People’s Practices

Exploring contestation, counter-development, and rural livelihoods

Cases from Muktinagar, Bangladesh

Hamidul Huq
Propositions

1. People’s Livelihoods in People’s Hands
   - This thesis

2. ‘Peasants do not refuse to dialogue because they are by nature opposed to dialogue.’
   - Paulo Freire 1973

3. ‘We need to support the counter-development processes’.
   - Alberto Arce and Norman Long 2000

4. ‘Perhaps one day farmer knowledge itself will become a candidate for a Nobel Prize.’

5. ‘If the farmer knew what we were going to do, he would never agree; therefore, I must try to trick him or manipulate him into accepting what I want.’
   - James B. Mayfield 1985

6. ‘A major failing of traditional development economics has been its tendency to concentrate on supply of goods rather than on ownership and entitlement.’
   - Amartya Sen (1986), Nobel Prize Winner

7. ‘We do not want to be members of Grameen Bank, BRAC, or others like them, because they take away our savings.’
   - Helena Begum, Leader of Shamoli Mohila Samity, Muktinagar, this thesis.

8. ‘They no longer use bullets and ropes. They use the World Bank and IMF’.
   - Jesse Jackson (quoted by David Korten 1995)

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6 December 2000
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To
The People of Muktinagar
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A Prolegomena to the thesis

This thesis focuses upon the livelihoods and organising practices of local people in Mukn'nagar, a remote rural community, located in Gaibandha District in the northern part Bangladesh (for a general description of Muktinagar see below). The thesis discusses issues concerning the vulnerability of local people, especially women, and their empowerment. It looks at their struggles for access to resources and to establishing rights of different kinds; at networks of local people and their organisations; at the process by which development interventions are contested; at counter-development, and at participation and people's practices in the pursuit of rural livelihoods.

The thesis also elucidates empirical case studies and ethnographic information on powerful development organisations, such as BRAC (a Bangladeshi large micro-credit institution), Proshika (Centre for Human Development, one of the large NGOs in Bangladesh), and the Grameen Bank in Bangladesh. It examines issues of 'human agency' and the effects of development intervention on the day-to-day lives of local people. The argument is embedded in two central notions – that development intervention, whether by design or not, works to establish control over local people's lifeworlds, and that people's more autonomous practices and livelihood concerns constitute a counter-development process. The perspective of an actor-oriented approach is used in this thesis for the analysis of the empirical materials.

The thesis spans a wide range of social contexts in order to explore a series of central issues relating to livelihoods, intervention, and participation. Furthermore, it makes use of ethnographic methods of data collection, including detailed field materials on key social actors, local people's organisations, local experiences concerning the day-to-day practices of local people, experiences of local people's interactions, negotiations, contestations and interfaces with outsiders, and networks of social actors in Muktinagar.

The research location – Mukitinagar - is known to me through a work relationship with the people of Muktnagar over a period of more than 10 years. So, from being an outsider by profession, I became close to the area, to the people, and especially to the women's groups and the male members of their households and their children. And this working 'from below' gave me advantages in collecting the empirical data presented. As Nuijten (1998: 23, following Barth 1989) argues in
People's Practices

her Ph.D. thesis, 'it is by attending systematically to people's own intentions and interpretations, accessible only if one adopts the perspective of their concerns and their knowledge of the constraints under which they act, that one can start unraveling the meanings they confer on events, and thereby the experience they are harvesting'.

Following this process of working 'from below' I have stressed the 'importance of identifying problems and concepts as presented by particular social actors' (Long 1989: 247) in order to ethnographise the struggle, contestation, conflicts, negotiations, manipulation, networks, and practices of local people in their day-to-day life. This research 'from below' on the ethnography of 'development intervention processes' led, which may be unusual to some, to my studying the Muktinagar Gram Unnayan Parishad (local people's organisation in Muktinagar), its members and leaders, and to women's groups and their members and leaders. During the presentation of the empirical materials in this book, it became clear to me that working 'from below' is different from the methodological perspective of a conventional village study. Yet, identifying, examining, assessing, and linking the relations between people's practices and development intervention processes, had an important consequence for me. It led me to the conclusion that theories are grounded in practice. The simultaneous presentation in this book of the theoretical aspects of development intervention with the empirical research materials of people's practices is therefore based upon this.

Organising the chapters

The thesis opens with a background that explains what the thesis is about, that provides notes on the methodology used and describes my research location.

Chapter 1, which I called 'Introduction', gives an account of the main themes of the research, followed by some basic information about Bangladesh. The chapter offers a picture of how rural development takes places in Bangladesh. That is, it narrates the frameworks of development intervention and its trends, notions, and effects on people's lifeworlds. It also provides a conceptual presentation of the central elements of 'development intervention' and 'people's livelihoods'.

Chapter 2 presents the life history of OmichaBu, a 42 year-old widow, from the research area of Muktinagar, followed by a conceptual analysis of the notions of 'vulnerability' and 'empowerment'. The chapter also identifies social, economic, cultural, and political elements of vulnerability and empowerment. The ethnographic presentation in the chapter provides an opportunity to learn about a remote rural community of Bangladesh where disadvantaged women engage in their own struggles for empowerment. They do this through establishing control over their day-to-day routines and problematic situations, through negotiation,
through interface encounters, contestation, and counter-development processes vis-à-vis other actors and conditions that constrain their life chances.

Chapter 3 depicts in more detail the social, cultural, economic and political context of one rural community in Bangladesh. It focuses on an ethnographic presentation of people’s organisations, along with other elements of the development process that shape people’s practices. I then examine a case study of a people’s organisation from my research area, Muktinagar. The argument focuses on how local people organise themselves in terms of power and knowledge processes, and how they contest the existing power structure in order to put in place a new reality, i.e. control by the ‘powerless’ over their own ‘capital’, and over key processes. The chapter provides an account of how local people influence the policy development activities of outsiders in favour of their own discourses and practices.

Chapter 4 offers a critical appraisal of models of ‘sustainability’. The chapter presents case studies of the ‘beneficiaries’ of micro-credit, giving special mention of the interventions of some large-scale and powerful development organisations such as BRAC, the Grameen Bank, and Proshika in Bangladesh. These studies show how the language of ‘sustainable development’ is used at all levels of development intervention to control people’s lifeworlds, but is used largely for the ‘sustainability’ of the powerful development organisations themselves. The chapter is also an ethnography of local people’s livelihood practices, showing how they are embedded in local knowledge and counter-development processes.

