatories to the human rights report. Following these threats, all except Aksir Chowdhury, claimed that they had signed without reading the document and asked for the forgiveness of Boro Huzoor. Aksir Chowdhury left town to let things cool down. Through an incitement to violence, the mullahs again ensured that no action would be taken against them by the state over the events of December, 1998.
Appendix I
Excerpts from the Interview with Mufti Kefayetullah

Kefayetullah: We, the clergy, want to protect Muslim “kristi-culture” [Islamic values and culture]. For a long time our madrassah has educated people about the proper way of Islamic life and Muslim culture...We cannot always oppose anti-Islamic activities because we are not in political power. At first I chose to ignore the gathering in Ghatora. Yet the fair organizers gave us a direct challenge...by marching in front of the madrassah.

Lamia: You say that your madrassah upholds the values and teachings of Islam, and yet I have found that the Madrassah has never taken any direct action against moneylenders in Brahmanbaria? Isn’t usury prohibited in Islam?

A: Prophet Muhammad said that there are two strategies by which to oppose evil, by deed or by word. If you are able, then resist evil by fighting it physically. When you are unable to resist physically, fight it by word. That is what we do. We resist usury through our teachings. If you cannot fight it verbally, then fight it mentally. Say in your mind that usury is an evil practice.

Q: Can you explain to me what you mean by a “naked women’s fair”?

A: Women will move in public without purdah, they will dance and sing in raised voices [Islam forbids women from speaking in loud voices in front of men because women’s voices can bewitch men] and they will mix with non-kin men. All these activities are outside the teachings of Islam. You as a Muslim woman should know this. Surely, as a good Muslim woman [Kefayetullah pointed at my head cover] you cannot condone such unIslamic behavior.

Q: On December 9, two days after you protested the rally, woman MP Dilara Hosain marched through Brahmanbaria town with other women to celebrate Rokeya Dibosh. How come your madrassah did not oppose this march?
A: We cannot fight all anti-Islamic activities. We are not in political power.

Q: You know as well as I do that women were manhandled at the rally. Surely, this cannot be a teaching of Islam? Either your men acted against the teachings of Islam you preach or you failed to control your people. In either case, you must take responsibility for what happened since your madrassah instigated the protest against the rally.

A: We were not involved in the looting or the rampage that followed, or the harassment of women. For nearly 1 1/2 hours there was firing. The public supported us. But hired goons of political parties got involved. Look, we are not against NGOs as such. Prophet Muhammad started the first NGO called Hilful Fazl [a welfare program for youths in Medina]. But we are always vigilant against the destruction of Islamic values and culture through the work of NGOs. Look at what NGOs do. Grameen Bank gives loans to individuals and then they hold the group responsible for repayment of individual loans. That is not justice. NGOs are reproducing poverty instead of eliminating poverty. We want to see the elimination of poverty. We are not against NGOs. Qazi Faruque of Proshika challenged the local administration of Brahmanbaria. The decision to resist the rally was not our decision alone; it was an unanimous decision by the community. We spoke to our congregation and asked them if they wanted to see such unIslamic events happening in their society. They said, no. We were the one who were being democratic in upholding the wishes of the public.

Q: So, what rights should women have in your estimation?

A: According to Islam, the maintenance of women falls on men. NGOs want to do away with that. But it is written in the sharia that men are responsible for women. If we follow the dictates of Islam, then all social problems will disappear. If a woman falls sick, does it mean that she cannot travel to the hospital? It is a question of how she will travel. Will she travel modestly or immodestly?
Rahnuma Shehabuddin, “Beware the Bed of Fire: Gender, Democracy, and the Jama’at-i-Islami in Bangladesh.” In Journal of Women’s History 10, no. 4 (1999), 161. The excerpt is from a speech by Shaykh ul-hadis Delwar Hossain Saydi, a leader of Jama’at and a member of parliament. His speeches at religious congregations are tape-recorded and widely distributed in Bangladesh and among overseas diasporic Bangladeshis. This particular excerpt is taken from “Islam and Women.” Shaykh-ul-hadis is a Muslim honorific for one who has mastered the hadith.

From the Foreword of Proshika Activity Report (1997-98).

A madrassah is an Islamic religious school. The Yunusia Madrassah follows the Deoband School of instruction. The Deoband Madrassah was established in 1867 and adopted the age-old Dars-i-Nizamiyah curriculum.

The learning of the hadis is one of the main components of the curriculum. According to Taj-ul Hashmi, “Since the hadis literature is full of controversial, misogynist expositions... it would naturally convey a message which is supportive of misogyny to ordinary Muslims, in the name of Islam.” Hashmi, Taj-ul, Women and Islam in Bangladesh: Beyond Subjection and Tyranny (New York: St. Martin’s Press 2000), 71.

Proshika Manobik Union Kendro is the third largest NGO in Bangladesh after BRAC and Grameen Bank. It had a membership of 8,639,180 as of June 1998. The president of Proshika is Qazi Faruque who is also the director of the Association of Developmental Agencies in Bangladesh (ADAB), the largest umbrella organization of NGOs in the country. Under Faruque’s stewardship, ADAB has lost its neutrality and has become a political supporter of the Awami League. In the 1996 national elections, NGOs under Proshika sponsorship actively lobbied for the Awami League.


Taj Hashmi, 131.

Ibid., 93.

Ibid.

There are schools of sharia interpretations that would grant the accused the right to towba (to renounce one’s unIslamic actions) as punishment, and seek no further punishment.

The feminist scholarship on the private/public debate is vast. Here I would like to add a few who have been useful to my analysis. In “The Public/Private Mirage: Mapping Homes and Undomesticating Violence in the South Asian Immigrant Community,” Anannya Bhattacharjee suggests that the private and the public are constitutive of each other. Writing on the plight of non-immigrant South Asian women who are victims of domestic violence, Bhattacharjee shows how the patriarchal state and husbands collude to make women live within the realm of the domestic. Ortner in her essay “Is Female to Male as Nature is to Culture?” shows that culturally women and their work (reproduction, child rearing) are interpreted as closer to “nature.” This cultural construction of women as “nature” closely resembles women’s roles in Bangladesh. Women are constructed as “irrational and intemperate” compared with men. The clergy want to safeguard the lofter world of male ideals by keeping women within purdah.


In 1999 Nari and Shishu Nirjatan Domon Ain (Repression of Violence Against Women and Children Act) was passed by the Parliament but it has been hotly contested by feminist organizations as being “soft” on criminals.

Bangladesh signed CEDAW on November 6, 1984 with two reservations: Article 2.12.1 Rights to Family Benefits and 2.12.2 Reservation on Article 13 (a) which does not recognize welfare benefits to citizens. It will not take appropriate legislation to grant equality to men and women in all spheres of life. For details, to go: gopher://gopher.un.org:70/00/ga/cedaw/convention. Date accessed February 15, 2001.

One of the key people that the committee tried in a non-legal public trial and sentenced to death was the Jama'at leader, Golam Azam, who had fled Bangladesh in 1971 and returned after the military takeover of the country. Golam Azam now lives openly in Bangladesh and heads Jama'at-i-Islami, the largest political party.


Bangladeshi Sunni Muslims follow the Hanafi School of Islamic law which is more progressive towards women compared with other three legal schools within the Sunni tradition—Hanabi, Maliki, and Shafi.

I discuss this point in Chapter Three under BRAC activities.


Ibid.

The constitutional right to vote exists for women. The struggle is over the social right of women to cast the vote. The clergy of different communities control this social right of women. Shehbabuddin makes the following observation that Bengali Muslim women want to vote for good Muslims but are not duped into voting for the Jam'aat-i-Islami/or Islamic fundamentalists who deprive women of their rights. See Rahnuma Shehbabuddin, “Beware the Bed of Fire: Gender, Democracy, and the Jama'at-i-Islami in Bangladesh,” Journal of Women's History 10, no. 4 (1999), 166.

In the 1990s, there has been an increase in recorded cases of fatwas against women, in many instances resulting in the death of women by stoning and burning.

For Antonio Gramsci, hegemony is a key concept to the study of the state. He uses it very differently from the way it has been used in international relations where hegemony means the ability to dominate over other nations. Gramsci's notion of hegemony is the idea that the state functions through force plus consent of the ruled. The ruling class (the state) diffuses a revolution of the ruled (the masses) by bringing them into a consentual relationship with the state. The state offers motivations to the ruled in order to coerced into this relationship. Extending Gramsci's insight to the NGO as the state and its beneficiaries as the ruled, we can see how Gramscian hegemony works in keeping the poor in this coercive relationship. The NGOs is the only institution that offers the poor relief and capital, and thus, they are forced into accepting its will.

For a good working definition of hegemony, Anne Showstack Sasson's quotes Gwyn Williams: By "hegemony" Gramsci seems to mean a sociopolitical situation, in his terminology a 'moment,' in which the philosophy and practice of a society fuse or are in equilibrium; an order in which a certain way of life and thought is dominant, in which one concept of reality is diffused throughout society in all its institutional and private manifestations, informing with its spirit all taste, morality, customs, religious and political principles, and all social relations, particularly in their intellectual and moral connotation," ed. Anne Showstack Sassoon, Approaches to Gramsci. (New York: WWW. Norton 1982), p.94.

But one could also argue, as Ranajit Guha has in analyzing the case of the subaltern's relationship to the colonial state that it is a form of domination without hegemony. I am more sympathetic to this point of view. The NGOs often dominate, and they coerce consensus from their beneficiaries, but they do not have hegemony over their over them. See Domination without Hegemony.

The term civil society is a highly value-laden term but it is deployed as a depoliticized value-neutral term by the NGOs where the NGOs form the basis of "civil society."


Almost all middle-class families will employ a graduate of the Madrasah to immerse their children in Islamic religious instruction.

Taj-ul Hashmi., 87.

Ibid., 88-89.

Delwar Hossain Saidi.

Awami League candidate A. K. Khondokar won the elections.

These kinds of accusations are commonplace. National politics is characterized by the infighting between the two major political parties, the party in opposition trying to topple the party in power.

District Commissioner is the highest administrative government officer at the district level.

According to Islam graven images are not allowed. Putul Natch (puppet theater) is akin to idolatry for the clergy. The quote is from "NGO Kormira Polotok [NGO Workers in Hiding]," Prothom Alo, December 11, 1998.


The figure is from Aksir Chowdhury's report. Samaj Chetona (a socialist monthly) gives the figure at 4,000-5,000. I would go with the lower figure.


The symbolism of throwing stones at women was not lost on any one. The mullahs collected the stones from a nearby railway crossing.

Qazi Faruque and others ran to seek shelter at nearby homes.


Islamic republic of Brahmanbaria is an ironic name. Brahmanbaria literally translated into "Home of Brahmins." In undivided Bengal, a high number of Brahmins lived in this town, hence its name. In recent years, the Yunusia madrassah tried to change the name of the town to Islambari but it was strongly opposed by the local people.

Brahmanbaria is on the smuggling route between India and Bangladesh. Drugs, gold, alcohol, and women, among other things, are transported through this area. It has also developed a notorious reputation as a crime syndicate. A few powerful local crime families control moneylending. The scale of this commercial moneylending in this town is enormous and it cannot be compared to the scale of moneylending practiced in the villages. I say this because claims of some people that this incident was instigated by moneylenders angry with NGOs for taking away their clients is not credible.

The day commemorates the work and life of Bengali Muslim feminist writer and activist, Begum Rokeya Sakhawat Hossain, who pioneered the education of Muslim girls in undivided Bengal. She died in 1930. Her most famous article written in English is Sultana's Dream.

Liquor consumption is banned for Bangladeshi citizens. Religious Muslims do not consume liquor.


When I interviewed the clergy they could not produce these texts nor did they think it necessary to have these texts. Their word was good, and did I dare doubt them? Political leaders who were at the press briefing of the clergy claimed that they had some old and torn books that the clergy held up as illustration.

After the 1994 clashes with the clergy, the NGOs, BRAC and ASA, have withdrawn these texts.

Formal address for Mister.

Sacchu is the general secretary of the local chapter of Awami League and director of the Freedom Fighters Forum.

The actual slogans are (a) "I will not live in a broken house, I will not leave Grameen Bank;" and (b) "I will cast my vote for whomever I choose." The clergy routinely distort these slogans.

The Muslim clergy brings this allegation all the time. In 1992, a crisis developed between the NGO establishment and the government of Begum Khaleda Zia (1996-90). The Director of NGO Affairs Bureau (a state bureau to oversee the inflow of foreign funds to NGOs) alleged that two NGOs were
converting people to Christianity (CARE and CARITAS). Their operating licenses were taken away for
twenty-four hours. This point is discussed in Chapter Two.

From his comments, one can argue that for the clergy, poor people do not have notions of
modesty. Unless regulated, their conduct will descend to the behavior of animals.

Kay B. Warren, ed., Introduction in The Violence Within: Cultural and Political Opposition in

In 1998 and 1999 two such incidents occurred that got wide news coverage. There was a bomb
attack on a left cultural troupe in northern Bangladesh. Another attack by members of Hirkatul Jihad on
national poet Shamsur Rahman created wide controversy, some believing the attack, others claiming that it
was a staged attack.

Iranians are Sh’ite and Iraqis are Sunni Muslims, the same as Bangladeshis.

relationship to moneylenders],” Samaj Chetona (Dhaka: Samaj Chetona Publications), 12-15.

I am not sure of the exact amounts. Donors often provide consultants from their countries who
train local people how to forecast and manage violence.


Sumit Sarkar, Swadeshi Movement 1903-1908 (New Delhi: People’s Publishing

“Brahmabariaye Moulobadi Samabesh [Meeting of Fundamentalists in Brahmanbaria.],”
Gonokontho, August 9, 1999.
Chapter Six

“Suspicions” in the Field: The “Sins” of Secular Researchers

A few days ago, I read in the papers that Proshika brought two poor village women to talk in front of Professor Rehman Sobhan at the national budget deliberations. Proshika is lobbying for a pro-poor budget. Now the claim is that Proshika through their programs has empowered these women to talk. But is that really the case? I believe that women and poor people in villages always had the ability to voice and articulate their problems, but we—the privileged class—did not give them the opportunity to speak.

(Local Researcher 1999)

The world has forgotten the human tradition of self-employment...When people lived in caves they went out to help themselves. There was no state to ask for help.

Professor Muhammad Yunus, Grameen Bank

My adventures began when I was loaded into an old jeep and taken to Bhogra, a small village an hour north of Dhaka. The village was fresh out of a Kipling tale, with dirt roads and mud huts. The people were simple, curious like children, and wonderfully friendly. I am a third year student at Dartmouth College, USA...During my stay in Bhogra, I befriended one of the daughters of a loan recipient; a stunningly intelligent 10-year-old named Shasta...I asked Shasta what her post-schooling plans were and I was expecting her answer to be shy, submissive...Instead I received the brightest answer I have ever heard...“Amar koto asha achay [I have so many hopes],” she said smiling...In that single mesmerizing sentence Shasta assured me that these women have not been crushed by circumstance; they have hope and courage, and perhaps now the means, to make their dreams a reality.