Chapter 5 discusses, critically, the most ‘popular’ word in the language of world development - ‘participation’. It aims to clarify conceptually ‘participation’ and ‘agency’. The chapter presents three empirical case studies that depict different forms of practising participation, where practitioners have differing notions of the process and what it entails. Here a critical analysis of participation is offered. This is drawn from empirical evidence, especially from a case study of the clients of the Grameen Bank. The central point that emerges is that participation is used as a means of achieving predetermined objectives and goals (e.g. economic sustainability, control over local people’s day-to-day life) set by the more powerful development organisations and managed by them through strategic intervention processes.

Chapter 6 concludes the thesis by drawing together the various theoretical strands and empirical findings.
Description of the research location

Muktinagar, a community of some ten villages, is located on the west bank of the mighty river Jamuna, 25 kilometres from the Gaibandha district town, in the northern part of Bangladesh (see the map in annex-1). This part of the country is widely known to be a poverty-stricken area, and Gaibandha district is one of the most impoverished. From the capital city, Dhaka, it takes eight hours by train or car to reach the area. The ten villages of Muktinagar cover an area of 14.77sq. km, comprising 18,737 habitants of whom 12,000 are voters, and 3,822 households of whom 3,200 are poor (1998) - do not have more than 0.5 acres land, unemployed for more than three months a year, do not have regular and enough daily income – minimum 33 taka - for at least three meals a day, do not have a good house, do not have ability to maintain health care, can not pay for children’s education, and women (widow) headed households (World Bank 1999:48).

In terms of general information, the total population of Muktinagar (18,737) comprises 9,403 females and 9,334 males. There are 3,923 fertile couples of whom 2,924 practice birth control. There are six government primary schools, and 10 non-formal primary schools supported by an NGO called UST (Unnayan Shahojogy Team). There are four high schools, which are private but subsidised by the government, and one girls' college that was established in 1997, which is also subsidised by the government.

Government agencies have installed 222 tubewells to ensure a supply of safe drinking water free for the community people, and 436 tube wells installed by the local people at their own cost (five to ten households jointly installed each tubewell). But, only 1,008 households have sanitary latrines. There are 7,900 cattle, 6,650 goat and sheep, 32,167 chickens and ducks in whole of Muktinagar, though many of the poorer households have no cattle. The total arable land amounts to 2,700 acre. Many of the poor households possess no land of their own. [Source: Local Government Office].

Muktinagar has no bank but it has three market places, 17 farmers’ co-operative societies and 11 youth clubs. Four kilometres of pacca rasta (hard-surfaced road), and 46 kilometre of dirt road connects the villages of Muktinagar with each other (source: Local Government Office, ).

Social and economic context of Muktinagar

A distinction can be made between the different classes based on notions of poverty or wealth. Classes here refer, in general, to a division into the lower, middle and upper class, though there is no sharp line between the different classes. However, it is certainly possible to speak of poor and rich people, that is,
a lower and upper class (Bardoel and Branderhorst 1996). Of the 3,822 households, 3,200 belong to the lower class (Muktinagar Union Parishad Chairman 1999). Bardoel and Branderhorst, in research for the Department of Environmental Sociology, WUR, in Muktinagar in 1996, show that normally it is the husband who earns money for the family by working as a land labourer, rickshaw puller, fisherman, or share-cropper on a landowner’s property. Some men try their luck in the cities as day labourers. Men mostly eke out a very meagre living on about 25 taka a day (equivalent to 50 US cents).

Due to membership of the women’s group facilitated by the NGO Unnayan Shahojogy Team (UST), women have had the opportunity to take a UST loan, or a group savings fund loan to generate income earning activities run by the women themselves, but that might also employ men. Over the period studied, and through the intervention of other NGOs, men and women of poor families were given the opportunity to borrow money for economic activities.

**Education**

Almost none of the women have had the opportunity to go to school and are thus illiterate. Through membership of the women’s group they were given an opportunity to improve their knowledge. Although also rare, some of the poor men had received a limited education. In general, boys are more encouraged than girls to go to school, but the women of the women’s group encouraged and sent both boys and girls equally to school. Parents’ attention to children’s education is increasing gradually in Muktinagar.

**Daily Life**

The life of men and women in Muktinagar differs in many respects. In general a woman’s role is reproductive. Her life is at home with the family, while her husband is a member of society by earning money for his family. This results in a totally different daily life for both. A woman spends her days in and around the house. She is not allowed to go to market to buy the things she needs, e.g. foodstuffs or clothes. During the daytime she is busy with housekeeping tasks such as daubing clay, sweeping, preparing food, taking care of children, and caring for any animals. Since housekeeping does not occupy the whole day if one eats only two meals a day and the house is small, there is time left over for small economic activities such as kantha (blanket) sewing, or growing vegetables in a kitchen garden. Sometimes if the husband works on the land, the woman helps him by carrying the seeds, preparing irrigation, and bringing meals to the field. In fact, without the many small tasks she performs, the man would not be able to grow crops. Also in other jobs she is his assistant.
The situation is changing. Due to membership of women's groups, women are also busy with income generating activities beyond routine housekeeping. They go to meetings at the office (NGO office) as and when required, and even go to the market to buy clothes and other things. A man goes to work carrying his breakfast. With the money he earns he buys vegetables, rice, etc. from the local market. Beside some small tasks, a man generally has not much to do after returning home. Men hang around or sit with other men. Some fathers take care of their children, especially the male children (Bardoel and Branderhorst 1996: 28-30).

The Development Intervention of Unnayan Shahojogy Team (UST) in Muktinagar

The UST started working in Muktinagar (formally) in January 1987. As mentioned earlier, the UST is a local NGO that operates within the legal structure of the law relating to voluntary development organisations and foreign donations. UST was founded by myself in June 1986, during a period of frustration with the bureaucracy of NGOs, including the ones with whom I was working. UST was born with a view to placing 'people's development in people's hands,' and with the goal of 'empowering rural disadvantaged women towards self-reliance.'

It's stated objectives were

1. To promote learning centres of the integrated rural development type;
2. To promote a centre of development communication in order to design, develop and reproduce educational materials to help grassroots-level, small-scale development missions;
3. To organise training programmes for development organisers, workers and villagers;
4. To mobilise local and external resources in order to strengthen and ensure local initiatives of development;
5. To provide support services to different grass-roots, small non-government organisations in order to help communities to be self-reliant, and
6. To develop an alternative, effective co-ordination strategy among small NGOs in Bangladesh [source: UST brochure].

As a guide to its people-oriented strategy for development action, UST follows the Credo:

Go to the peasant people
Live among them
Learn from them
Plan with them
Work with them
Using this Credo as a framework, UST workers follow a set of principles in working with rural people:

1. Learn about the people in the context of the community in which they live;
2. Try to know/understand the total socio-cultural and economic setting, and how people do things and why they do them that way;
3. Assess what change can be done within the framework of the people’s total socio-cultural and economic setting. By doing so, UST workers develop a better understanding of people’s attitudes and values, thus making it possible for them to guard against erroneous judgements resulting from the use of their own culture as the frame of reference. This is important as far as Muslim women are concerned since, in the past, traditional practices have kept them away from doing certain things;
4. Establish good relationships with the women in the project areas. Show them that there are ways to get out of their problems and that they can get what they aspire to by their own action (see Bhattacharjee and Capistrano (eds.), .Participatory approach to integrated rural development: the UST experience in Bangladesh, published by IIRR, Philippines, 1991: 19).

But let me mention here that, over time, some distortions in the interpretation of UST’s objectives have occurred within the organisation, and in my opinion this has, to some extent, happened because of the co-option of UST’s strategic policy of raising foreign donations from western donors for its projects. The UST works with rural disadvantaged women in compliance with national commitments, as stated in the Constitution of Bangladesh. All efforts must be made to ensure the participation of women in all spheres of life. All citizens are equal and have equal rights in the law of the land. Women shall have the same rights as men in all spheres of state and public affairs (see Rahman 1990: 6-7). But any empirical study on the situation of women in Bangladesh would show that in practice, constitutional commitment remains at a low level (Hossain 1999: 177). Hence NGOs in Bangladesh, who are in close partnership with western State and non-government agencies, initiate their interventions with a strong emphasis on women’s participation in the rural development process. The UST was also convinced by the influence of my arguments (as founder), based on practical
experience and exposure to the outside world, to formulate its framework of working with the women, as an integrated part of rural development.
Chapter 1

An introduction:
Development intervention, its outcomes and discourses

Theme of the research

The research for this book was initiated to assess existing development forms and intervention practices in rural Bangladesh, with a focus on issues relating to agency and counter-tendencies in processes of social change. A critical analysis of development models is undertaken, in particular economic growth and sustainable development models, with special attention to the case of the Grameen Bank and micro-credit models in Bangladesh. I examine the debates relating to ‘participation’ and livelihood approaches in order to emphasise the important work of development anthropologists and development practitioners, and to open debates on the question of creating or regulating development intervention by the NGOs. A central focus of the research was to look at local people’s livelihood practices in order to identify relevant actions and interactions that eventually consolidate into local people’s organisations. The research explores the way local people manage these organisations in an effort to achieve their own projects.

Background and the process of rural development in Bangladesh

Bangladesh became an independent country in 1971. It is a small South Asian country of some 143,998 sq.km. surrounded by a long land border with India on the east, west and north. It has a small border in the south east with Myanmar. To the south, the Bay of Bengal guards the country.
According to the government’s mainstream development partners, Bangladesh is at a crossroads in its quest for economic and social development. Since independence in 1971, Bangladesh have achieved much, but much remains undone. Population growth is lower, rice output has increased dramatically, and democratic institutions are stronger than ever before. Yet the absolute number of poor in Bangladesh has grown steadily. Despite efforts to alleviate poverty, half its population of nearly 120 million live below the poverty line. Per capita Gross National Product (GNP) stood at about $350 in 1998 and the country’s external debt was US$ 15.9 billion. 1998 saw a 7% rate of inflation. Between 40 and 45 million people out of a rural population of 89 million live in poverty. Of these, around 30 million fall under the category of hard-core poor (World Bank 1999).

Macro-economic stability has not been accompanied by accelerated growth. With the exception of the strong performance of the ready-made garments sector, GDP growth has remained at or around 4.5 percent in the past five years. This growth is well below the 7 percent growth required for substantial and lasting poverty reduction (World Bank 1997).

It is clear from the experience of all development initiatives that ‘poverty alleviation’ has been given the highest focus in development interventions. The need to accelerate growth has always been a priority of the state agencies and other development institutions in parallel with their international donors. The World Bank is the main donor and co-ordinates the donor’s group for aiding development interventions in Bangladesh. In the World Bank’s words ‘it has been clearly understood that the traditional 4% growth is not enough. It has been targeted at 8% or above since 1995’ (World Bank 1995). The nation clearly understood that it had to have vision, will, determination, commitment, and empathy for the downtrodden. The government and the NGOs’ rural development programmes were expected to focus on realising this vision. Over the last two decades the growth of NGOs and government institutions in Bangladesh has been remarkable, but major problems remain. The World Bank alone has lent $7.5 billion for 161 projects during the last 25 years (World Bank 1997) and Dutch bilateral aid for Bangladesh has given Dfl. 2.65 billion (Netherlands Ministry of Foreign Affairs 1998).

However, after 25 years of playing a guiding role in the world of development interventions in Bangladesh, the World Bank itself made the following assessments:

*About social sector achievements:*
Child malnutrition is so pervasive that it amounts to a national disaster. Over 90 percent of all children suffer some degree of malnutrition. More than one quarter of them are stunted.
Bangladesh has 6.3 million 5-14 year old working children, many of whom are involved in hazardous labour. It has 40 million illiterates between the ages of 8-35. Ensuring access to education remains a challenge.

Although the increase in primary school and female enrolment is an important achievement, most stakeholders agree that for the education system to help Bangladesh develop its human resources and reduce poverty, major changes and reforms are needed at all levels.

End-of-course tests by the government show an overall pass rate of 92 percent in reading, writing and numeracy, but pass rates dropped down to 32 percent in re-tests.

About the role of micro-credit:

... Although micro-credit has proven to be an effective poverty alleviation tool it has had limited success in reaching the very poor, marginal groups who are also not served by mainstream programs aimed at reaching the poor.

About governance:

... There appears to be a lack of sufficient commitment to change. It has become commonplace to blame the entire system and to continue to exist with the status quo. This has resulted in a low-level equilibrium where there is very little incentive to rock the boat.

... Bribery is a way of life in this country, more so in a city like Dhaka. You can do practically anything if you pay the right person — get a fake certificate, passport or license for a business, approval for a substandard product; you can encroach upon government land, graze cows in public parks, fill in lakes to build multi-story buildings, use someone else's telephone or water line ... (World Bank April 1999).

The World Bank, however, continues its role as the official policy advisor for development intervention to the government of Bangladesh, and more generally, according to Escobar, who believes it to be ‘the official policy guide in the development world’ (1995: 161). The World Bank is characterised as the major foreign donor and the most powerful external force in economic policy making. As a dominant institution in co-financing, it engages in mutual assistance agreements with UN agencies, particularly the FAO, whose professional staff have helped the World Bank prepare agriculture and rural development projects, and it works as co-ordinator of the so-called donor group, which includes private banks and official development agencies from the United States, United Kingdom, Germany, the Netherlands, France, Italy, Canada, and a few other European countries (ibid.).