Shazia Amina Ahmed,
Tucker Fellow, in Access,
The Quarterly Newsletter of BRAC,
October 2000, No.35

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Juxtapositions I. Grameen Stories

This section called “Juxtapositions” attempts to show how densely mediated, entangled, and oversaturated the representations of the Grameen Bank are. The term juxtaposition here includes the idea of comparison as well as that of contradiction. Here I juxtapose and bold-face comments made about the Grameen Bank to exhibit to the reader that although viewpoints that support Grameen’s policies predominate in the media, there are alternative and contradictory views, ones that sometimes come from NGOs themselves (I have cited BRAC in this case), within this circulation of narratives about poor women’s empowerment.

A search on the Internet gave the following hits on August 15, 2001: 5,830 (micro-credit in Bangladesh); 17,600 (Grameen Bank); 3,630 (Professor Muhammad Yunus/Grameen Bank). In comparison to Grameen Bank/Yunus, the hits under the names of the leaders of BRAC and Proshika were much lower. Only 253 for Fazle Abed/BRAC and 172 for Qazi Faruque/Proshika. Below I offer some excerpts from Western and local newspapers about the Grameen Bank.

"...In Chandana, a village on the outskirts of Dhaka, a group of women is convening for a weekly meeting. One owns a sizable photo-developing shop, the first in her area. Another swapped her cow-milking business for a cellphone, which often doesn’t work. ("Phone ladies" like her have all but replaced Bangladesh’s archaic landlines.) [There are 46,000 phonelines in Bangladesh and 41,000 cellphones. The cellphones are used by urban people.] She used the profits to make her home larger and more resistant to Bangladesh's cataclysmic floods. In thousands of villages like Chandana, women are starting businesses and dragging their families up from hunger and poverty. This empowerment, which has reverberated throughout Bangladesh's
culture and economy, stems from Grameen Bank, which offers tiny micro-credit loans to the poor, and its founder, Muhammad Yunus” (J. Kurlantzick/U.S. News & World Report/August 20, 2001).

In a recent Macneil News Hour on PBS (2001) on Grameen Bank it showed that the husband was in control of his wife’s cell phone. While the woman served food, he traveled with the cell phone to different homes selling phone services. While this information was “visually available” to viewers, the reporter of PBS chose not to comment on it.

“...having demolished the long-dominant stereotype of the poor as not creditworthy, Grameen has set its sights on the misguided view of the rural poor as inevitably isolated from the global economy. Grameen Phone has embarked on a for-profit campaign to bring one cellular phone to each Bangladeshi village...” (Washington Post, February 6, 1998).

“Micro-credit is a new technology in the financial world. Like any technology this can be used for the purpose intended by the user...Once a technology is made available, users can give it any shape they want, to suit their objectives...” (Muhammad Yunus/Grameen Dialogue No. 38, October 1998).

“At the micro level of society, micro-credit has made remarkable progress but at the macro level its effects are negligible...” (BhorerKagoj [Bangladeshi newspaper]/June 26, 1998).

“Nurjahan, a most backward woman moves with a most forward technology, a cellular phone. She leased a cellular phone from Grameen Bank at a cost of Taka 18,000 to be paid in an easy installment of Taka 160 per week for three years [ at a cost to her of Taka 160x50 weeks x3 years=Taka 24,000 or $521]. The net monthly income to her household from selling phone service alone stands at Tk. 2500-3000 [$54-$65] on average...The Grameen Graduate Nurjahan has already been interviewed by BBC
and many a newspaper...who flashed her photograph with her cell phone in hand...” (A. Bayes/The Daily Star [Bangladeshi newspaper]/January 24, 1998).

“The Grameen Bank in Bangladesh has become a national banking institution of pride. Members of the bank have become confident, self-reliant and have self-respect...We hope the success story of the Grameen Bank will continue under the able guidance of Professor Yunus and the Bank will bring even more laurels for Professor Yunus and Bangladesh...” (M. Hossain/The Daily Star, September 4, 1998).

“The worst indictment we can make for micro-credit is that the Human Development Indicators (HDI) have in no way improved for women. One of the major causes of this is that although to begin with credit was disbursed for those activities like poultry rearing...today, these home-based activities have been replaced by activities in areas that are clearly male-dominated, such as the purchase of a cycle-van...” (Editorial [Bangladeshi newspaper]/The Observer, July 4, 1998).

“To keep installments going, in some cases, the recipients of the loans take another loan from another agency. In no time they are trapped in a situation from which they have no option but to leave everything behind...” (Saminaz Akhter [Bangladeshi newspaper]/The Independent, July 2, 1998).

“Grameen Bank has empowered poor women and given them loans on easy terms...Grameen Bank is not only improving the lives of women economically, it is also increasing social awareness among women...” (Saleha Akhter/Bhorer Kagoj 1999).
Juxtapositions II. BRAC Stories

"BRAC's loans helped the borrowers in their survival struggle. Running a grocery store or tea-stall, dealing in paddy, timber or hide, all marked their efforts, to increase household income...The borrowers, who were widowed or divorced, played the most important role with respect to the work supported by the loan...Household is the main functioning unit where the loan is spent...One cannot separate one [sic] own interest from the rest of the household, if it happens then it invites criticism...A woman borrower is caught in a dilemma. If the loan is taken for cultivation, the land will be owned by the male member or the household giving men's [sic] control over the use of money...It was noticed among different borrowers that the entire loan was not spent for investment. It was also spent for household consumption, repayment of loans...The production activities of the borrowers were not free of problems...Rahima's (Case 1) husband lost his job in a mill putting his family into crisis. BRAC's loan was used to buy paddy for business. But the business could not be started because the paddy got consumed by Rahima's household. One leg of Momena's (case 6) cow's [sic] got broken. It was sold and a new cow was bought. After some time the heifer of the new cow died thus stopping its giving milk...Manowara (case 12) bought a rickshaw with BRAC's loan and rented it out to a neighbor. After some months the man who rented sold it off secretly and escaped the village...Many borrowers suffered the anxiety of uncertainty when the weekly date for the repayment of loan installment used to arrive. It was found that the date arrived but the installment was not ready...Some husbands and mother-in-laws [sic] used to start quarrel when
the date for weekly installments arrived...It was noticed among the rural poor to seek [loans] from several sources...they did not bother if it was moneylender's money or share-cropping money...There were other credit networks in the villages, informal in its character. This network was like safety valve because poor peasants depended on it to obtain credit. It operated among the relatives and neighbors. It was a mutual bank...It had a moral dimension because it implied helping a poor neighbor and relative. It also implied the community spirit of the countryside. However, it was also observed that neighbors and relatives charged interest on the loans given among themselves. It indicated weakening of community spirit and the strengthening of the attitude of maximizing material interest...Another part of the patriarchal value was the division of labor...Women were seen as less capable than men. This was ideological. They were not given control over money...These were the factors responsible for the perpetuation of women's subordination and micro-credit could not change it significantly" [emphasis mine] (BRAC Working Paper No. 29/1998.)³
This chapter returns the reader to the urban research spaces in Dhaka. The questions I raise in this chapter were not the original focus of my research, however, while conducting my research, I became intrigued by the production and proliferation of poverty research materials and seminars. Since this realization of investigating the production of knowledge came late in my research, this chapter should be read as a set of queries. It introduces the reader to a set of “suspicions” that I encountered in the “field.” The term “suspicion” is used as a framing device to address some larger questions that I encountered in the field. Through the application of the category “suspicion,” I explore the social relations, information technologies of poverty research, and power dynamics, that intersect in complex and myriad ways to create the research “field” of the institutional researcher. I use the term “suspicion” as a multivalent concept which energizes the space of intellectual inquiry with play and speculation, and offers some exploratory avenues both for the writer and reader. The term “suspicion” is a value-laden term; it points to the limits of knowing, and it cautions us to be wary and distrustful of what we know. I do not always ground my “suspicions” in empirical evidence but I point to possible motivations as explanatory frames for these “suspicions.” The questions I pose in this chapter link up with the observations made by Jonathan Crush in Imagining Development, and more critically, with the work of James Ferguson on the bureaucratization of development knowledge.

The texts of development have always been avowedly strategic and tactical—promoting, licensing, and justifying certain interventions and practices, delegitimizing others. An interest in how the texts of development write and represent the world is therefore, by extension, an interest in how they interact with the strategies and tactics of their authors and of those who lend them authority. What is expertise after all?
And why is there so much of it inside what James Ferguson aptly calls the "development machine"? Why does expertise license certain forms of expertise and not others? What do the texts of development not say? What do they suppress? Who do they silence—and why?

The "field" I speak of is made up of the circulations of certain types of knowledge about the poor, some of which I identify here, and it is created by the interactions of researchers, NGO bureaucrats, Western/local consultants, and donors who find themselves caught up in its multiple webs of significations and dependencies. The "field" does not refer to a bounded geographical area (for example, the village) or a hermeneutically sealed text that can be fully accessed by a skilled interpreter. It is made up of intersections of people and institutions, and stakes of individual and collective actors in the maintenance of certain ideas, institutions, and practices. These circulations take place in research monographs, poverty seminars and symposia, newspapers editorials and opinion pieces, NGO training sessions, workshops, surveys, graphs, charts, dissertations, and audio-visual representations.

Dhaka is the capital of one of the poorest countries in the world, whose per capita income is $262 and in which more than fifty percent of the population lives below the UN mandated poverty level of 2200 calories a day. It is precisely this entrenched poverty that has made Dhaka into a capital for poverty research along with its attendant seminars, workshops and conferences. Within the world of development the saying goes, if one can make an idea work in the wretched conditions of Bangladesh then one can make it work just about anywhere in the world. Just Faaland has labeled Bangladesh as a "test case for development," that is, an available human laboratory for conducting litmus tests of different development hypotheses with very little government regulation.6
In Dhaka, everyday one reads in the newspapers about a new poverty seminar, the launching of yet another poverty study or a discussion on the findings of a recently concluded study. Local intellectuals and NGO bureaucrats regularly write in the local dailies about micro-credit, women’s empowerment, civil society and good governance, all connected with NGO work (see Appendix II for a partial list). Most of the Western researchers who congregate either at Grameen Trust or BRAC are usually studying the “micro-credit phenomenon,” that is, the relationship between micro-credit and x, y, and z factor. One wonders how a country with 125 million people, and a long history of peasant movements,7 music and mysticism of the Bauls, Sufis and Piras, poetry, a practice of syncretic Islam, can become reduced in the imagination of Western scholars as a single idea promoted by a single institution. A walk down the aisles of the Programme of Poverty Alleviation Library at the Grameen Trust or at the Ayesha Abed Library at BRAC makes one wonder, what is the purpose of so many dust-covered documents on poverty, micro-credit, empowerment, gender, appropriate technology, environment? Who reads them? What and whose purposes do these serve?

In this chapter, I interpret these knowledge-producing processes as a set of “suspicions” about how and why a certain type of construction of poverty has become legitimated and standardized within the local culture of poverty research. The dominant model is that of economic empowerment as exemplified by the Grameen Bank. The Grameen model is based on the idea of self-employment for the poor. Advocates of this model claim that with the help of small loans “women are starting businesses and dragging their families up from hunger and poverty.” This model targets women as recipients of micro-credit loans. and it emphasizes the role of women in home-based income-generating projects as sound investments for financial institutions. The Grameen Bank has a ninety-four percent female
membership. The Bank has demonstrated the thesis that the poor are "bankable" and that the poor are willing to pay high prices for their debt. The previous chapters built on the practical effects of micro-credit policies on the lives of the targeted women; my concluding chapter examines how this powerful knowledge about economic empowerment is produced and maintained, and how actors and their stakes of self-perpetuation become integrated into this knowledge-making process.

Shahidur Khandker, who has conducted a three-year survey of three loan-giving NGOs (Grameen, BRAC, RDRS) in Bangladesh, has provided the hard empirical data for the acceptance of the Grameen model by the World Bank. His key findings show that household spending per capita went up among the borrowers and "...a 10 percent increase in women's borrowing increased household spending per capita by about 0.40 percent. The impact on household consumption of borrowing by women was about twice as great as for borrowing for men. Women's borrowing also seems to improve children's welfare more than men's borrowing." Khandker's model is based on the consumer model of economic theory; consumer spending will spur the local economy, infuse cash, increase production, and create new jobs. My survey documents that while the bulk of the loans went towards household consumption, the second highest category of NGO loan use was the repayment of pre-existing debts. I also found that for most women, this increase in household expenditure came directly from the loan and not from a productive use of the loan, unless these women were in moneylending.

In my interactions with local scholars/researchers I discovered that people were aware that the women were not beneficiaries of the loans, and of the negative consequences of micro-credit programs that targeted women for loans without creating corresponding institutional mechanisms alongside credit programs (access
to markets, education, for example). Feminist anthropologists and economists have long argued that in order for women’s social roles to change there has to be a corresponding change in the cultural value placed on the work that women do, whether it is child rearing or vegetable growing or garment manufacturing. In Bangladesh, access to loans has not resulted in an increased cultural valuation of women because the men are the ones who use and control the loans. In this social environment, men consider women as channels through which they access loans. When I confronted local poverty researchers with my field observations, many were not unwilling to engage with my critique. In order to understand why these researchers were not willing to engage with a critique of the Grameen model of micro-credit, I offer a set of tentative “suspicions” that can be used as a guiding map to begin a questioning of what the Grameen/NGO research symbolizes for local researchers.

(a) The discourses of poverty research function as discourses of exclusion;
(b) Within the NGO discourse, alternative/opposition voices are largely neutralized; when they are included, these critiques have no practical effects;
(c) Questions of economic survival inhibit actors deeply entwined in NGOs from speaking out.
(d) There is an archive of intimate knowledge about the poor that is being created through poverty research monographs. It is too early in its gestation process to claim “truth” about what uses this archive may be put to in the future. There is no doubt though that the research wings of NGOs form a vast epistemic machine.

These “suspicions” are explored through the following questions and settings in this chapter. Why do we need to know the poor? What are the ways in
which we know them? And finally, how does the Grameen Bank function as a form of symbolic capital for Bangladeshi elites? These questions are addressed in specific settings. I explore these questions through formal and informal interviews with local researchers, at poverty seminars, and through an examination of research projects of BRAC and Grameen Bank,9 and finally, by analyzing the micro-politics of a conference held in Dhaka on Professor Yunus’s economic philosophy termed “Yunusonomics” by a local university professor who is also an NGO consultant.

Both at the local and at the global levels, an enormous body of literature now exists about the work performance of NGOs. This chapter though is primarily concerned with the kinds of knowledge-making in which local Bangladeshi institutions are engaged. It must be remembered that this production of knowledge does not occur independent of other institutional links—links to donor organizations on the one hand, and to the government on the other—and that these links determine the agendas of development and the contours of development thought.

George Marcus has cautioned that “any direct sense of others as subjects—a distinctive contribution of anthropology—must be preceded by disentangling dense webs of already existing representations, some of which are likely to have been produced by the subjects themselves. Ethnography thus becomes one kind of writing among others, and ultimately the literal events, actions, and behaviors that are the descriptive foci of study of ethnography must be negotiated as already having been heavily represented, inscribed, and written about.”10

Taking the cue from Marcus, I define the leading NGOs (BRAC and Proshika) and Grameen Bank as a particular kind of “writing machine”11 and the role of the critical anthropologist in my case is to unpack the dense webs of significations inside which the NGO writing is located. But this writing is a form of writing as advocacy12 (in development lexicon it is called action research),
writing with an objective goal in mind—replicate the program, garner more funds, increase visibility, and satisfy one's sponsors. Writing thus becomes a large part of the ideological maintenance of these institutions. Much of this writing is about record-keeping and public relations, which are necessary components of modern institutions. NGOs write because their donors need to justify to their parliamentarians at home how their citizens' tax dollars are spent overseas.