Apart from government, the NGOs, a large sector in the development world of Bangladesh, are also partners of the World Bank. These NGOs operate micro-credit with the funding support of the World Bank and its co-financing partners, under the policy guidelines of the World Bank. The World Bank (World Bank 1999)
denotes these NGOs as micro-credit institutions. The Grameen Bank in Bangladesh, the most credible micro-credit institution in the eyes of the World Bank, is the pioneer of the micro-credit model in challenging 'poverty alleviation'. The leading seven micro-credit institutions, including the Grameen Bank, command about ten million poor people as their clients/beneficiaries/customers in Bangladesh (Ahmad 1999: 69). Many other NGOs are engaged in micro-credit, also guided by the Grameen Bank model. Among these NGOs, many are indirect partners of the World Bank, because they take World Bank loans through a quasi-financing institution in order to lend micro-credit to the poor (World Bank 1999). This quasi-financing institution is guided by World Bank policy, in order to spread its 'aid interests'. The Bank must earn interest, by virtue of its identity, against its lending beyond the state structure but within the centralised control over it. This 'aid' of the World Bank and its co-financing agencies contributes to spreading the commercial interests of First World corporations like Cargill, Monsanto, General Foods, and so on, as well as creating business opportunities for First World elite interests (Escobar 1995: 166). For example, BRAC (a Bangladeshi large micro-credit institution) sells Monsanto's products to its group members (the poor) through a BRAC micro-credit package; the Grameen Bank is marketing cellular telephones among the rural poor in Bangladesh through its micro-credit package. The fact is that the higher echelons of development organisations—particularly the World Bank and the dominant micro-credit institutions—are what Escobar calls 'lords of poverty and aristocrats of mercy', and following Hancock, 'international bureaucrats', who never seem to be touched by moral qualms for building their enormous growth, in terms of number of staff and their benefits, financial capital, and other physical assets, on the backs of working people (ibid).

The process of development in Bangladesh, whether operated by state agencies, international agencies or NGOs, especially the largest, is very much intervention oriented in nature, and is guided by donor policy (Wood and Sharif 1997: 35, Todd 1996: 157-58). It is also very efficient at shaping local people's life worlds, sometimes displacing local livelihood practices and culture. According to Escobar (1995: 167) the development institutions that operate these interventions should be seen as agents of economic and cultural imperialism at the service of the global elite.

**Forms of development and actual practices**

Though historically Bangladesh was liberated with the help of a popular movement in which people from all spheres of life took an active part, government agencies and NGOs involved in development in the post-liberation period have often ignored people's needs, hopes, interests, livelihood practices, capabilities and knowledgeability. This is because development programmes, plans and policies, both in the government and the NGO sector in Bangladesh, have been constructed within the framework of development discourses designed by experts, and
sponsored by donors, in particular the World Bank and its allies. The politics of these discourses, in the case of Bangladesh, were more than metaphorical. To bring people into the discourses of development intervention seemed to consign them to no more than fields of vision, like the god’s trick of seeing everything from nowhere as we say in Bangladesh. Escobar believes that ‘this assertion describes well the work style of the World Bank’ (1995: 156), and also that of other dominant donors, which have their capillaries far and wide and impact heavily on development intervention policies, in the case of Bangladesh in particular, and in developing countries in general. Drawing upon the experience of Bangladesh, both in government and the NGO field, we can see that development discourse maps people into certain co-ordinates of control. The ‘aim is not simply to discipline individuals but to transform the conditions under which they live into a productive, normalised social movement’ (ibid). We will see in this book, in detail, how it is achieved and what it entails for development interventions. It is very important for local people’s lifeworlds that we look critically at the consequences of World Bank defined and guided rural development discourse. We need to examine how it is used by development organisations, especially the micro-credit institutions in Bangladesh, as a strategy to modernise and magnetise rural society. As Escobar argues, with ‘its transition from traditional isolation to integration with the national economy’...[it] implies greater interaction between the modern and traditional sector’ (ibid: 162). This is repeating what rural development discourse has repeated since its emergence, [namely,] the fact that development is about growth, about capital, about technology, about becoming modern. Nothing else’ (ibid). Statements of the World Bank are full of such discourse. ‘Traditional peasants need to be modernised; they need to be given access to capital, technology, and adequate assistance. Only in this way can production and productivity be increased’. These sentiments were uttered in the same way in 1949 (World Bank mission to Colombia) as in 1960 (the Alliance for Progress) and in 1973 (McNamara’s speech), and today in many quarters. ‘Such a poverty of imagination, one may think. The persistence of such a monotonous discourse is precisely what is most puzzling,’ says Escobar (ibid). He goes on to add that ‘the entire debate of this discourse is primarily about food production. But the process has not been successful; food production has not increased sufficiently, and where it has food has not reached those who need it; consequently, the levels of poverty and malnutrition have become staggering’ (ibid: 163). Similarly, micro-credit discourse espouses a concern for poverty alleviation. But the discourse of micro-credit intervention has the same trail of failure as World Bank guided rural development discourse. All these represent political economy, the kind that goes with the economy of statements and visibilities organised by development discourse. ‘The World Bank, master strategist in the game of linking the economies of discourse and production, has been the chief champion and agent of this process’ (ibid). The dominant development organisations, especially the micro-credit institutions in Bangladesh, are partners of the World Bank and carry its discourse, and they are also powerful and master
strategists in development interventions and are establishing central control over
the lifeworlds of peasants and the poor. It is worth taking a critical look at the
practices of these development institutions.

According to Wood and Sharif (1997), '[a]lthough obviously not alone in the global
landscape of poverty-focused micro-credit, Bangladesh has become the site of
intensive experimentation reflecting a particular combination of conjunctural
forces: a liberation-derived commitment to the poor among a generation of recent
graduates in the early 70s; coinciding with post-liberation, military repression of
progressive open politics, which diverted many of these graduates into the
formation of NGOs, supported initially by a small group of 'like-minded' progressive
donors (e.g. Scandinavia, Canada and the Netherlands) and some Northern NGOs
like OXFAM and NOVIB; and a subsequent widening of this donor support in the
late 1980s as both the Bangladesh state continued to reveal its limitations and
donors neo-liberal dogma in the context of mass poverty looked increasingly over-
optimistic, even immoral. Thus although there are many key micro-credit examples
elsewhere in the world, e.g. in Indonesia, Kenya and Bolivia, Bangladesh has
provided models of recognised global significance, and is most famous for the

Thus government, as well as NGO development intervention policy, has been
constructed from knowledge generating processes guided by donors, in particular
the World Bank, and has been transformed into policy and practices by means of a
remarkably closed, insular and elitist process, which underestimates and ignores
how peasant or local people define both the problems of and the solution for their
discourse, local people, the peasants, are to be regulated by new technologies of
power that transform them 'into the docile subject of the epic of progress'. The
micro-credit model of development intervention by the NGOs reveals not only the
capitalist modernising bent of the development institutions but also a lack of
concern for the educational, health and welfare needs of poor people.