But there is another, more complex level at which this writing occurs. In the word-of-mouth culture of Bangladesh, where truth or veracity depends on who is speaking, and one does not question the words of a murubbi (respected older person), publishing neat "scientific" documents as "facts" ushers in a new era of technocratic knowledge and its management. These NGOs publish newsletters, brochures, journals, annual reports on funded poverty research projects, research monographs, dissertations, flip charts, posters, and videos. These researches are self-referential; the authors refer to their pre-existing work to legitimize development policy (for example, an analysis of the footnotes often show the recurrence of the same authors and texts). This iterability creates "truth" about poverty research and "women's empowerment" in the minds of policy advocates and NGO practitioners. This self-referencing occurs for a number of reasons. I cite a few reasons here. I have already stated in Chapter Two that there are very few primary investigators writing in English, the preferred language of development discourse, in Bangladesh. This small circle of English-educated local researchers dominates development discourse and has carved out specific domains of expertise (for example, micro-credit and women's empowerment, reproductive health and women, environment and rural poverty, and so on) and the gate-keeping of these domains is strictly maintained.13
The leading NGOs recognize the need for self-promotion and a positive media image; they organize conferences and produce glossy brochures to put out the word about their programs.\textsuperscript{14} Seminars, workshops and conferences help to secure that image. Through this public process, NGOs reinvent themselves as "development" partners in the urban research spaces. These seminars are conducted with foreign development economists, consultants, donor representatives, Western-trained local researchers, and an august body of senior and retired (male) government bureaucrats in attendance. These conferences on poverty research become a way of cementing the institutional bonds among donors, NGOs, and a small group of English-educated professionals.

Alongside their work in micro-credit and rural development, all these leading institutions have dedicated research institutions with their own separate budgets. In addition to their research wings, both BRAC and Proshika have plans for opening private universities. BRAC opened BRAC University in the summer of 2001. Grameen Bank has its Programme for Research on Poverty Alleviation, housed inside the Grameen Trust. The Grameen Trust was set-up in 1989 to help in the replication of Grameen-type micro-lending programs worldwide. The Trust has a $100 million budget which includes a $97.5 million loan from the World Bank.\textsuperscript{15} At the end of 1998, Grameen Poverty Research had 104 ongoing research projects.\textsuperscript{16} BRAC set up its Research and Evaluation Division (RED) in 1975. By December 1998, RED had produced a cumulative total of 653 research reports and papers.\textsuperscript{17} The research wing of Proshika, called the Institute for Development Policy Analysis and Advocacy (IDPAA), was started in 1994. Proshika also publishes a tri-annual journal on development called Discourse, which is a collection of its own ongoing research and solicited articles from its cohort of consultants. In comparison with Grameen and BRAC, Proshika’s research establishment is still in a fledgling state; in 1998 it had 10 research projects ongoing.
but they were all substantially large projects on topics like NGO-World Bank collaboration in development, shrimp cultivation and environment, structural adjustment review initiative, analysis of women’s workload, study of women’s control over their acquired resources, to name a few. ASA is the only leading NGO that does not have a proper research wing. Because of their well-developed status as research institutions, I analyze the research practices and documents from Grameen Poverty Research and BRAC Research and Evaluation Division (RED).

The production of knowledge takes place on several levels. On one level it is a form of technocratic knowledge, the kind of informational database necessary in the management and accounting of development projects. On another level, it is about the vested stakes of self-constructions of local elites. As postcolonial subjects, local elites see themselves as members of a global circulation of transnational elites. Keck and Sikkink term this as a global “communicative structure,” a forum of dialogues rather than a global civil society defined by shared values, common discourses and practices. The transnational NGO facilitates this circulation of “third world” elites who gather at many global conferences on problems facing marginalized populations (women, indigenous people, children, refugees, AIDS/HIV patients) living inside nation-states. These ongoing global conferences are usually sponsored by the United Nations, Western governments, and in the 1990s, increasingly in partnership with the private sector. These conferences take up issues such as the role of NGOs and civil society in biotechnology, good governance, human rights, women’s rights, refugee rights, population planning, and AIDS/HIV research. For Bangladeshi elites, who represent one of the poorest countries in the world—Henry Kissinger’s “bottomless basket”—the renown of Grameen Bank commands tremendous symbolic capital. Local elites and diasporans alike see Grameen as a Bangladeshi institution that is celebrated and replicated the world over. They bathe in its reflected glory.
Grameen Bank becomes invested with a sense of national pride. It becomes part of a nationalist discourse. I discuss this point in more detail in the section called "Yunusonomics."

I suggest that we seriously take into account a possible social effect of poverty research programs. With that in mind, I introduce one of my "suspicions" here. These research monographs and newsletters function not only as analytical and measurement tools of poverty reduction strategies, they also function as a social archive of knowledge about the poor. What uses this archive may be put to in the future is open to speculation because it is an archive in the making. Its rules of formations are emerging even as I write. In this respect, I find James Ferguson's work that compares Michel Foucault's work on the prison with the unanticipated consequences of development practices in Lesotho instructive. Through his careful analysis of the prison system, Foucault shows that what was intended to "reform" delinquents and criminals, instead included within it the conditions for producing criminals.

The prison also produces delinquents by imposing violent constraints on inmates; it is supposed to apply the law, and to teach respect for it; but all its functioning operates in the form of an abuse of power...the prison makes possible, even encourages, the organization of a milieu of delinquents, loyal to one another, hierarchized, ready to aid and abet any future criminal act.¹⁹

The space of corrective action thus becomes the space of the production and reproduction of criminals. Ferguson points to this convergence between "social interventions" and "powerful constellations of control" in development policy, where although the emergence of these mechanisms was not intended, and in many instances not even recognized, but nonetheless, they did emerge and became powerful instruments of control over targeted populations.²⁰ These comments aid us in thinking through the emergence of the local NGO poverty research institutions.
as institutions with multiple consequences, both anticipated and unanticipated. Through the massive knowledge production of poverty alleviation, I argue that similar to Foucault's (and Ferguson's) observations, a certain technocratic knowledge about poverty is exacerbated, entrenched, and institutionalized much the same way as criminality is in prisons. In this respect, I draw the reader's attention to the fact that once inside the web of micro-lending NGOs, members do not leave unless the Grameen/NGO disqualifies them. Once Grameen/NGO enters a community with its poverty alleviation programs, it is there to stay. As Professor Rehman Sobhan points out, "Has one big NGO gone into one village and said: 'We are not going to leave this village until we bring about a social revolution in this village by changing some of the most fundamental exploitative social relations which actually exist here'?" As I have pointed out in Chapters Three and Four, in the 1990s NGOs operate as profit-making institutions that see the poor as their clients, and because of the implicit contradictions between profit-making and social-welfarist programs, the goals of even the more progressive NGOs are hamstrung by the ground realities.

Modern computer technology is key to the making of this archive. Technology enables NGOs to gather, organize, categorize and select information. This technology assists in the marketing of one's programs in the wider world of poverty studies. It also fosters in the building up of a data bank of information about the poor that gets permanently stored in computers. Once imprinted into micro-chips, this information can be accessed, sorted and used in a variety of ways. The poverty research programs incorporate the poor as part of an electronic surveillance technology.

This social archive is a specific kind of intimate knowledge about the poor—a collection and storage bank where information concerning who they are, their habits, behaviors, manners, customs, leisure activities, living conditions,
possessions, recreational choices, belief structures, etc. are stored. How these people eat, drink, sleep, defecate, work, reproduce, entertain, are all documented into taxonomic schemes that are in turn used to produce developmental knowledge and to implement development policy.21 These raw data are malleable, and can be interpreted in various ways to bolster one’s ideological position and to claim knowledge about what works in the amelioration of poverty. This knowledge can be used to sell concepts and products to the poor. This data gathering process is also a pedagogical tool. It teaches present and future generations of researchers, planners, government officials, students, and NGO bureaucrats how to imagine and construct the poor, and also how to manage them as well. I make this observation based on the fact that NGOs sponsor workshops at the conclusion of funded research projects where the findings from the studies are shared among the participants. These workshops act as pedagogical tools. This knowledge reshapes the worlds of imaginative possibilities for the research establishment, legitimizing certain preferred models of research, certain types of research questions as valid, while foreclosing more radical ways of interpreting the data. In the context I am surveying, the out-of-the home income-generating projects stand in for rural development, and women’s empowerment becomes a corollary of micro-credit. In this paradigm, the achievements of Grameen Bank take on mythic proportions, and the researchers who are part of this process become unwilling to engage in negative criticisms of the Bank or alternative ways of thinking about poverty alleviation efforts. The art of government, as Foucault has said, is the art of the management of populations. The NGO archive then becomes a source of knowledge/power about the local population in a postcolonial country. What is distinctive about this knowledge/power in the age of technology is that it is available to a host of transnational actors—NGOs, donors, government bureaucracies, bilateral and
multilateral aid organizations, and corporations. This knowledge can be accessed and used in multiple ways.

"Suspicions" in the Field: Encountering the Desi Researcher

The field of poverty research is made up of researchers, Western and local consultants, NGO bureaucrats, donors and local intellectuals. Within this field, there are two types of desi (local) researchers in Bangladesh. The first group is the cream of the crop. This group is primarily a male population of middle-class origin. They are in their late forties and fifties. They are academically bright students, almost all are economists, and many went on to get higher degrees from American and British universities. A group of them also went to universities in the former Soviet Union and Eastern Europe. In the post-1971 phase, the Soviet and Eastern European governments gave many fellowships to Bangladeshi students to study in their countries. Since these Soviet degrees are not recognized in the US, the majority of the students returned to Bangladesh after the completion of their studies in the late seventies and early eighties. Many of them are former members of the communist/socialist parties of Bangladesh. They still dabble in Marxism/socialism as a hobby (some of them call themselves “reconstituted” Marxists). pay dues to their parties, express solidarity with party ideology, often show up at party meetings, but in their everyday life they are “corporate researchers.” By working for an NGO as a researcher/consultant they reserve their right to say “we are working for the poor.” There is recognition among scholars working in Bangladesh (and elsewhere as well) that the changed global circumstances of the 1990s require us to think creatively about solutions and social justice within the capitalist framework. Thus, Professor Yunus’s social consciousness-driven capitalism
becomes an attractive model that allows them to mentally bridge the world of socialist ideas with capitalism.

The second type of researcher is a researcher by default. She/he is a researcher because of lack of employment opportunities. These men and women come from economically modest backgrounds and they are not connected to elites. Their knowledge of English is fractured, they do not have the much-valued foreign degrees, and thus they have to negotiate with the first tier of researchers in order to secure employment and research funding. The funding structure in Bangladesh is a pyramid structure with interlocking dependent groups of people, each depending on the tier above them, with the highest tier formed of a select few who have access to donors and people like Professor Yunus of Grameen and Fazle Abed of BRAC. In the social structure of Bangladesh, this relationship between the two groups of researchers is characteristically clientelist, and these dependencies block criticism of the NGO establishment.

But it is the latter group of people who are the real raw researchers. They may not have the credentials or know the fancy theories, but they are the ones who go to the field to gather data and put-up with the discomforts (malaria, cholera, diarrhea to name a few) of research in rural Bangladesh. These people have intimate knowledge about what is going on in the field, and they are willing to share that with an outside researcher like me. They often cannot put their more radical observations into their research monographs and thus they have a thirst for an audience with whom to share their views. There is also an implicit critique of the top researchers (their patrons) embedded in their conversations: the real researchers are the underdogs. Often one hears the refrain, “What does he know? Has he ever gone to the field? You go ask him when he stayed in the village last?” Although these men and women are not the primary investigators of these research projects, they know more about what is going on in the field than the high-theory
knowledgeable researcher who never goes to the field. I was fortunate to meet several such people who helped me in my own ethnographic endeavors.

My reception by the local intellectual/researcher was typically expressed as goodwill tinged with ambivalence. My late father was a well-known sociologist at Dhaka University and he had started the study of sociology in what was formerly East Pakistan, now Bangladesh. He had taught many of the people I encountered in the field. So, I took on the identity of the daughter of their former "sir" (professor) in the eyes of these people. My relationship with them was negotiated through their memory of their relationship with my father. While my father's name opened many doors, it also closed others. Often the closing down of communication manifested itself in people making personal attacks on me. But overall, I did receive a cordial reception by the majority of people and most were willing to help me.

My role as a researcher also operated within the domain of "suspicions" that I have outlined here. Rumors circulated that I was "an American agent" because I had a Fulbright Scholarship. Later I heard that I was also reputed to be "an Indian agent" because I was formerly married to an Indian citizen. I address the prevalence and the circulation of conspiracy theories in Bangladesh in Chapter Five (the Taliban theory, for example). One's identity is not simply a question of address. I positioned myself in the "field" as an immigrant anthropologist, not fully native/not fully American. My academic stakes were in the US but my personal stakes were not fully in the US. As someone who thought that she had done solid and interesting research, I had the native anthropologist's desire for recognition from my peers in Bangladesh. This was not always forthcoming. In some quarters it was feared that I would return with an American degree to live and work in Bangladesh, and that my association with America would make me more prestigious in the eyes of Western donors. I would thus compete with them for
resources and status. It is not altogether surprisingly then that when I began to
publicly question the NGO model of micro-credit, my intellectual authority and the
genuineness of my credentials were often under attack with remarks such as, “what
does she know?” For the most part, I found it intellectually unfruitful to conduct
meaningful exchanges with NGO-identified researchers. I suffered constant
intellectual hemorrhaging amongst this society of researchers, and I often felt
bruised and bloody, if not altogether brain-dead. Towards the latter part of my
research, I learned my lesson: I observed instead of offering my opinions.

In order to understand much of what is said in these pages, one has to
recognize that the desired life of the researcher/consultant living in the postcolony
resides at a great distance from his/her reality. This contradiction between what
one has to do in order to survive as a middle-class person and what one wants to do
is very difficult to bridge in the postcolony. The increased commercialization of
urban life and the desire for consumer goods has made it more difficult for middle-
class people to maintain their lifestyle. The salaries of university professors barely
cover the minimum expenses of living in the city. One needs additional sources of
income to live and the NGOs provide that relief to a small group of people. This
point is elaborated in Chapter Two. This fundamental contradiction of life in the
postcolony is a condition of being that is difficult for many Western scholars to
comprehend. The postcolonial urban subject has to be located and understood
within this grid of contradictory self-constructions, the pushes and pulls of a
commitment to socialist ideals versus what s/he has to do to put bread on the table.

The reception of the NGO has to be understood in the wider context of the
dismal state of affairs in Bangladesh. Bangladesh can be characterized as a rent-
seeking society. For example, one has to pay bribes for all utility services to the
local authorities. The government is characteristically corrupt, riven by political
divisions, and is not responsive to the needs of its citizens. The few industrialists
in Bangladesh are almost all "loan defaulters." They took millions in takas in industrial loans from the nationalized commercial banks to set up factories. They now refuse to pay back the government. The government does not take any action against them because many government officials have taken bribes from these industrialists, and these "loan defaulters" are related to highly-placed bureaucrats. (As an aside, Grameen Bank advocates often use this as an example of how the rich do not pay back their loans and the poor do.) Within this climate of indifference, the NGOs have emerged as institutions that are less corrupt and are efficient in delivering services to the poor. Local people who live in Bangladesh recognize this contribution and they judge the negative effects of NGOs against what they deem as their positive contributions to society.

Here I would like to introduce some examples from my interactions with poverty researchers and consultants. In these conversations, the understanding of the "real" is complexly woven in with the self-constructions of local researchers. Understanding of one as a researcher is rooted in certain loyalties to institutions and to certain types of knowledge. For many of these people their relationship with NGOs, their constructions of knowledge about the efficacy of NGO programs, and the intimate construction of everyday life was so deeply entwined that it was difficult for them to hold contrarian positions with regard to dominant NGO models.

Towards the end of my stay, I interviewed Professor Rehman Sobhan who is one of the leading economists of Bangladesh. He is on the Board of Directors of Grameen Bank. During our interview, which lasted over an hour, he did not ask me one single question about my research findings. This was a surprising lack of interest in someone who is a dedicated researcher. This is probably due to his machismo as a male and as the country's premier economist, and his view was that as an anthropologist and as a woman, I was doing wishy-washy research. But I
also read this lack of interest as a “suspicion” that he didn’t want me to unsettle the narrative about Grameen in which his stakes as a scholar were rooted. Rehman Sobhan is on the Board of Directors of the Grameen Bank. When I told him that I had found that men use micro-credit loans, and that women faced increased violence both inside the home and outside, he refused to engage with my critique. Instead, he cited Shahidur Khandker of the World Bank who had shown that women were benefiting from micro-loan programs.25 When I told him that survey results yield very different conclusions from the ethnographic experience of observing what people do with their loans, he replied that he would need “more robust figures in order to be convinced,” although he did not reveal what “more robust figures” were. He clearly privileged a certain type of statistical research—exemplified by the archetypal number-crunching researcher—over ethnography. His behavior reflected the behavior of many scholars who are part of the local micro-credit/NGO culture. These researchers in general would refuse to engage with my critical comments regarding the micro-credit model.

In another instance, a well-known economist at Bangladesh Institute of Development Studies (BIDS) said in response to some of my observations about micro-credit, “So what if men use the money. You are very negative. People are not passive. They maneuver within a field of possibilities. And even if the interest rate of Grameen comes to 40 percent, aren’t people better off than borrowing from the moneylender at 120 percent?...NGOs are promoting an entrepreneur from below. In my opinion, we have capitalism-er bikaash [expression of capitalism] through the NGO/micro-credit route. The NGO route is an alternative vision to develop the non-agricultural sector through small home-based businesses.”26 He ended by comparing the conditions facing the Bangladeshi peasant with the conditions facing the English peasantry before industrialization. The global conditions facing Bangladesh at the threshold of the twenty-first century
are very different from what the English peasantry faced two hundred years ago. This scholar was not so naïve that he did not know the difference between these two historical periods but he preferred to construct a positive dialogue about Grameen and micro-credit. In my analysis, this points to how his understanding as a researcher is tied to a certain idea of Grameen/NGO work.

In another situation, a friend who had helped set-up my field-site said that two other researchers, one of whom happened to be a very good friend of mine, had asked him whether I was making up my “research findings.” My friend asked me, “What is your relationship with researcher X? I thought that you two were good friends.” According to him, these researchers were convinced that I was so “anti-Grameen Bank/NGO paradigm” that I was searching around for negative data to support my ideological stance.

This was a moment of pain for me. I had trusted this particular researcher implicitly from my first encounter with him. In return, he had also helped me on many matters. To find out that he had gone behind my back to ask someone about the veracity of my findings when I had all along openly shared my findings with him was a personal blow. It also re-emphasized to me that there were very few sites in the urban research spaces in Dhaka where one could have open and democratic discussions; people’s stakes of self-constructions were too deeply invested in these structures. Once it was evident that I could not be brought inside this NGO culture as a client (researcher), and that I would speak out in public, it was necessary to negate me because my views challenged their public personas as career researchers. I was also guilty of breaking social codes that governed public research spaces, that is, I often voiced my opinions in non-diplomatic terms.

There was a range of opinions among this group of researchers, some of them people truly believed in what they were doing, others were more skeptical. Most of them saw themselves as constrained by the political and economic situation
prevailing in Bangladesh. As one NGO bureaucrat with openly left sympathies said to me time and again:

While I agree with you in principle, the question facing us on the ground is, what do we do now? Look around yourself and tell me what works in Bangladesh. The government does not provide relief to the poor, the national parties are completely corrupt and clannish, and we on the left have nothing to say to the poor. In the midst of this dismal picture, Professor Yunus has given us a tool, a possible solution to poverty. Perhaps it is a Band-Aid solution. In my opinion, we need to grasp the potential good of that solution and try to make it work.

The NGO/Grameen model lobby dominated poverty research discussions. In the clientelist culture of Bangladesh this is known as dala-dali, that is, one belongs to one group or another and these groups are usually in adversarial relations with one another. There is little freedom to be an independent scholar. In Bangladesh one always needs a patron, and the patron is usually a benign patriarch. In my interactions with local people, I was constantly asked, “apni kar dole [to which group do you belong]?” If one tries to remain an independent scholar, and a few people decide to do so, one becomes socially isolated.

I now turn the discussion over to the role played by the “Western and white” researcher in Bangladesh. In April 1999, the director of Poverty Research at Grameen Trust had sent a senior consultant from a Scandinavian country along with a feminist researcher of BIDS to interview me. The consultant was investigating allegations about the abusive loan recovery tactics of Grameen Bank. An article by Aminur Rahman, which was highly critical of Grameen Bank policies, had appeared in World Development. As a response to it, senior aid officials felt the need to justify the continuance of their support for micro-credit programs. Hence her visit. Compared to the US and UK, the Scandinavian donors support more social consciousness-driven policies and the Grameen Bank had been mythologized

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as such an institution. The director had told the consultant that I had "another point of view about micro-credit that she might want to include." This gesture of expansive goodwill on the part of the director was, in my estimation, a genuine interest in engaging with alternative points of view, and knowing at the same time the power of Grameen to absorb and diffuse criticism.

In retelling the next encounter, I write in an angry voice. To contextualize this "anger," the reader needs some information about the role played by Western consultants in Bangladesh. The heavy presence of donors and aid-related activity has resulted in Western consultants coming to Bangladesh on an ongoing basis. Since Bangladesh is considered by Western diplomats as one of the least favored countries to live in, the consultants who come to Bangladesh often happen to be less-accomplished scholars in their own countries.\(^{30}\)

Several British and European schools, and professors and research fellows associated with these schools, dominate the meta-narrative of development discourse in Bangladesh. These centers of development are the Institute of Development Studies (Sussex), Institute for Development Policy and Management at the University of Manchester, Center of Development Studies at the University of Bath, Center for Development Research (Copenhagen) and the Institute of Social Studies at the Hague. David Hulme (U-Manchester), Geoffrey Woods (U-Bath), Stuart Rutherford (U-Manchester), David Lewis (LSE), Ian Smillie, Richard Holloway (an US citizen and NGO entrepreneur), David Gibbons (NGO entrepreneur and husband of Helen Todd, who wrote on Grameen), Kirsten Westergaard (researcher), are some names that appear frequently in the Bangladeshi NGO literature.\(^{31}\). Among this group of Western scholars who have found a niche market for the promotion of their ideas in development, Geoffrey Woods is the most prolific writer. Geoffrey Woods is the mastermind behind Proshika's social mobilization programs. These senior researchers have amicable working
relationships with donor representatives from their countries (most notably, DFID),
often serve as experts on donor funding meetings, and they work closely with the
local cohort of NGO researchers.

Here I draw the reader’s attention to comments made by Manzurul Mannan,
a local anthropologist, on his encounters with Western anthropologists:

In development we frequently meet a category of people who attend three to six months short courses...at foreign universities. They become “anthropologists’, or what we may define as ‘‘Jam-Jelly [colloquial term for a little bit of this and a little bit of that] Anthropologists.’ In my career, at some point, I was working at the research division of the largest NGO. One day, the senior management instructed me that I had to assisted a Bideshi [Western] anthropologist who would apply a new participatory tool...We soon discovered that I had seven years of academic training in anthropology from a Western University; and the Bideshi [Western] anthropologist had only a six-month short course in anthropology with majors in public health and nutrition from a north American University. Yet the Bideshi anthropologist claims herself to be an anthropologist.32

Mannan’s characterization of “Bideshi researcher” resonates with my own experiences in Bangladesh with “Western scholars” who would assume that they knew more than I did based on my ethnicity. It would soon come out though that while I was a Ph.D. student at Rice, they were from unknown institutions. While I did not like to play this game of academic hierarchies, I often felt compelled to do so. Bangladesh scholars who are supervised by these less-qualified “Western scholars” share their frustrations in private; in public they have to accept the authority of the researcher because s/he is from the grant-giving country. When I mentioned to a local professor about one white male Fulbright student—a demographer from the University of Pennsylvania—who was planning on studying the menstrual cycles of rural Bangladeshi women (it was never clear to how he would access information about Bangladeshi women’s menstrual cycles), the professor laughed and said, “All these half-bright bideshis [Westerners] become
full-brights in third world counties.” The postcolonial critic in the postcolony is always locked inside an asymmetrical power relationship vis-à-vis the Western scholar, and it remains an important point in understanding the frustrations that undergrid the postcolonial scholar’s self-construction.

The Scandinavian consultant clearly understood me to be a local Bangladeshi scholar who did not know much about the world outside. Attending to that impression, the “white” researcher assumed that she was more knowledgeable about contemporary feminist theory than I was. She imagined that she needed to dictate to me the grammar of research.

When the researcher arrived at my home I found out that she could not speak in Bengali; her fact-finding mission was being conducted over a period of a few days and consisted mostly of interviewing the elite researchers. She planned a couple of blitzkrieg visits to Grameen branch offices to meet with the rural women borrowers where her interpreters would be Grameen officials. Her approach is known as rapid rural appraisal in survey lexicon.

The interview deteriorated from the outset. It was clear to me that she was not interested in engaging with my critique but was more interested in punching holes in my arguments. She did not expect a solid critique of the Grameen model; she expected another leftist point of view that she could easily discount. Getting angrier by the minute, I said to her that we had to begin with first principles: ask ourselves, who is speaking on whose behalf. For example, Alex Counts, who wrote Who Needs Credit (1996), now works for Grameen Foundation in the US. Another oft-cited author, Helen Todd is the wife of a micro-credit visionary from Malaysia, and she wrote her book Women at the Center (1997) with financial and institutional support from Grameen Trust. While Todd’s book is somewhat critical about the uses of Grameen loans, one can hardly expect critical appraisal from someone who is so closely tied to the institution of micro-credit. Again, the
director of Poverty Research at Grameen Trust was one of the most-cited authors on micro-credit. The scholars that she was citing were all part of the local-global development industry. To what extent can such people remain untainted by the politics of job survival? I mentioned that she should consider how conflict of interest plays out in this terrain and how people become constrained by the structures within which they live. Instead the investigator got visibly annoyed with me and said that she was not part of the “poverty industry.” (From what she told me she was a free-lance consultant. Surely, she depended on the poverty machine and the poor people as objects of study to pay her consulting fees.)

When I suggested that another way to examine the problem of micro-credit was to look at it as debt, and to rethink micro-credit as interlocking networks of dependencies that incorporate within its internal structure the power to police people, she just stared at me as though she had just seen a “green cow.” When I mentioned to her that women were getting trapped in increased patterns of violence, she cited several Grameen/NGO-sponsored studies to support the claim that a new identity was emerging among Bangladeshi women. Women who could not formerly speak their names in public or sign their names could do so now. As a feminist did I not see these as positive signs of change? My counter question was, “Do you know what the pre-existing identities of these women were prior to their joining the NGOs? How do you assess women’s social empowerment if you do not have this information?”

At one point when I mentioned that Grameen promotes the idea of “mini-capitalists” when in reality the real owner was the Bank, and as legal owner the Bank confiscates assets when defaults occur, both she and the BIDS researcher bristled. The BIDS researcher, whose work was on gender and economic empowerment in Bangladesh said, “They are entrepreneurs, how can you call them capitalists?”
At one point, I asked the consultant if she knew how power relations are structured in Bangladeshi villages, if she spoke any Bengali or knew the local dialects, if she had spoken to non-NGO affiliated people, such as reporters who work for the vernacular press, or the headmaster of the local school in the village. Her answer to each one of my queries was a hesitant “no.” At the conclusion of the interview, the consultant assertively told me, “You will have a difficult time proving your thesis (!).” The critical question of course is, with whom will I have problems proving my thesis? Here the question of the veracity of one’s research is linked to the dynamics of research work in Bangladesh. There are certain unwritten rules about the kinds of critiques that can be made, and what about those critiques can be heard within these research spaces.

In making this claim I draw the reader’s attention to the work of Bangladeshi-born Canadian anthropologist, Aminur Rahman who has written a highly critical ethnographic account of the Grameen Bank called *Women and Micro-credit in Rural Bangladesh: An Anthropological Study of Grameen Bank Lending* (1999). Several attempts have been made to silence his work. Findings from his research were originally put on the website of the Institution of Development and Research Canada (IDRC), then taken off because IDRC officials feared that they might embarrass Canadian aid officials who were supporting micro-credit initiatives in Bangladesh. Fearing freedom of expression allegations, IDRC officials later reinstated Rahman’s findings on their website.

I was told the following account by a local source who wanted to remain anonymous. Rahman, who already had his monograph published by Westview Press (1999) in the US, had approached University Press Limited (UPL), the largest publisher of academic English books in Bangladesh, to publish his book. The editor was unwilling to publish it because it “might annoy Professor Yunus.” At the time of writing this dissertation, I heard that Professor Yunus had asked one
of his close research associates to decide whether or not Grameen (read: Yunus) should give permission (!) for the book to be published in Bangladesh. This gives the reader an idea of the way power circulates within development circles, whether it is Ottawa or Dhaka.

In another instance, Muzaffar Ahmed, a Dhaka University professor brought a lawsuit against BRAC Bank, a commercial venture by BRAC. Ahmed won his lawsuit, but on appeal BRAC won the case. As a consequence of his actions against BRAC though, he and his students have been ostracized by the cohort of NGO-consultant professors who dominate Dhaka university politics. One of Ahmed's graduate students, who is a close friend of mine, notified me that he had been advised by these NGO-consultant professors to seek another advisor if he wanted to graduate.