The micro-credit model also represents how micro-credit institutions and their
donors maintain intellectual and financial hegemony in development. The model
channels large amounts of funding, it contributes to the spread of multinational
companies through contracts, it deepens dependence on outsiders, it fosters the
loss of control of resources by the local people, and centralises control of people's
resources and day to day lives into the hands of the dominant development
institutions (ibid: 165).

In other words, it can be said that development intervention in Bangladesh,
especially as operated by the powerful development institutions/NGOs, plays 'a
dominant role in attempting to re-structure the society in conformity with
particular politico-economic goals' (Long 1977: 144). In the case of both
government and NGOs, social and economic planning is designed by the experts, and predominantly with a dependency on foreign aid. Hence planning is centralised, and 'heavily backed by foreign policies, aid and assistance' (*ibid*). But it is extremely important, I would argue essential, to look carefully at the social processes of policy formulation and implementation through a detailed study of the 'social life' of rural development (Arce et al.1994: 152).

**State of the Art**

It is assumed that linguistic representations of sustainable development have considerable influence on the policies of development intervention, and act as a framework for organising and providing orientation to experts and policy makers as they exercise their knowledge in finding solutions to the world's problems (Arce 2000: 32). The operational breadth of the interventions of development organisations, particularly the NGOs, is an enormous, growing trend. This trend is dependent on foreign funds and is guided by the model of the dominant development paradigm. For example, using the experience of the micro-credit programme operated by NGOs in Bangladesh, Wood and Sharif (1997: 56) note that 'donor pressure on Proshika (a large NGO) to reduce member's access to savings in order to develop its own capital base for lending, represents 'open access to savings' as a dilemma of interests between borrower needs and the sustainability of the lender, with the balance of argument favouring the latter in order to provide any kind of service at all, i.e. without control over savings, financial institutions are presumed to have no incentive to enter the credit market.' This carries the implication that such a Western 'modernisation project' is able to offer Third World countries, through their development agencies, the help they need to 'catch up'. The co-option of a modernisation project by these development agencies goes beyond the expressed desire for change in these countries. It implies the establishment of a new optic on the value and practical use of local traditions, and represents aid policies and planning models - promoted by international organisations and underpinned by the academic research - as seeking to identify and eradicate the various traditional cultural and institutional obstacles that were assumed to block growth (Arce and Long 2000: 5). Arce and Long further note that Western experts are inspired and inspire their partners to achieve rapid economic growth in Third World countries with a model that comes from the West, particularly the US 'one of the origins for Western romanticism, as applied to the field of development' (*ibid* 5-6). Brohman (1996: 3) emphasises that 'a review of the major post war development paradigms is therefore fundamental to understanding the direction of current development thinking'.

Arce and Long argue that 'after a long period when development economics, normative policy debates and political science dominated the field of development studies, the 1990s has ushered in a more open intellectual climate which is more
receptive to locating the analysis of development within theoretical frameworks that deal explicitly with the dynamics of cross-cultural practices, meanings and discourses. These new approaches to development and local/global relationships underline the importance of analysing how knowledge and power are constituted and reconfigured in the everyday practices of local people (2000: 1). Thus development interventions, dominated by the modernisation and growth model, are being increasingly questioned and debated. Social policy researchers and sociologists, not only in Bangladesh but also in other parts of the world, stress the urgency to search for alternatives to the dominant development paradigm.

This empirical study focuses on this debate. It examines the economic growth model, participation, empowerment, people’s practices and an actor oriented-approach to sustainable rural livelihoods. But first let us consider the economic growth model.

**Economic growth model**

Economic growth theory sees development as a process of capital formation which, in turn, is largely determined by levels of savings and investment (Brohman 1996). Brohman argues that the mainstream frameworks of growth and modernisation theory arose in the context of Cold War competition between the superpowers for influence in the South: the United States of America and other industrialised countries offered capitalist growth and modernisation to counter the Soviet Union’s proposal for socialist development. It was the ‘ideological child of [Communist] containment’. Referring to Slater (1993), he further mentions that the extension of mainstream development into the Third World ‘reflected a will to geopolitical power’. It provided a discursive legitimisation for a whole series of practical interventions and penetrations that sought to subordinate and assimilate the Third World (Brohman 1996: 10-11).

Mehmet (1995: 57), referring to the Ricardian growth model, notes that capital accumulation is determined not by government, but by profit-seeking capitalists. Capital accumulation is private investment, financed by private savings and this set the new agenda of economic developmentalism for the Third World. It was an entirely Northern agenda, mapping the course of economic development in the Third World from outside, defining goals, and selecting policy instruments for State-sponsored capitalist development within, all ultimately justified with reference to economically rational behaviour. Domestic constraints and institutional capacity inside the Third World seemed not to matter at all. This was no different for Bangladesh. Interventions took place that ignored the importance of local knowledge. Local technology, and people’s experience and practices, their needs and expectations and their ownership and control over resources, have always been missing from the intervention programmes of the economic growth model.
The intervention of micro-credit, as currently practised, is an aggressive integral wing of ‘development’ and development language, and does not produce ‘economic growth’. It favours Western States/agencies, especially the multinationals, in their efforts to establish control over the market in Bangladesh (through the sale of technological equipment, chemical fertilisers and pesticides, and all kinds of hi-tech/luxury goods). These trends and policies of the economic growth model have been pushing Bangladesh into ‘geopolitical power conflict’ and into centralised control over social developments. But even after 25 years of microcredit operations, for example, in villages where micro-credit has played a very significant part (in the work areas of BRAC, Grameen Bank, and Bangladesh Rural Development Board), reported levels of poverty were still in the range of 50% to 60% - certainly above the national average for Bangladesh (Sobhan 1997: 133-34).