These controls are most apparent in the manipulation of young scholars and college students. At the research institutes, where I spent considerable time, I began to see a pattern that disturbed me. One of the functions of the research institution is the manufacturing of people who are trained to carry out the mandates of the parent institution. I noticed the indoctrination of bright university graduates into the poverty machinery, how they were being brought into this process, often as underpaid research assistants by their gurus, and how they were taught to think in prescribed NGO methods. For these young men and women, contact with these NGO research institutes meant a job in the future, and their eventual contact with the wider world. Maybe they would be sent abroad for training. They wanted to build a good working relationship with the research institution. I must also point out though that people do fight back; they resist the imposition of ideas. Often they would come up to me and say, we like talking to you because you say different things. As one of the young women said to me once, "Grameen Bank talks about
poverty alleviation. If it was really committed to the removal of poverty, shouldn’t the word be elimination?\(^{35}\)

During my early days of research, I spent a lot of time at the Program on Poverty Research at Grameen Trust. I went there for my research interests (I could use the computer these) and I had personal friends working there. One day I found out that my name was listed as a Visiting Fulbright Scholar at Grameen Trust. I had never formally agreed to this relationship. Once the information was circulated, I was identified as someone belonging to the poverty director’s (dal) group. Given the kind of research in which I was engaged, this identification was a burden in many ways. Publicly, I became identified as a “Grameen” person. In the dala-dali environment of Dhaka, it became difficult to justify to people that was not my ideological affiliation. What this also indicates is that in Dhaka the institutional identity of one is not separate from one’s other identities, they are all enmeshed together. This is one personal example of how such institutions pull people into its fold, either by association (as in my case) or through research projects.\(^{36}\)

The Desi Poverty Conference: A Local Who’s Who

At first one is taken aback to see the number of faces that show up at these seminars that are long, repetitious and boring. Very little original work is forthcoming at such seminars, and the discussion sooner or later turns to Grameen Bank and micro-credit which is upheld as an effective tool of poverty alleviation and women’s empowerment, and as Bangladesh’s gift to the world community. It is not as though local researchers are unable to produce original work, but that within the world of poverty research, researchers are constrained by the limits put on their projects by the policy dictates of NGOs and donors.
There is an implicit contradictoriness in these seminars. The subjects of these conferences are the poor. Yet the poor only appear as percentages, graphs and charts, and they function as means to an end where the end is the facilitation of future grants for the poverty researchers. It soon dawns on the visitor that only a few high-priced consultants and development researchers dominate the local poverty research scene. Most of them are economists associated with the Bangladesh Institute of Development Studies (BIDS). The faces at such poverty seminars read like a local who’s who. An invitation to the more high-powered seminars, usually held behind closed doors and by invitation only, and often at the only five-star hotel in Dhaka city, is a much-coveted invitation for people outside this closed-status group who are trying to make contact with these difficult to access researchers. The corridor talk at such poverty seminars is abuzz with who got the highest poverty research contract, what is the highest going consultancy rate, who will get to attend a UN conference overseas, who is the favored person with UNDP, USAID, DFID, CIDA, NOVIB, or the World Bank, who may have need for some consultants, and so on. Very little is said about the poor people in the corridors of power at poverty research seminars.

Another telling feature of these poverty seminars and conferences is the prominence of English—the speakers usually deliver their papers in English and the discussions are carried out in English as well. Usually there are one or two Western donor representatives in the room. In Bangladesh, most people of the post-1971 generation do not possess English competency (Bengali was made the national language in 1971 and English education was discouraged all through the seventies and eighties). Most members of the older generation are not fluent speakers of English either. So, why use English to communicate in a public forum where most of the attendees cannot follow the conversation, or are intimidated at participating in the discussion? The use of English as a mode of communication is
done with two purposes in mind. First, the panelists and organizers are really speaking to their donor representatives. They are the preferred listeners. In the many conferences that I attended in Dhaka, donor representatives barely ever spoke. They reacted to these research projects behind closed doors with NGO bureaucrats. Second, the English language, which in a postcolonial nation-state is a mark of the privileged class, is used as a form of social control. Communication in these seminars is not domination-free. The discussants’ use of English inhibits many people from participating in these discussions. So while the organizers pretend that these conferences are democratic and open, in reality, there are implicit power divisions that separate the masses from the elite researchers.

On January 14, 1999 the World Bank conducted a seminar on “Micro-credit and Poverty Alleviation: The Experience From Bangladesh.” At the seminar, senior staff economist Khandker presented findings from his research and argued that access to micro-credit had improved women’s income-generating opportunities and increased their assets. Khandker had conducted a three-year research on Grameen between 1991-94. Since joining the World Bank (Headquarters) Khandker has climbed the corporate ladder quickly to the status of a senior economist. His findings have been published in a book entitled Fighting Poverty with Micro-credit: Experience in Bangladesh and it is an oft-cited work by the World Bank and micro-credit proponents. Khandker said that the key question was not whether women controlled the loans, the key question was whether their lives had improved. In response to allegations by local journalists of widespread abuse of loan recovery by Grameen Bank and other Bank supported NGOs, he said that the Bank “will investigate these charges.” Even more surprising is the statement that the economist who had built his career at the World Bank by proclaiming that micro-credit is a panacea for poor women, is the person who will investigate charges against loan recovery practices of Grameen Bank and other World Bank financed NGOs.
Knowing the Poor

Of all the NGO research institutions, BRAC Research and Evaluation Division (RED) has been in existence the longest, since 1975. Unlike Grameen Bank, Proshika and ASA, BRAC has its own internal full-time research staff. As a general rule BRAC does not hire outside consultants; the aim of BRAC is to develop its own research team.

On my visits to the Ayesha Abed Library at BRAC, I was impressed by the professional conduct of the library staff and the organization of information. The library staff was very helpful and responded quickly to my needs. One could find documents easily and photocopy them for a nominal fee. These libraries sell their own research monographs. They also keep newspaper clippings on file. As a point of comparison with the NGO spaces, when one visits the government offices one cannot get a file without paying a bribe. The usual refrain from pencil-pushing clerk behind the desk is “the file is locked up in a steel cabinet and the only person with the keys to the cabinet has gone to his village home to attend his father-in-law’s funeral,” or a similar comment. In government offices, there is rampant indifference towards work among all hierarchies of officers. In a hierarchical society, the poorly-paid clerks who control access to government documents use their limited power to feel socially important at such moments when they can make someone—preferable from a higher social class—wait.37

At BRAC, I was surprised to note that there was not a single study listed in the catalog on the 1993-94 conflict with the mullahs. Internal documents that are critical of BRAC policies are not available for public consumption. There are two archives then, one that is private and one that is public. This is true for all NGOs. The only engagement I found with the mullah question in the catalog lists I got from
BRAC was a paper on “Can Imams Teach in NFPE Schools: Report of Survey From Four Rural Areas” by Fazlul Karim and A.M.R. Chowdhury. It was a one-page document. The survey was conducted in 1990, long before the 1993-94 conflicts with the clergy. The librarian could not find the document and I did not pursue. How does one read this absence of interest in mullahs in BRAC documents? Studies are conducted on the clergy but they are part of the hidden archive of BRAC. In this respect, I draw the reader’s attention to the difficulties I faced in obtaining the research paper written by a BRAC researcher entitled “Fatwabazz Against BRAC: Are They Alone?” that I discuss in Appendix I in Chapter Two.

Looking over BRAC documents, I noticed a shift in research topics between the 1980s to the 1990s. In the early phase of BRAC research, the period between 1977-1989, BRAC research focused on power dynamics in rural society (for example, the causes of landlessness among the poor) and appeared to have a more holistic approach to understanding the causes of rural poverty and social relations. In the later phase, the 1990s, BRAC research focused more on human rights, gender empowerment, and income-generating projects, issues that link-up with Western donor interest in these topics. See Appendix III for a partial list of research topics.

I list below the number of studies conducted each year between 1983-1998 to give the reader an idea of the rapid growth of research at BRAC. I evaluate the studies by their titles. In doing so, I necessarily lose the complexity of the research studies themselves. Embedded in these studies, there may be implicit remarks, footnotes, and data that disturb these headings. However, I am more interested in mapping patterns in the privileging of research ideas rather than in a close reading of these monographs. These study topics reveal the changing emphasis of NGOs
and their sponsors, the donors, from group mobilization for control over resources to micro-credit, gender, human rights and good governance issues.

BRAC RED has created two typologies of their researches under the headings, "social studies" and "economic studies." The Table below shows the number of BRAC RED studies completed between 1979-1998.

<table>
<thead>
<tr>
<th>Year</th>
<th>Social</th>
<th>Economic</th>
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<td>11</td>
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<td>1998</td>
<td>126*</td>
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<tr>
<td>Total</td>
<td>249</td>
<td>123</td>
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</table>

*In 1998, the studies were not broken down by social/economic categories. Of this figure, 93 studies were completed in 1998.

In late 1980s, BRAC published several studies on rural power dynamics that analyzed resource allocation and advocated changes in the rural power structure through group formations.

The names of the texts are listed below. Of these, I was told by several researchers that *The Net* is considered to be a very thorough structural analysis of
poverty.

4. *Peasant perceptions: Credit Needs, Famine, Sanitation* (91 pages)

In the 1990s, we find that BRAC RED emphasized research on human rights, good governance and women’s issues. Below is a short sampling of some of these new studies from 1997 sponsored by BRAC which focus on gender and human rights issues.


These research topics show the shift in BRAC research from analyzing rural power dynamics and a struggle for the just distribution of resources to a new struggle for women’s and human rights. These research topics are one indicators of the priorities set by the donors of these NGOs. In the pro-democracy environment of the 1990s, the donor emphasis is on topics that deal with voter
education, women’s political participation and the establishment of human rights, and one can see how these concerns play out in the research domain.

**Grameen Programme on Poverty Research**

The following table is a chart of funded research proposals for the Programme on Poverty Alleviation, Grameen Trust. Grameen Poverty Research funds proposals on a quarterly basis. The funding amount is not publicly released but it has a very large budget. On a monthly basis, the key investigators of the projects discuss their findings at the Trust offices. These small seminars function as a training ground for future researchers. It also sets in place a certain research paradigm. The Grameen research program hires outside consultants, many of them university professors or BIDS consultants, to work on these projects. I have discussed how NGO research institutions deliberate such grants in chapter two. Below is a partial list of proposals funded by the Programme on Poverty Research.

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount</th>
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<tr>
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<td>15</td>
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<td>1996</td>
<td>42</td>
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<td>1997</td>
<td>12</td>
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Grameen Poverty Research, July-December 1997, funded 11 projects. Of these, seven synopses are taken from Grameen Poverty Research Newsletter and given below. A single asterick (*) refers to friends of Poverty Research personnel that I am aware of (there are many others that I am not aware of) and two asterisks
(***) refers to NGOs/other research institutions closely affiliated with Poverty Research. I have bold-faced comments that I find illustrative of some of the arguments I have been making in this chapter.

Institute of Development, Environment and Strategic Studies, North South University.

**Poverty among the Fisher folk of Narikel Jinjira**

The study proposes to (a) examine the fisher folk's financial problems, (b) study how they become captive under the *dadon* [the system of cash advance by moneylenders against anticipated crop yield] system (c) study existing fish management and marketing problems in the island and suggest recommendation for better management and marketing, (d) **recommend specific action programmes for the betterment of the community**, (e) identify a strategy of economic sustainability for the island's fishing community [read: based on my interactions with Trust officials, "recommendations" usually mean offering loans to people].

**Ain O Shalish Kendro**

**Generated Power and Violence: Issue for a Feminist Legal Strategy**

The objectives of the proposed research are (a) **explore the specific dimensions and complexities of gender violence in the slum settlements in Dhaka**, (b) identify the coping mechanisms both at the individual and collective levels, **and the role of formal and informal support structure in enabling and empowering women**, (c) analyze the prevailing social assumptions of women's role in the family and their influence on the legal and judicial attitudes towards women, (d) analyze the role of law, its inadequacies and implications, for feminist legal strategies and legal reform.
Changes and Determinants of Urban Poverty and Standard of Living:
A Case Study of Dhaka City, 1991-1997

The general objectives of this study are to estimate recent changes in the incidence and the intensity of poverty and to identify the correlates of poverty in Dhaka city. The specific objectives are to (a) generate information on the sources of income, composition of expenditure and access to urban services of recent and old immigrant households and for slum and non-slum dwellers in Dhaka city, (b) estimate the changes in magnitude, intensity and correlates of poverty during the 1991-1997 period, (c) analyze the determinants of urban income, particularly the role of education and access to capital and attitudinal changes associated with urban living, (d) examine whether rural urban migration helps to alleviate poverty through greater access to employment, enhancement of women's status and human resource development (better access to education for next generation), (e) suggest policy measures for maximizing the gains of urbanization in harmony with human and environmental needs, while mitigating the undesirable effects. [This study is indicative of the process that I have identified as the formation of the norms of a social archive about the poor.]

Ahmed Kamal: Developing a Credit Program for the Hard Core Poor

It is generally accepted that micro credit programs have played a major role in ensuring access of the poor to credit and in proving that collateral free banking can successfully provide the poor with resources to assist in their economic well being. It has however also been shown that prevailing credit programs have not been very successful in bringing the most destitute of rural households into their fold. This study intends to set up an action research program that
will help in designing appropriate institutional frameworks and policies that can specifically target the most destitute.

*Jamsheed Ahmed, Abdul Awal Khan: Urban Governance and Poverty Alleviation*

The study proposes to analyze the various aspects of the governance of Dhaka city and their effects on the poor. The structure composition, functions, planning, personnel, training and coordination within and among organizations relating to municipal government, NGOs and government service agencies such as the police, RAJUK and utilities, will be studied to determine the inadequacies of these agencies in responding to the needs of the poor. [Such studies garner evidence for the NGOs to play a more pro-active role in government.]

*Advocate Nazrul Islam: Developing a Database of Land Records in Lohani Para, Badarganj*

The Human Rights Development Center will review all land records of one mouza in Lohani Para union of Badarganj thana, and make such records available for entry in a GIS System. The purpose of this exercise is to make land records transparent and available for the public. This will assist in reducing conflicts and illegal transfers of land. It is expected that this model will subsequently be replicated on a large scale. [This creates a parallel archive to the Government Records Office of landholdings in Bangladesh, which will be stored at Grameen Trust Library and at the Human Rights Commission.]

The Ministry for Women's Affairs has been running programs for the reduction of poverty amongst women and promoting their overall development. This study intends to determine the extent of funds that have actually been allocated for poor women. It is intended to show that much of the funding is diverted for overheads and other services that do not directly contribute to the welfare of poor women.

Appendix III gives a list of projects funded by the Programme of Poverty Research at Grameen.

Grameen Ways of Knowing the Poor

The poverty research institute also tells us, the listening subjects, what the poor want. Professor Yunus is the most outspoken leader of the poverty industry. One might characterize him as a liberal capitalist who believes in capitalism for the poor. According to him, the poor want self-employment over wage-employment, home-based businesses over large industries, and credit over welfare. This is not what the poor want but what Professor Yunus wants for the poor. On an ideological level, Professor Yunus is a social visionary, a "prophet of micro-credit" as he once put it to me. He truly believes in what he preaches. One may disagree with his views on ideological grounds, and I do, but I also recognize that Professor Yunus is not a hypocrite. On a practical level, Professor Yunus is a shrewd business-man, one who understands the bottomline and is willing to oversee the negative effects of micro-credit in order to capture the bigger goal: the promise of technology, jobs and rural economic transformation.
In Grameen's Action Plan for 1998-2005, Yunus goes on to define "a poverty-free life" as a world where the poor possess the following: "(1) tin-roof house, (2) beds or cots for all members, (3) access to safe drinking water, (4) access to a sanitary latrine, (5) all school-age children attending school, (6) sufficient clothing for winter, (7) mosquito-nets, (8) a home vegetable garden, (9) not having food shortage even during the most difficult time of year, and (10) and having sufficient income-earning opportunities for all adult members of the family." One should read this index bearing in mind the material realities of the poor people in Bangladesh.