Amartya Sen (1986: 47) argues that not only is it ‘the case that the economic growth model is a means rather than an end, it is the case that for some important ends it is not a very efficient means’. He further argues that the real limitations of economic growth models arise not from the choice of means to the ends, but from the insufficient recognition that economic growth was no more than a means to some other ends (ibid: 46). The micro-credit model is such an example. Many countries have established micro-credit programmes with the explicit objective of reducing poverty by giving small-scale credit to the poor to generate self-employment in income-earning activities. Bangladesh is a leader among low-income countries offering micro-credit (Khandker 1998: 3). Khandker notes that the Grameen Bank micro-credit model is the best-known, and many NGOs in Bangladesh and many other countries, including the United States, are using this model, especially to target women and the poor with credit schemes (ibid.) But the model faces a lot of criticism. For example, as Hashemi and Morshed (1997: 224) point out, ‘the greatest obstacle that the Grameen Bank faces in providing targeted credit for poverty alleviation is poverty itself. Economic stagnation in rural areas limits the potential for productive investments and the lack of other social services for the poor in rural areas leaves Grameen Bank borrowers highly vulnerable to external shocks’. But pressure from key donors ensures that the shift towards ‘micro-credit’ – the economic growth model - continues.

The experiences, knowledgeability, and capacity of NGOs to carry out the agendas of economic growth models, especially in the case of Bangladesh, as a parallel structure to the State, has been well recognised by foreign donors. In the initial stages of intervention NGOs were in touch with social development issues. However, and unfortunately, driven by expert knowledge and donor policy, their interventions have become predominantly guided by technocratic knowledge and
have colluded with the transfer of modern technology that displaces and devalues local technology, people's knowledge, local culture and people's life-worlds.

Such interventions have 'undoubtedly liberated many people from certain arduous everyday reproduction tasks... and [have] increased the space for self-organisation and individual or collective initiatives and entrepreneurship... But the down side is the fact that much of this has been achieved at the cost of those in the low-paid, work-less, or resource-scarce sectors of society, whose livelihoods and relative living standards remain extremely low and highly vulnerable to economic and political pressure' (Long 2000: 184). Their interventions, that is, have failed to evaluate positively the existing social processes that contribute to the construction of patterns of life; they have failed to recognise that intervention itself is a complex social process involving many agents (Preston 1996: 296).

According to Sen (1986), 'a major failing of traditional development economics has been its tendency to concentrate on supply of goods rather than on ownership and 'entitlements' of people and the 'capabilities' that these entitlements generate'. He argues that the process of economic development must be concerned with what people can or cannot do, e.g. whether people can live long, escape avoidable morbidity, be well nourished, be able to read and write and communicate, take part in literary and scientific pursuits, and so forth. He argues that development has to do with 'replacing the domination of circumstances and chance over individuals by the domination of individuals over chance and circumstances' (ibid: 47).

This is precisely my criticism of the micro-credit model in operation in Bangladesh. It is not to take a position against giving credit to local people, to the poor, but to argue that credit should be placed within the framework of 'people's ownership', and 'people's entitlements' (ibid: 49) in order to generate and regenerate people's control over resources and their day to day livelihood activities. A central focus of my empirical research was thus to explore this.

**Experts ignore**

It is argued that most discussions on development, particularly those on rural finance, have concentrated on the institutionalisation of financial services – and 'as such, in very odd ways' (Hospes 1996: 3). Repeated discussions on the pros and cons of cheap credit, easy money, savings mobilisation and different mechanisms for allocating financial resources are a result of the quests of a dominant interest in institution building. This explains the cacophony that exists over rural finance and development, to which scholars, experts as well as representatives of many international funding agencies like the World bank, IMF, ADB, FAO, IFAD and a growing number of NGOs, have contributed (ibid). Debates on development, in which experts speak of 'policies', 'guidelines', and 'lessons' on how to reach the
poor masses through interventions such as micro-credit services, are seldom embedded or rooted in a solid understanding of local people's needs, interests, and knowledge.

Moreover, because experts are mostly concerned with the design and implementation of rural development policies, there is often a serious lack of empirical data at the local level. As Escobar points out, experts work mainly through bureaucratic practices and their ‘field missions usually rely on official contacts in capital cities and are programmed as rural and urban development tourism ... [T]heir learning about a country’s problems is achieved through the lens of neo-classical economics, which is the only one compatible with its predetermined model, and they never discuss in any significant way the underlying causes of the problems they deal with’ (Escobar 1995: 165). Following Gudeman and Rivera (1990, 1993), Escobar argues that the economy of livelihoods is not ruled by the rationality or laws of the market system, although the economy of livelihoods still predominates in peasant situations. Escobar notes, peasants or local people keep records or accounts of only those activities that are fully monetized. He further notes that their lifeworlds make no strict separation between ‘people and nature’, ‘individual’ and ‘community’, or between society and religion and culture. This living world continually re-creates itself through mutual caring by all living beings. It depends on an intimate and ongoing dialogue between all living beings (including, again, people, nature, and religion and culture), a sort of affirmation of the essence and will of those involved (ibid: 169).

A pestilence of discourse: micro-credit’s infectiousness

One example of how the micro-credit model as a development discourse becomes infectious among NGOs, and links with World Bank development discourse and practices that control poor people’s lifeworlds, is that of the Grameen Bank in Bangladesh, the pioneer of micro-credit. The Grameen Bank is a big-time charity case, propped up by international aid agencies such as the World Bank, the national aid agencies of Canada, Sweden, Norway, and the Netherlands, UN agencies such as the International Fund for Agricultural Development, private foundations like the Ford Foundation, and even commercial banks. Together they represent 75 per cent of Grameen’s funds, which lends money to more than two million poor savers/shareholders at 20 per cent interest. Despite having little or no disposable income, borrowers are also required to financially support the bank through forced savings programmes: Grameen has in this way successfully commandeered poor people’s savings. Yet Grameen typically pays its customers only 8.5 per cent interest on their obligatory savings accounts - less than half the interest these same borrowers must pay to Grameen. In another Grameen Bank fund-raising scheme, all borrowers must buy a share in the Grameen Bank, whose dividend yields again about half as much as Grameen charges borrowers.
To the distress of its customers, the Grameen Bank discourages withdrawals from savings accounts, browbeating would-be withdrawers instead into borrowing more to meet needs that the savings would have met. Muhammad Yunus, founder and Managing Director of the Grameen Bank, calls Grameen ‘the most sound financial institution in Bangladesh’. To his pride, almost 98 per cent of its loans are repaid with interest, far exceeding that of commercial banks. But critics claim Grameen promotes unprecedented levels of indebtedness among the populace, and the low default figures mask unprecedented misery (The Next City 1997/98, Todd 1996, Morduch 1998, Rahman 1999). ‘Dr. Yunus, Grameen’s brilliant founder and General Manager, believes that loans should be invested in starting or expanding businesses, and thus set off an upward spiral of investment and income, allowing the client to service ever-bigger loans. He is more interested in micro-enterprise finance’ (loans to start and run small businesses) than in ‘micro-finance’ (financial services for the poor) per se’ (Rutherford 2000: 94). ‘There is no mystery about why the providers (like Grameen Bank) have been able to scale up faster.’ To reap the benefits of scale through establishing control over the system, which is centralised (ibid: 95).