It should be mentioned here that Grameen Bank uses this ten-point index to monitor whether or not Grameen borrowers have graduated from poverty to relative comfort. Based on this survey, Professor Yunus makes public statements that fifty percent of Grameen borrowers have graduated from poverty, and another fifty percent are close to achieving that goal. I had occasion to see the questionnaire in the field. The questionnaire makes a one-to-one correlation between Grameen loans and people's ability to purchase a mosquito net, drink tube-well water, grow vegetables, eat three meals a day, etc. In my research area, the local Municipal Corporation had provided the tube-wells to the majority of the poor; it had nothing to do with Grameen loans. It was not clear to me how the Bank made the determination that if one of its member slept under a mosquito net it was because of involvement with Grameen. What about other NGO memberships, other links? I asked the local Grameen manager in my research area if they had checked this ten-point list against what the members possessed when they initially joined Grameen Bank. He said, "No, that would be too time-consuming." Then he added, "Our head office gives us this list, and we fill it up on a monthly basis." Grameen did not want to give me a copy of the questionnaire but I was persistent and I finally obtained a copy. I was told that this was an informal survey. While that may be
true, it definitely did not prevent Professor Yunus from presenting the informal survey results as "facts" in public forum. I have attached a copy of the survey as Appendix 1.

Yunus's definition of what the poor want is in sharp contrast to what feminist economist Bina Agarwal, writing about gender and land, argues for. Agarwal argues that "ownership and control of property is the single most critical contributor to the gender gap in economic well-being, social status and empowerment. In primarily rural economies such as those of South Asia the most important property in question is arable land." Agarwal notes that "Bangladesh's Fourth Five Year Plan (1990-1995) emphasizes female employment, literacy, health, nutrition and credit, but makes no mention of land for women." In my own interactions with poor women, I was told that they wanted to escape the curse of dowry, the daily suffering of loan repayments, get protection against the tyranny of the rural elites, attend literacy programs, own some arable land and have access to proper healthcare. While successive governments have made promises of land distribution among the landless, in reality, state lands have not been distributed. In the context of Bangladesh where land is at a premium, even if there was a thorough and radical land reform, it would only turn "a small number of the landless into small farmers; the population has grown far beyond the capacity of what can be accommodated on the land." Rural development in Bangladesh cannot rest on access to arable land. It is a country with 130 million people, eighty percent of that population is rural, and with a land mass of 55,000 sq. miles.

Prior to giving home loans, one of the conditions of Grameen Bank is that the titles of the Grameen-financed homes have to be transferred into the names of the women borrowers. However, transferring the title to the woman's name does not give her control over the house. The control of the land still belongs to the husband. Agarwal makes the point that laws have to be changed and strictly
enforced in order to secure economic rights for poor women. Many Bangladeshi feminist organizations have been arguing precisely for these kinds of legal rights for women, but their struggle is hamstrung by the social conditions within which they work because property ownership gets conflated with Islamic personal laws that decide how property gets shared between sons and daughters. According to Islamic laws, daughters get half of what sons get. Dominant social norms that discriminate against women—the narod culture of misogyny I mentioned earlier—cheat women of any share of property.

Healthcare and adult literacy programs are not part of Yunus's ten-point plan. In order to contextualize this index for a poverty free life, one has to remember that Grameen Bank gives loans for sanitary slab latrines with their house loans, which all borrowers have to buy from Grameen. Rahman notes in his book on Grameen Bank (1999) that since three/four women from the same household take Grameen housing loans, each household ended up with 3/4 slab latrine fittings sitting in a corner of each Grameen dwelling, costing money to the poor and adding to overall rural pollution. In 1998 Grameen was planning to introduce furniture loans to poor people. They have already started education loans for children of Grameen borrowers. While one is not against Grameen providing loans for the children of the poor to get technical training, one is doubtful that this money will go into education. As I have already demonstrated in Chapter Three, loan use have little correlation to what the loans are originally taken out for. What is more telling here is how an organization makes a hierarchy of people's needs, turns them into policy mandates, and then gives the poor loans to meet those needs.
Knowing Poor Women

_Sunnot diley hoi Mussulman, hayre taar narir ki bidhan._

(If circumcision is the mark of a Muslim man, how do I know its women?)

Fakir Lalon Shah

I open with the quote from Fakir Lalon Shah out of sheer playfulness; for development scholars, knowing women has never been an abstruse or complicated task. In this section I want to explore some of the ways in which Grameen Bank construct poor women. I choose Grameen Bank over BRAC because it has created a rich archive of advocacy narratives about poor women.44

Economic globalization also targets and exploits women in developing countries because they are a source of cheap labor, less organized, and more vulnerable to pressure. Saskia Sassen has said that the narratives of globalization also act as “narratives of eviction.”45 Sassen cautions readers to pay close attention to two issues: how different groups of people are “evicted” from the narratives, and how gender is inserted into these stories. I label this type of writing as “narrative as advocacy,” Keeping Sassen’s cautionary points in mind, I want to address how Grameen/NGOs produce specific knowledges about women and their empowerment for global consumption.

Grameen Poverty Research has sponsored several studies dedicated to an exploration and glorification of the transformative role played by micro-credit in the lives of poor women. Perhaps the best known example is _Jorimon and Others_ edited by Professor Yunus. It is a collection of sixteen biographies of women whose lives were changed by the Grameen experience. First published in 1982 the book was in its third printing in 1991. By getting glimpses of these women’s lives we learn about poor rural women, their misfortunes, their sufferings, and their

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indomitable spirit. A triumphalist narrative of self-help runs through all these stories. These stories are about the promises of modernity and are linear in their construction. None of these women have problems paying off their debt. (As a counterpoint to these Grameen sponsored studies, I remind the reader of the BRAC study cited in the opening section called “Juxtapositions.”) For example, some of the women buy lactating cows and they pay their installments from the sale of the milk. In fact, lactating cows are rarely available for sale in rural Bangladesh. One generally has to buy an adult cow, wait six months for it to give birth to a calf, and if all goes well, then start earning money from the sale of milk. So the borrower has to have some other sources of income to pay her installments for six months before she can start earning an income from her cow investment.

Professor Yunus offers some interesting observations about poor women in the foreword. He writes:

"Nobody needed to have special training...All they needed was financial capital." He goes on to add that women already possessed all the skills for engaging in small income-generating projects. Home-made sweets or snacks like rice-cakes, savory fried gram or sweet-meats can find a ready-market anywhere. Making of handicraft items from bamboo and cane, like sieves, baskets, kula, mats, fans and so on, rearing of poultry and domestic animals like cows and goats, growing of vegetables and fruits—all these can open the doors to earning for women.46

Yunus reminds the reader that the poor work hard, they are bankable (creditworthy) and they can create their own market access. The role of development agencies then is to provide them with loans and not jobs. He also says that poor women are more likely to invest in human capital, feed and clothe their children better, and send them to school. In my own research, my findings were mixed on this point. Women who were heads of households (widows/divorcees/abandoned women) usually took better care of their children.
Even then I found that resource allocation between their daughters and sons was discriminatory. Daughters usually received less food, medical care and attention compared to sons. It is remarkable that Yunus thinks that poor women do not need training through which they can increase their production, and the need for institutional structures that can give them better access to markets and prices.

In recent years, Professor Yunus has started advocating bringing technology to the poor. Grameen has brought satellite technologies into the villages and provided people with access to information technologies (cellphones, Internet services). For many rural middle-class young men and women who are college-educated, Internet services are now available in their areas and it helps them remain connected to a wider world. But these men and women are not the targeted beneficiaries of Grameen Bank. In the late 1990s, there is a shift in the emphasis from women as home-based small producers to women as consumers of cellphones (and other goods) produced by multinational corporations. Nokia and Marubeni corporations are the providers of Grameen Phone. In my research area in Pirpur Thana, not a single woman had a Grameen cellphone in 1998-99. Women are targeted as the agent who dissolves the distinctions between the private world of rural society and the global world of consumer goods and information technologies.

Intimate Knowledge of the Poor: Jorimon of Beltoil Village

I would like to add a few words about Jorimon from Jorimon and Others. The book is named after her and opens with her life story. This form of narrative as advocacy has become a powerful vehicle in poverty alleviation brochures, conferences and newsletters. A perusal of these narratives shows a linear progression from misery to happiness, from poverty to relative comfort. It is
stated in these narratives that the road is uneven but easy to travel. Rural life appears blissfully uncomplicated if only one could have $100 in loan.

We are told that “Jorimon grew up amid suffering and sorrow since early childhood. She never had a moment of happiness in her whole life. Her father was a poor day wage laborer...Jorimon toiled hard from her childhood. At a time when other small girls of her age were playing with dolls or make-belief [sic] homes or blind man’s buff, Jorimon was herding goats in the fields. She also helped her mother husk rice on the dheki [wooden rice thresher]. In return she got food that was never enough. She never had any decent clothes...This is how Jorimon spent the few years of her childhood—in extreme misery and want.”

At age ten she was married to a man who was 11 years her senior. They had three children. Both husband and wife toiled very hard as day laborers. They never had enough food to eat and the family often went hungry.

Then in 1979 Grameen Bank came to her village and Jorimon was one of its first members. She took a loan for Taka 600 and bought a wooden rice thresher and with “great enthusiasm and excitement she started her paddy husking business.”

“By means of sheer hardwork and perseverance, Jorimon was able to pay off her entire bank loan by January 1, 1981. During this time she did not have to worry about their daily meals. Even though the meals were very simple, consisting mostly of rice and spinach [the latter is collected for free from common lands], her children never went hungry. After paying back her loan and buying clothes for the whole family, Jorimon was left with a profit of Taka 800.”

With her next loan she bought a cow, added a room to her house, bought clothes for her children and carried on her paddy husking business. “During her leisure time, Jorimon weaves mats from date-palm leaves. She can make two mats in a month. Her eldest son is too not sitting idle. He works as a field-hand and
gets free meals in exchange. Today, Jorimon is happy and her life is peaceful” (emphasis mine).

How does one begin to unravel Jorimon’s story? I do not doubt that Jorimon’s life improved somewhat after she joined the Bank. Jorimon’s story is the story of the promise of capitalist modernity. The Bank symbolizes the onrush of modernity into the villages. Jorimon has a new identity that she derived from being a Bank borrower. She can say her name “Jorimon” (an individual identity as opposed to a relational identity) publicly, and sign her name (a necessity of financial transactions) even though she cannot read. She is able to take better care of her children, provide them with new clothes, and secure enough rice for two meals. She weaves mats in her “leisure” time, which means that she works all the time; there is no leisure for her anymore. On the whole, though, her life has definitely improved.

Her family can afford to eat rice daily and the vegetable they eat is wild spinach that they collect from common lands. Here a clarification is called for. Contrary to the claims made by the Bank, it did not teach rural Bangladeshi women to grow vegetables. Rural women have always grown some vegetables, beans, bitter gourd, spinach, etc. in the little land around their houses. What the Bank (and other NGOs) has done is provide women with small packets of hybrid seeds with their loans and insist that they plant these “magic” beans. Once these food crops become cash crops—products to be bought and sold—families think of their vegetable patch as an investment and they restrict their family’s consumption of such produce. So, for poor people food consumption actually goes down after Grameen membership, at least in the initial years, because they are struggling very hard to meet the payments. This observation is based on my interactions with some of the hard-core poor people in my research area. In my research area I found that the poorer women were reducing food intake to pay their installments. They did
not consume the vegetables they grew as part of their diet: their diet was mainly watery rice and some spinach or red chilies. BRAC RDP Report (1995) also notes that after joining the samity, "women usually pay weekly savings from the sale of eggs, vegetables, or accumulated mushti rice (it is a common practice to save a handful of rice when cooking a meal, as a type of "secret" saving for unforeseen circumstances). In these instances, the women are making savings decisions which can be [emphasis mine] important decisions for the subsistence of the family."

What has the Bank done for Jorimon? It has given Jorimon just enough money to reproduce herself and to remain linked to the Bank for new loans and services. It has created Jorimon, and others like her, as clients of the Bank. Whether or not this particular woman has found peace and happiness the reader cannot really assess.

What is evicted from these stories is the men’s role in working hard to repay the money and take care of their families. We are told that her “son too is not sitting idle.” It is implied in this statement that her son would have remained idle had she not joined the Bank. But is that really the case? He works as a field-hand and gets free food, thereby reducing the family’s consumption of rice. His work has no connection with her getting a loan from the Bank. But the subtext of this narrative tells the reader that the Bank is somehow teaching these indolent men to work hard. The Bank (and other NGOs) write this subtextual narrative about poor men in Bangladesh. While poor women are eulogized as thrifty, entrepreneurial, trustworthy, and as good husbands of resources, the poor men are spoken of as gamblers, spendthrifts, untrustworthy, and indolent. Yet my research shows, and most people know, that it is the poor men who work hard to invest and repay the NGO loans. These loans are used by men in male-dominated activities, driving a cycle-van for example.
I leave the reader with one of my “suspicions”: What is at stake in writing these silent narratives about the undesirable character traits of poor men? What ideological battles are being fought through the construction of the Bangladeshi woman as “trustworthy” and the man as “untrustworthy?” Here an ideological judgment is being made between “third world” woman and man. By “saving brown women from brown men,” feminists, donors, researchers, elites, international organizations, become allies in the retrerritorialization of poor women as new subjects of a global economic order. In this new order, “third world woman” is desirable as cheap labor, and she is delinked from her traditional networks of support. But one cannot wholly control or predict the trajectories these WID-centric policies will take on in local places. I am reminded here of Frantz Fanon’s comments on the efforts of European colonizers to “free” Algerian women. Although written in a different historical context, Fanon’s comments still remain relevant. Fanon writes: “The tenacity of the occupier in his effort to unveil the women, to make them an ally in the work of cultural destruction, had the effect of strengthening the traditional patterns of behavior.”

Yunusonomics: Grameen Bank as Symbolic Capital for Local Elites

Settling himself on the sofa, Professor M said, “We are just waiting for Professor Yunus to get the Nobel Peace Prize. It is a matter of national significance. Sometimes jokingly I ask Yunus Bhai, how long do we have to wait? We have a gentleman's agreement. As soon as he gets the Nobel Prize, we can start criticizing Grameen Bank.”

(Dhaka, 1998)

In 1998, Professor Amartya Sen of Oxford University won the Nobel Prize in Economics. Sen is a Bengali who was born in what is now called Bangladesh.
After the partition of 1947, his family migrated to Calcutta in India. Many middle-
class people in Dhaka had expected Professor Yunus to win the Nobel Peace Prize
for his work on women’s empowerment and micro-credit. When I arrived in
Dhaka in 1997, speculations were going on about Professor Yunus winning the
Nobel Prize and catapulting the “nation of floods and famines” into global limelight.
Professor Yunus had been nominated for the Nobel Peace Prize and his advocates
were two of the most powerful people in the world, former President Bill Clinton
and former First Lady Hillary Clinton of the United States.

Yunus and Grameen Bank are symbols of national pride for Bangladeshi
elites. These elites circulate within a diasporic, transnational milieu. As citizens
of Bangladesh—Kissinger’s “bottomless basket”—these postcolonial elites turn to
the West to grant them status. Yunus has provided the country with the first
symbol that is universally recognized and celebrated in many countries. Grameen is
the centerpiece of discussion at many international conferences. Bangladeshis also
take pride in telling the world that though it is a Muslim country they do not keep
their women in purdah. Bangladeshi women are in the process of becoming
modern subjects. Yunus was also instrumental in bringing former First Lady
Hillary Clinton of USA and Queen Sofia of Spain to visit Grameen Bank. Many
Bangladeshis speak with pride that Western heads of state now come to Bangladesh
to learn about “ideas that work.” The Bank has been covered on 60 Minutes
(CBS) and on the MacNeil News Hour on PBS. For the first time, many
diasporans and transnational Bangladeshis have a symbol that endows them with
status and meaning in the Western world. As a counterpoint, it should be noted
that Bangladeshi elites are not interested in what other third world nationals think
about them or their country. One has to locate the attempt at the making of a
discipline called Yunusonomics has to be understood against this background of
vested interests among a group of local elites.
In April 2, 1998 Professor Yunus delivered a speech titled "Towards a Poverty Free World" at an international conference of economists. In his speech, Yunus castigated neoclassical economics by saying that the "seeds of poverty are firmly planted in the pages of economics textbooks" and that we need new textbooks that make the poor the center of focus although it was not clear from his speech what these textbooks would teach. Following the publication of the text of the speech in the local papers, several economists took issue with Professor Yunus's representations of neoclassical economic theory. One of them, Mahfuzur Rahman, wrote in his piece that "Professor Yunus's comments were the verbiage of an evangelical preacher" because he had no clue about what neoclassical theory is and how neoclassical theory is taught in "good universities."52 Another critic pointed out that economists know that rigidities exist in all sectors of the economy, and that it is not economists but bureaucrats, politicians, business leaders, and trade unionists who distort economic theories through their motivated political actions.

This open criticism of Professor Yunus's speech which was being circulated in the media as a Kuhnian "paradigm shift" in economic theory by his followers, disturbed his admirers greatly. Professor Yunus did not publicly engage in these debates. Instead Professor Syed Hashemi of Grameen Trust, who is a very polished writer, wrote a theoretically sophisticated piece expounding Yunus's economic ideas. The Yunusonomics conference I discuss next has to be read in this context of justifying Professor Yunus's "theory" of poverty alleviation.

On August 22, 1998 a roundtable conference was held on "The Economics of Professor Yunus: An Alternative Paradigm in the Making?" at the local British Council Auditorium, sponsored by the Center for Alternatives and the newspaper, The Daily Star. Mahfuz Anam, the editor of the Daily Star has become a promoter of open forum discussions by sponsoring these roundtables on topics that bedevil society (restructuring the public sector, corruption, reforming politics, violence
against women) and then giving a two-page coverage in his newspaper. These roundtable conferences have become a lively space for more educated members of society to engage in lively debates, and they have become one the spaces of an emerging civil society discourse. A local university professor, Imtiaz Ahmed, heads the Center for Alternatives. These roundtables are supported by USAID and several other Western donors interested in promoting a culture of good governance among the urban population. Between 50-60 people showed up for this conference. There were five speakers at the roundtable discussion, three university professors, one BIDS researcher/consultant and the director of the Programme of Poverty Research.

The Director of Alternatives advocated making Professor’s Yunus’s “economics” into a new discipline called “Yunusonomics” that should be taught at the university. According to him, the paradigm of Yunusonomics rested on six principles: (1) self employment; (2) human right to entrepreneurship; (3) credit as a human right; (4) role of family in business; (5) social-consciousness-driven enterprises; (6) and power of institutions in fashioning minds and activities. To this end, new textbooks had to be written but it was not clear from his comments what the messages in these textbooks would be.

Before discussing the revolutionary aspects of “Yunusonomics,” I want to address the basic tenets of neoclassical economics as described by Hashemi, who gave the theme paper at the conference. I quote him at length because his paper set the theoretical boundaries of Yunusonomics.

Quoting the economist E. K. Hunt, Hashemi writes that neoclassical economics rests on the following principles. He goes onto add:

…the faith that the invisible hand of the competitive market harmonizes all interests through free exchange, creates rational prices, and leads to an efficient allocation of resources; the faith that the market will automatically create a
full-employment equilibrium; and the belief that the wage rate is equal to the value of the marginal product of labor and that the profit rate (or interest rate) is equal to the value of the marginal product of capital, hence by implication, each social class gets the value created by the factors it happens to own.

...Yunus’s efforts have led to bringing the most sophisticated technology to the poorest (through mobile phones), linking small producers with the world market (Grameen Textiles), seeking environmentally friendly methods of increasing agricultural productivity (Krishi Foundation).

In humanizing economics and the economic world, Professor Yunus wants to move away from the pervasive world of alienation in modern world society stemming largely from the production of commodities and the prevalence of wage labor. It is this challenge of creating a new paradigm, a radical rupture of neoclassical economics, that professor Yunus points to. It is our task as intellectuals, as people committed to the creation of a poverty free world, to take on this challenge, to bury the old and articulate the new paradigm. At the very least we can discard the first principles of neoclassical economics, the individualistic, egoistic, profit maximizing man, Robinson Crusoe, the homo economicus par excellence, and substitute it with the interests of the poor.

This Yunusconomics paradigm being upheld as an alternative to neoclassical theory is full of contradictions. Grameen promotes the idea of a rational economic female subject. It promotes an individualistic ethic of self-work; it promotes the idea of consumption; the Bank is a profit-making enterprise, all its members are supposedly self-maximizing individuals; they are consumers in global capitalist markets. Yunus seeks to bring the poor inside the web of finance capital. He uses the language of neoclassical economics to make his point—“the poor are bankable,” “credit-worthy,” the need to “correct credit market distortions” that deny poor people access to credit and markets. His solutions are not outside neoclassical theory, they are entrenched in it. He wants to broaden the focus of international financial markets by proving that the “poor are bankable,” forming new pathways to integrate the poor into capitalist circulation of money and goods.
My intent here is not a discussion of the finer points of Yunusomics and neoclassical theory, an interesting topic in itself, but how the idea of Yunusomics was received by the members at this conference, a motley crowd of students, NGO activists, retired people, business people, and of course, the unemployed. The first speaker was Syed Hashemi, who delivered a dense academic paper in Oxbridge English for half an hour to an audience that largely did not know the fine and subtle points of neoclassical economic theory and who could not follow his rendition either. While theoretical language is expected in an academic paper, the use of such language in a public forum often acts as a form of social control—the silencing of debate—over the targeted audience.

When the floor was opened for questions, the engagement from the assembled people was energetic. While some people supported and lauded Grameen Bank and Professor Yunus, many others did not. The first speaker was an angry retired doctor who said that he had expected the discussion to be carried on in language that was accessible to him. He then added that he went to his village often. His experiences showed that most people were becoming poorer after several years of membership with Grameen. He had calculated the interest charged by Grameen to be well over fifty percent. He asked the speakers, how could they claim that this was a new paradigm to be followed? How was this high interest helping the poor? None of the speakers would engage with his question.

A student of economics pointed out that Ronald Dworkin and others have addressed the ethical dimensions of economics. Yunus's contribution was in the creation of an institutional structure and in the collection of data that the poor are credit-worthy. Another student asked what would be the benefit of a course on "Grameen Theology" at the university? What would students learn that they didn't already learn in a course on development? Another person called micro-credit an "advanced system of charity" and commented that development must be a macro-
level policy initiative. Several people also questioned the efficiency of making self-employment the engine of economic growth. Who will buy all these eggs, chickens, puffed rice, hand fans, etc. made by poor women in the villages? In fact, too many women producing too many products with few buyers will only depress the prices and lower their profits.

Within a short time it became quite clear to the speakers gathered at the table that they could not pass off “Yunusonomics” as a new paradigm. The reception was critical; these people were not part of the NGO circuit. They could challenge the speakers more freely. Given this critical reception, some of the speakers retreated. It was said that Professor Yunus had not claimed that he was the founder of a new paradigm. Yunus’s contribution lay in questioning the basic tenets of neoclassical economics.

The conference on Yunusonomics makes visible to the reader that the discourses on poverty, NGOs, Grameen, and micro-credit are not hegemonic discourses. The discourses on NGOs/Grameen/micro-credit become hegemonic only in certain urban research spaces. Outside the net of NGOs exists the vast majority of people. These people are neither part of the mullah establishment nor part of the NGO lobby. They exist as thoughtful, troubled, critical interlocutors of social change. These people are committed and patriotic people who do not see a way out of the maze that they find themselves and their country in. Unfortunately, within the regulated spaces of urban research, contrarian voices are not given the space to be heard. But what is important to note is that although this civil society is being conducted under the auspices of NGO groups, a new kind of a public space is emerging where different groups of people can come together and express differing contrarian views without fear of censorship.
Concluding Thoughts: What is to be Done?

The work of NGOs is so diverse, their ideological affiliations so hybrid, and their funding sources so complex, that NGOs cannot be brought under any one conceptual frame for analysis. Thus there is a need for multiple anthropological studies of NGOs because, as I have noted earlier, anthropological studies yield different conclusions from survey studies. NGOs are one of the agents of change in rural Bangladeshi society. They have provided the poor with loans, schools, clinics, rural roads, improved immunizations, sanitation, income-earning opportunities, potable water, public spaces for rural women, and mobilized the poor to vote and run for political office, to name some of their positive contributions. While all that maybe true, their work has also brought trauma, stress and violence into the lives of the poor women and men they target for “empowerment.”

In this dissertation, I have examined the role played by micro-credit NGOs patterned on the Grameen Bank model of group responsibility for individual loan payments. My anthropological study focused on how development policy, in this case micro-credit policies, worked out in practice. I analyzed how the introduction of credit intersected with pre-existing webs of social, gender and power relations, and created some new identity formation possibilities for women—the emergence of women borrowers as moneylenders and the acceptance of usury in a predominantly Muslim society—as well as new opportunities of increased violence and domination against women, both at the household and community levels. I also mapped an emerging institutional architecture of relationships that linked urban and rural people, local and global institutions, state and non-government
organizations, feminists and non-feminists, religious and secular groups into new alliances, accommodations, and into mutually reinforcing dependent relationships.

By examining the concept of credit as debt, I turn the concept of micro-credit on its head. Debt is a relationship of dependency, and in a face-to-face community its power comes from its ability to regulate conduct. There is a fundamental paradox here. These NGOs exploit these existing social norms to make their credit policies work. However, once people become linked to modern institutions that require different constructions of self, the system implodes from within, creating in its place market subjects who become disassociated from the original rules of reciprocity, and ground themselves instead in an emergent market ethos. What allows for the effectiveness of credit programs locally—the gift economy—also contains within it the seeds of its own destruction and self transformation.

Research such as mine ultimately has to face the great modernist question: what is to be done? My readers may want me to provide them with solutions to questions that I have dealt with in these pages—poverty, global capital, the rise of the NGO as a political broker in a postcolonial context, the exploitation and domination of women, breakdown in community relations, political participation of women, the role of NGOs in development, the role of mullahs in rural society, and the decaying state of the body politic in Bangladesh

Time and again, I am reminded by local and Western feminists and development economists that in the wretched conditions of Bangladesh the NGOs are getting the work done. While the Bangladeshi state has remained predatory and indifferent to its poor citizens, these organizations (NGOs) have provided some capital and relief to the poor who would otherwise be under the control of the local moneylenders and rural elite. Thus the refrain: So what if the men use the loans? So what if the interest rate is forty percent? Aren't things better than before?
By criticizing the dominant model of credit delivery to the poor, I am not endowing the traditional moneylender as the alternative to the status quo. Criticism does not necessarily mean the endorsement of things as they are. It is precisely against this kind of logic that I am arguing. Such logic censors critical engagement with problems. Furthermore, it considers the poor Bangladeshi woman or man as such a wretched being that any crumb that is thrown at her is seen as adding value to her life. This logic narrows our vision of emancipatory possibilities. I refuse to engage with this game. To the economist who measures women's well-being in terms of caloric intake and household expenditures, I have only this much to say: while that is an important piece of information, it does not tell us how power operates within the household and the burden of loans on the lives of poor women. The woman in the harem may be well-fed, but does that mean she is empowered? And finally, in the face of the evidence I bring in this dissertation, I hope my readers will become somewhat unsettled in their complacence as "first world" citizens, because the "first world" is complicit, with the national elites in the "third world," in the institutionalization of these global ideas and practices.

I return to the question that I opened this dissertation with: Why are these stories of violence against women borrowers censored in urban research spaces? Who censors them and to what purpose? I have attempted to provide an analytical frame for understanding how NGOs appropriate existing gender relations and hierarchical norms for the perpetuation of themselves. I have suggested that different groups of people—NGO bureaucrats, researchers, intellectuals, donors, students, poor borrowers—have stakes in maintaining certain narratives about the performance of Grameen/NGOs. I have also suggested looking at these changes through the prism of debt. By turning the concept of credit into debt, of trust into an obligation, action research into particular forms of knowledge, the research
paradigm shifts conceptually, and it widens up the space of inquiry of the "vision thing."

This dissertation refuses to answer the great modernist question. That is not its focus. We have to start from first principles: we have to first understand how the "good intentions" of development and NGO planners unfold on the ground, how they get appropriated by existing mechanisms of power, and how they produce social effects that are at odds with the stated goals of empowerment paradigms. Political scientist James Scott differentiates between two kinds of research, research for understanding and research for action. This dissertation is offered as a research for understanding.
Appendix I. Grameen Questionnaire of Poverty Index

(Questions 1-5 refer to personal information of borrower (name, group affiliation, etc.)

Question #6. Do you possess the ability to eat three meals a day?*
Question #7. Do all members of the family have winter clothes?
Question #8. Do you possess a tin-roofed housed valued at Taka 25,000?**
Question #9. Do all family members sleep on a cot or bed?
Question #10. Do all members use a mosquito net?
Question #11. Do all children above age six attend school?
Question #12. Do you pay your installment from income?
Question #13. Do you have additional sources of income?
Question #14. Is your lowest monthly installment Taka 300?***
Question #15. Do you use a pit or sanitary latrine?

* Does not tell us the nutritional value of the food. Caloric intake may have gone down.

** Grameen Housing Loans.

*** This information is possibly gathered with a view to increase the interest rate.
If the borrowers can meet the poverty index, and still pay Taka 300 a week which is Taka 1,200 a month, then Grameen could use that information to justify rate increases.
Appendix II

A Partial List of Newspaper Opinion Pieces on NGOs and Micro-credit

1996
Staff Reporter, “GB can be most effective by expanding membership.” The Daily Star, August 26, 1996.

1997
“Khudro Reen: Bangladesher Obhigota” (Micro-credit: The Experience from Bangladesh), Samaj Chetona Symposium, December 5, 1997.