But Grameen Bank’s official mandate is to alleviate poverty. The economy of rural Bangladesh is based on agricultural production. The livelihoods of rural people directly or indirectly depend on agriculture not business. Yet Grameen is lending to the rural poor to undertake self-employment in non-agricultural sectors (Rahman 1999: 71).

Many NGOs have drawn fresh inspiration from the experiences of the Grameen Bank as the archetypal successful financial intermediary for the poor, which has always been encouraged in World Bank development discourse (Escobar 1995: 163-170). One could even argue that the success of the Grameen Bank in Bangladesh has had a devastating effect elsewhere, in the sense that many NGOs have tried to replicate the Grameen Bank model, which leads towards control over people’s livelihoods by forces that are external to those livelihoods. Also, in the excitement over the success of the Grameen Bank - an almost lone jewel in a series of mostly dismal failures - it is easy to forget that although the bank is run by professionals, after almost two decades of experimenting, it still depends on outside funds to survive (Bouman and Hospes 1994: 13, Morduch 1998). Other weaknesses of the Grameen Bank approach are unavoidable too, such as simplification of poverty, insufficient attention to socio-political empowerment, treating women as mindless beings/instruments, no self management for women’s groups, hardly any community organisation or education, etc., rigid, top-down system of regulation that is not tailor made, interest rates that are considered too high, and military exercises for discipline, etc. (Vel 1997: 59).

Yet despite these problems, many development organisations have, in the name of poverty alleviation, anchored their strategic manipulation and control over local
resources through the application of the kind of development initiatives promoted by the Grameen Bank. In the recent past, at least 800 NGOs in Bangladesh have followed a similar ‘savings and credit management’ system to that of the Grameen Bank, with funds from the Palli Karma Shahayak Foundation (PKSF), a quasi-government agency. Proshika Centre for Human Development, one of the largest NGOs in Bangladesh, is such an example. Its five year budget stands at 5000 crores taka (Tk.50,000 million, which is equivalent to US$ 1000 million), 80 per cent of which was allotted in 1998 to micro-credit (Proshika 1998, 5 years plan). PKSF lends money to such NGOs to operate micro-credit to the poor. PKSF policy is centrally responsible for the way in which these NGOs, through micro-credit, have established control of people’s savings and their consequent loss of control over their own savings. And not only over their savings, but over other available assets – over paddy, stock, chicken, eggs, their ‘secret clay bank’, land, and labour (see Todd 1996: 164) – that comprises their own capital for their livelihoods.

One may ask seriously what makes NGOs attracted to micro-credit. One study, based on the case of Proshika, says that ‘the safest way for NGOs to get away from total economic dependency on shrinking aid funds is to increase their share of revolving loan funds. Once these revolving loan funds have been lent to the target group and then repaid, the funds become an asset fully controlled by the NGO - a real asset when it comes to future economic security and sustainability from the NGO’s point of view. This then becomes the solution for NGOs in their struggle for the economic sustainability of their organisation’ (Hedrick-Wong et al. 1997: 163-164). The study further says that there are probably some important reasons for the huge increase of micro-credit lending over the last decade. But, ‘the possibility of reaching the poor, not least poor women, providing them with economic empowerment through micro-credit being invested into income generating activities, without touching or challenging the prevailing social and economic order, is another important reason behind the credit avalanche’ (ibid). Another attraction of micro-credit, as Hedrick-Wong et al. note, is that ‘providing credit to the poor does not provoke any conflict, it is a method that is easily accepted even in conservative quarters nowadays. Especially since the poor recipients of loans prove to be far more reliable credit consumers than the better off’ (ibid). Macro-economic financial systems/markets in Bangladesh on the other hand, face numerous problems: (a) an unsustainably high level of non-performing loans (33 % of the outstanding loan portfolio in Bangladesh is non-performing); (b) a loan recovery rate of less than 5 percent; (c) an inability on the part of all local banks to meet capital adequacy requirements; (d) extremely high spreads, reflecting systemic inefficiencies and portfolio problems; and (e) rampant insider lending and fraudulent behaviour (World Bank April 1999: 39).
Who maintains hegemony?

Escobar (1995: 162) has argued that the dominant and powerful development institutions at national and international level, including the Grameen Bank and other micro-credit institutions in Bangladesh, maintain intellectual and financial hegemony. For example, the amount of credit lent by the Proshika Centre for Human Development from July 1989 to June 1990 was about 57 million taka, of which about 11 million was financed by the groups’ savings fund, and was in the groups’ account and group-handled (Proshika Annual Report, 1997-98). From July 1997 to June 1998, this was 2,227 million taka, 342 million taka of which came from the groups’ savings fund, now kept in Proshika’s account and handled by them. Proshika’s recent growth, with micro-credit dominating, is enormous, with an annual income of around 30,059 million taka. 2,227 million taka is allotted for micro-credit (Proshika Annual Report, 1997-98). But historically, Proshika started its interventions with a commitment to human development, human rights, education, conscientization, environmental development, water and sanitation, etc. (Proshika Annual Report, 1989-90). This strategic change in Proshika, as a large leading NGO in Bangladesh was linked to the process of ‘alliance building’ between State, international aid, and NGO activities. The World Bank and key donors were keen to push multi-sectoral, social development-oriented NGOs into the narrow function of micro-credit, and eventually micro-finance, institutions. The premise behind such influence by the donors was that as NGOs increased in scale of operation and significance, so their ability to sustain costly social development activity at existing levels of staff intensity became unsustainable. If NGOs wished to continue to be attractive to donors at a larger scale of activity, then they had to show that they were sustainable as institutions in the longer term, securing cost recovery through micro-credit lending and other financial services (Wood and Sharif 1997: 35).

Another NGO, VERC (Village Education Resource Centre), born in 1977 as a development communication centre that gradually established itself as a pioneer of the participatory approach in development interventions in rural Bangladesh, has in the recent past also become micro-credit dominated in its programme, with support from PKSF. The organisation has been involved in micro-credit programmes since 1996 and has moved people’s group saving funds into its own account (annual report 1988-89,1992-93 and 1998), contrary to the philosophical framework of the participatory approach that it introduced in Bangladesh (VERC participatory strategic planning report 1999). There are other NGOs that have likewise shifted from their commitment to ‘social development’ to micro-credit. These examples support my argument that development NGOs in Bangladesh have been captured by dominant development models – particularly that of micro-credit – that establish capillary control over people’s lifeworlds.