1998
Muhammad Yunus, “Je Duniyay Gorib Thakbe Na” (Towards a Poverty Free World), Bororer Kagoj, April 1, 1998.

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1999
Appendix III


1. Rural Women and their Political and Social Empowerment.
2. Causes of Suicide Among Women in Jhenidah.
3. Low-cost Housing.
4. Improvement in Socio-economic Status of the Poor and Marginalized.
5. Fruit Vegetable Preservation through Solar Dehydration.
6. The Environmental Hazards of the Homeless.
8. Human Health as a Social Problem.
9. Women’s Work in Rural Bangladesh.
12. The Poor of Bangladesh: An Annotated Bibliography.
13. Women’s Participation in the Home and Outside.
14. People’s Participation in Health Plan.
15. The Technological Improvement of Handloom.
17. The Lost Arts of Dhamrai Thana.
18. Indigenous Knowledges of the Coastal Areas.
20. The Reality for the Poor in Shrimp Cultivation.
21. The Poor Rural Of Bangladesh: A Case Study.
22. A Biogas Project.
24. Ethno-medicine in Bangladesh.
25. The Marketing of Village Products.
27. The Problems of Marketing of Village Products.
28. The Representation of the Poor in Literature.
29. The Poor of a Village in Narail.
31. The Effect of Pesticides on Farming. "
33. Mini Tara Pump with Number 6 Head: A Sustainable Low Cost Hand pump for Low Water Table Areas."
34. Monitoring and Control System of Grameen Bank and Its Effects on the Recovery Rate.
35. Gender Specific Forms of Political Mobilisation.
36. Seasonality and Acute Deprivation.
38. Maintenance Payments by Husbands.
39. Coercive Land Transfers in Rural Bangladesh.
40. Vested Property Act.
41. Land Records and Land Settlement in the Char Areas.
42. Human Rights and the Garments Sector."
43. Capital Punishment: Biases against the Poor.
44. Capturing Shalish for the Poor.
45. The traditional Art of Terra-cotta in Bangladesh.

A short list of BRAC RED sponsored research in 1998 follows. I have not given the names of BRAC researchers because they are part of an internal research team and not all are outside consultants.

1. Reaching Quality Services to the Poor.
2. Validation of Baseline Information of BRAC’s RHDC Program.
3. Poverty Alleviation of the Hard Core Poor in Bangladesh.
4. Project-end Evaluation of Oxbow Lakes Small Scale Fishermen Project-II.
6. Sustainability of Scientific Journals in the Developing World with Special Reference to Bangladesh.
10. Assessment of Environmental Degradation and Health Hazards Due to the Sericulture Programme Activities in Bangladesh.
12. Micro-credit Programmes, Women’s Empowerment and Changes in Nuptiality in Bangladesh Villages.
16. Involvement of Women in Income Generating Activities: Changes Over Time.
17. Woman-focused Development Programme Improves Child Survival in Bangladesh.
22. Growth and Development Pattern of LBW Infants in Rural Bangladesh.
23. Perception of Rural Women on RTU/STIs
24. Continuation of Contraceptive Use in BRAC Villages: A Life Table Analysis.

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26. Early Marriage, Bride Price and the Practice of Dowry in Bangladesh Villages.
27. Environmental sanitation in participatory development approach: Experience of NGOs in Bangladesh.
28. Fertility in Bangladesh villages: Socio-economic and Community Differences.
29. International Labor Migration and Women’s Status of the Left Behind; The Case of Bangladesh.
30. Overseas Migration and the well-being of the Left Behind in Rural Communities in Bangladesh.
32. Analysis of Member Performance: A case of BRAC’s Rural Development Programme.
33. Cost-Benefit Analysis of BRAC’s Sericulture Programme.
34. Identification of the Poorest and the Impact of Credit on Them: The Case of BRAC.
35. Women’s Control Over productive Assets: Role of Credit-based Development Interventions.
36. Micro-credit and Women’s Mobility: Is there a Link?
37. Impact of Credit-plus Paradigm of Development on Gender Inequality, Women’s Empowerment and Reproductive Behaviors in Rural Bangladesh.
38. Domestic Violence Against Women: Does Development Intervention Matter?
41. Does Involvement of Women in BRAC Influence Sex Bias in Intrahousehold Food Distribution?
42. Managing NGOs for Growth and Change: A Case Study of Proshika in Bangladesh.
43. The Story of Khodeja—An Entrepreneur Par Excellence.
44. Environmental Examination of BRAC Poultry Farms and Feed Mills.
45. An Assessment of REP’s Apiculture Programme and Methods for Future Research.

Note: Studies in Matlab Thana have been high-lighted because Matlab is one of the over-studied research sites in Bangladesh. I note this point in Chapter Three. Number 35 and 36 are highlighted because it appears that it is the same study under two separate titles. The author is the same. Number 14 is a study about rural power relations done by Professor Lenin Azad, a leading Marxist critic and he is an outside consultant.

1 The title for this chapter is taken from an Economist article on NGOs called “The Sins of Secular Missionaries,” January 29, 2000.


I am thankful to James Faubion for suggesting this term as analytic frame for addressing the research field.


I have selected BRAC and Grameen Bank over Proshika and ASA because they have more established research organizations.


Ibid.

I thank James Faubion for suggesting this term to me.

For example, Atiur Rahman (BIDS) is the local Grameen expert, Hossain Zillur Rahman (BIDS) the local rural poverty expert; Shamim Hamid (BIDS) and Meghna Guha Thakurata (University of Dhaka) the local gender experts; Syed Hashemi, formerly of Jahangirnagar University, the local NGO expert.

Both BRAC and Proshika have their own printing presses. Proshika also owns a state-of-the-art audio-visual unit.

H.I. Latifee, *Introduction to Grameen Trust* (Dhaka: Grameen Trust) January 1997. I don’t know the budget for Grameen Poverty Research but by Bangladeshi standards it is very substantial.


Keck, Margaret M. and Kathryn Sikkink, “Transnational Advocacy Networks in the Movement Society,” (paper delivered at the Dept. of Political Science, Johns Hopkins University, November 18, 1999).


See BRAC RED and Grameen Trust poverty research monographs for an explanation of this point.

In Dhaka. I was often requested by people to help them write funding projects.

In 1998, there were numerous news articles in the Bangladeshi press on loan defaulters. The World Bank had taken an aggressive role in bringing fiscal accountability to the government banks.

Interview with author on April 15, 1999.


Interview with BIDS researcher on February 27, 1999.

Interview was either on April 16 or 17, 1999.

The consultant was either from NOVIB (the Netherlands) or NORAD (Norway). I was so angry by this encounter that I threw away her business card.


I was told the following anecdote by a local consultant. At a diplomatic function the consultant was speaking with the Dutch Ambassador. The consultant asked the Dutch Ambassador, why did his country support aid programs when there was so much evidence that these programs were not benefiting the
poor but the middle farmers—the rural middle class. A somewhat tipsy Ambassador finally confessed that the real reason for aid to Bangladesh was because of a large pool of unemployed Dutch youth who could work in the development industry.

I too have been told in private communication by several Western consultants that the real reason for the existence of aid programs is to “benefit the aid-giving country. On another occasion, I had dinner at a CIDA official’s house where a Canadian consultant (an anthropologist by training) confessed to me, “The poverty industry is really for the nationals of the aid-giving nation. I tried to find a job as a university professor in Canada but that didn’t come through. So here I am working as a consultant evaluating CIDA funded programs.”


See also Syed Hashemi, Schuler, Sidney, and Riley, Anne, “Rural Credit Programs and Women’s Empowerment in Bangladesh. In World Development 24, no. 4 (1996), 635-653.

Interestingly, Proshika uses the word “eradication,” which is used to differentiate their credit plus model from the dominant Grameen model. As I have discussed earlier, the Proshika model is a mere revision of the Grameen model.

I had gone to visit the Santals in northern Bangladesh with members of a poverty research NGO. The Santals are considered the aboriginal people of South Asia. The purpose of the trip was the inauguration of a primary school for Santali children. It was started by a local leftist activist who was a friend of the NGO director. Prior to our departure from Santal village, the director asked his leftist friend if a micro-credit loan feasibility study could be done among the Santals. As he explained to us, the Santals were very poor people who were being bypassed by the poverty alleviation efforts of most NGOs. The NGO in question wanted to democratize access to credit and help the Santals. The research institution had enough resources to do that. I make this point to show how pervasive micro-credit as a policy tool is.

I often had my research assistant buy foreign cigarettes that he took with him as bribes when he had to get documents from government offices.

See my discussion of Manzurul Mannan’s internal BRAC paper on “Fatwabazz Against BRAC; Are they Alone?” in Chapter Two.


Aminur Rahman, 95.

BURO-Tangall, an NGO, is engaged in providing consumer loans. The benefit in giving loans for consumer goods is that they can be repossessed and resold to another borrower. Most of the borrowers default at some point, so the NGO can repossess the goods and sell them again.

A couple examples are Muhammad Yunus, Jorimon and Others, and G. Kochendofer- Lucius and K. Osner, Development Has Got a Face (Dhaka: Grameen Bank, 1992).


Ibid., 1-14.

These comments are openly made about poor men in conferences.

This term is from Gayatri Spivak’s famous essay, “Can the Subaltern Speak?”


Professor Yunus’s ideas reflect some of the ideas of E.F. Schumacher’s in Small in Beautiful: A study of economics as if people mattered.

There was no Grameen phone lady in my study villages. As far as I know there was only one Grameen phone lady in Tangail who was being showed to all the foreign visitors to Bangladesh. Her picture also appeared in the New York Times.

Grameen sells some of its products through Sky Mall.

I would like to remind the reader that Grameen Bank was in the process of signing a contract with Monsanto Corporation in 1998. I note this point in Chapter Four.

## Glossary of Bengali words

<table>
<thead>
<tr>
<th>Term</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apa</td>
<td>formal address for a non-kin woman</td>
</tr>
<tr>
<td>Bari</td>
<td>house, dwelling</td>
</tr>
<tr>
<td>Bazaar</td>
<td>market</td>
</tr>
<tr>
<td>Be-ijjat</td>
<td>shameless</td>
</tr>
<tr>
<td>Bhai</td>
<td>formal address for a non-kin man</td>
</tr>
<tr>
<td>Begana</td>
<td>half-naked, shameless</td>
</tr>
<tr>
<td>Borolokh</td>
<td>rich people</td>
</tr>
<tr>
<td>Burqa</td>
<td>head-to-foot covering worn by Muslim women</td>
</tr>
<tr>
<td>Bustee</td>
<td>slum</td>
</tr>
<tr>
<td>Chaap</td>
<td>pressure</td>
</tr>
<tr>
<td>Chhotomahajan</td>
<td>small money-lender</td>
</tr>
<tr>
<td>Desi</td>
<td>native</td>
</tr>
<tr>
<td>Garib</td>
<td>poor</td>
</tr>
<tr>
<td>Ghar Bhanga</td>
<td>house-breaking</td>
</tr>
<tr>
<td>Ghorer bou</td>
<td>house-wife, bride</td>
</tr>
<tr>
<td>Ghorer meye</td>
<td>daughter</td>
</tr>
<tr>
<td>Goonda</td>
<td>hooligan</td>
</tr>
<tr>
<td>Goriblokha</td>
<td>poor people</td>
</tr>
<tr>
<td>Gram</td>
<td>village</td>
</tr>
<tr>
<td>Hartal</td>
<td>shutdown of offices and vehicular movement</td>
</tr>
<tr>
<td>Huzoor</td>
<td>honorific for clergy</td>
</tr>
<tr>
<td>Kath Maulana</td>
<td>uneducated rural clergyman</td>
</tr>
<tr>
<td>Kisti</td>
<td>loan installments</td>
</tr>
<tr>
<td>Lajja</td>
<td>shame</td>
</tr>
<tr>
<td>Maan-ijjat</td>
<td>notions of honor, shame</td>
</tr>
<tr>
<td>Mahajan</td>
<td>moneylender</td>
</tr>
<tr>
<td>Maktab</td>
<td>religious primary school</td>
</tr>
<tr>
<td>Matbar (matabbar)</td>
<td>village elder</td>
</tr>
<tr>
<td>Math Kormi</td>
<td>fieldworker</td>
</tr>
<tr>
<td>Maulana</td>
<td>member of the clergy</td>
</tr>
<tr>
<td>Mullah</td>
<td>member of the clergy</td>
</tr>
<tr>
<td>Mufti</td>
<td>learned in the Quran and Islamic jurisprudence</td>
</tr>
<tr>
<td>Murid</td>
<td>follower</td>
</tr>
<tr>
<td>Murubbi</td>
<td>respected older person</td>
</tr>
<tr>
<td>Naakh Phool</td>
<td>nose ring, symbol of marital status for rural women</td>
</tr>
<tr>
<td>Nogno</td>
<td>bare, shameless, immodest, without purdah</td>
</tr>
<tr>
<td>Purdah</td>
<td>seclusion of women</td>
</tr>
<tr>
<td>Reen</td>
<td>loan</td>
</tr>
<tr>
<td>Samaj</td>
<td>society</td>
</tr>
<tr>
<td>Samity</td>
<td>NGO groups</td>
</tr>
<tr>
<td>Sangsthana/sangathan</td>
<td>organized group</td>
</tr>
<tr>
<td>Shalish</td>
<td>village adjudicating board</td>
</tr>
<tr>
<td>Shamman</td>
<td>shame</td>
</tr>
<tr>
<td>Sharm</td>
<td>shame</td>
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<tr>
<td>Shudh</td>
<td>usury</td>
</tr>
<tr>
<td>Taka</td>
<td>unit of Bangladeshi currency</td>
</tr>
<tr>
<td>Taka Khatai</td>
<td>to invest money</td>
</tr>
</tbody>
</table>

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Bibliography


Dutta, Aroma. “A Brief History of NGO Development in Bangladesh.”


Grameen Bank website at www.grameen-info.org/bank/bcycle.html


**Newspapers and Weeklies**

**Bengali Newspapers**
*Bhoror Kagoj*
*Dainik Jonokonto*
*Dainik Inquilab (Islamic)*
*Mukto Kontho*

**English Newspapers**
*The Daily Star*
*Observer*

**Weeklies**
*Chinta (Bengali)*
*DHAKA Courier (English)*
*Holiday (English)*
Top: A smiling Jahanara (small moneylender) with Koshai Bou in background.

Bottom: BRAC manager and BRAC women borrowers at a meeting.
Top: Front view of Proshika Office, Pirpur.
Bottom: Cycle-van drivers waiting for passengers.
Top: Amir Ghorami in sitting in his retail store.
Bottom: Komela's broken house. An earthen pot is in one corner of where her house formerly was.
Top: Fahema wading across a river to meet with some defaulter members.
Bottom: Bamboo bridge for crossing streams. Streams and narrow rivers crisscross all over Pirpur Thana, making some of the remote villages quite inaccessible.
Pictures from Pirpur Thana, 1998

Top: Bokul with her children and a neighbor.
Bottom: Runu's mother in her chicken farm. The green sari and the mosquito net shows where one of them sleeps at night to guard against any fox attacks.
Top: Chauhan with a woman whose house was burned, Chabaria, January 1999.
Pictures of Women and Children Killed in Proshika Instigated Police Action in Kuliachar, 1997

Top: Ayesha's mother wailing next to her dead body.
Bottom: The dead body of one-year-old Ujjal.
<table>
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<tr>
<th>Loan Amount</th>
<th>Investm (0)</th>
<th>Investm (0)</th>
<th>Per Prop (0)</th>
<th>Household Repayment</th>
<th>Repayment</th>
<th>% of Loan to Repay Old Loan</th>
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### Explanation
- **Loan Amount** represents the total amount of the loan.
- **Investment** (Investm) indicates the investment amount, with options of either 0 or a specific amount.
- **Per Prop** denotes the proportion of the loan amount, with options of 0 or a specific proportion.
- **Household Repayment** shows the household repayment amount.
- **% of Loan to Repay Old Loan** indicates the percentage of the loan required to repay an existing loan.
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