NGOs have entered into the world of micro-credit because one of their characteristic features concerns savings and credit activities. They measure their
legitimacy and the strength of their voice in national networks by the number of clients they serve. The most effective way to attract clients appears to be to issue credit (Vel 1997: 64). The growth of some NGOs in attracting clients to micro-credit has been enormous. For example, during the period of July 1997 to June 1998, Proshika Centre for Human Development attracted 19,875 poor women and 16,883 men as clients of micro-credit support (Proshika Annual Report 1997-98). Whereas during the period July 1989 to June 1990 (Proshika Annual Report 1989-90) there had been only 1,815 women and 1,883 men.

**Populist or subjugation?**

We might ask what factors led to the popularity of the ‘micro-credit’ model, particularly in the case of Bangladesh. Here it is important to investigate whether involvement in micro-credit is a question of its popularity with people themselves or whether it is a question of subjugation or enrolment by powerful development institutions. In such an investigation it is crucial to examine how micro-credit discourse is construed, and the ideas behind it and what the goals and objectives of micro-credit institutions are. Attempts to find answers to these questions require sociological and anthropological investigation and this remains somewhat of lacunae. Like Ferguson I would argue that it is necessary to have good mappings of the conceptual and institutional terrain on which the power and knowledge regime of the micro-credit discourse has taken root and grown (1997: 150). Although it might be difficult to research how micro-credit discourse operates within micro-credit institutions, and how the interventions of micro-credit are encountered and contested in social processes, the kinds of analysis contained in this book will, I believe, encourage researchers to initiate further empirical studies on this topic.

Long (1977: 144-150) writes that during the early stages of the ‘improvement approach’ associated with community development programmes, which were financially supported by the World Bank, credit facilities were offered to farmers to purchase modern technology. The ‘improvement approach’ aimed to encourage agricultural development within existing peasant production systems (*ibid*). Credit facilities were channelled through the formation of farmers' groups with the intention of introducing new ideas and agricultural techniques. The end result of this was control by the elite farmers or local merchant class of these groups who monopolised marketing and provision of credit facilities, fertilisers and other services. This approach was identified with two major shortcomings – in the first place, it led to the reinforcement of socio-economic inequality in the countryside, sometimes resulting in a widening of the gap between the commercial farmer and the poor peasant or landless categories. And second, ‘it was a slow-moving process which [could] not be expected to produce quick returns.’
The escalation of this 'gap' between landowners and poor peasants and the landless has been a 'non-stop' trend. Such a trend created another line of interpretation among economists and planners, namely, that 'a major constraint of growth [is] the high agricultural underemployment or surplus labour which is assumed to exist in rural societies' (ibid).

Economists and planners then offered the argument that 'economic growth, which was the object of the improvement approach, could only take place if there was a marked increase in the level of inputs complementary to labour, or if a substantial part of the labour supply was siphoned off the land into urban-industrial employment'. Or, alternatively, as Long explains, 'if major changes [are] introduced in the methods of production and cropping patterns so that the surplus [can] be more gainfully employed' (ibid: 158). Long explores the arguments, common among economists and planners, that 'such changes [could] not be implemented thoroughly enough under an improvement approach.' So, instead arguments were offered for making a break with this approach in order to pursue a policy based more on transformation of existing social and economic structures. Long notes: 'such reasoning (much of which, in fact, seems erroneous) coupled with certain socio-political objectives, such as the need to develop increased political control over populations in order to instil a greater commitment to national development goals', led governments as well as the NGOs to intervene more 'actively' in development. They sought to introduce new technical, social, and legal systems that allowed for a higher rate of capital investment, which it was hoped would lead to increased economic growth (ibid: 159).

Over the decades, the most visibly dramatic way in which micro-credit policies have been implemented is in the delivery of 'credit facilities', done in a way that regulates the large clientele of the rural population. The approach attempts to establish new forms of agricultural and social organisations, which makes a radical break with existing peasant systems in terms of scale of operation (ibid: 144). In the case of Bangladesh, government and NGOs have adopted the transformation approach, in fact, to legitimate their position. They have done so in direct reference to the dependency critique of Third World development problems (ibid: 183) and the continuous pressure from donors for government and NGO development programmes to be financially self-sustaining (see World Bank April 1999, Wood and Sharif 1997: 33-36, Preston 1996: 237).

With such changes and pressures it becomes even more essential to look empirically into the social consequences of rural development policies. In particular we need to explore the relation between 'micro-credit' and the affects this has on people's livelihoods; the struggles occurring within government agencies and NGOs for control of particular programmes and scarce resources; and the expectations and interests of the local population itself (Long 1977: 184).
Brohman (1996) describes how alternative development approaches received additional attention in the mid-1970s, from two other sources. The first was the Swedish Dag Hammarskjold Foundation, which published a document in 1975 entitled *What Now: Another Development*. Mainstream development models were criticised for neglecting the issues of mass poverty and sustainability. A broadly humanist approach to development was outlined, which advocated 'development geared to the satisfaction of needs, beginning with the basic needs of the poor, who constitute the world’s majority'. At the same time, it advocated 'development to ensure the humanisation of man by the satisfaction of his needs for expression, creativity, conviviality, and for deciding his own destiny [my italics]'. The second source was the International Foundation for Development Alternatives (IFDA), which was established in 1976 in Nyon, Switzerland. The principal purpose of the IFDA was to promote an alternative, bottom-up approach to development, termed the 'Third System Project,' which was dedicated to exploring new methods of raising consciousness and increasing participation by grassroots movements in development decision-making (Brohman 1996: 207). Brohman considers this a new development strategy, called 'popular development,' a strategy designed to meet the diverse needs and interests of the popular majority in Third World countries (*ibid:* 1).

In recent decades, then, a range of alternative frameworks, which, given the shortcomings of the mainstream models, have received increased attention. We need to study anthropologically the ideas behind such frameworks and ask whether the alternative strategies are indeed 'popular' (i.e. people-centred), or whether they represent yet other modes of subjugating people. We need indeed to understand more clearly the effects of the full spectrum of development interventions on people’s existing lifeworlds.

**Enmeshing development language**

Another important element concerns the 'language' of development. Take, for example, 'participation'. In the language of international development agencies, and importantly at the national development partner level, 'community involvement in planning and implementing development projects is key to sustainability' (World Bank 1998). It is further argued that people's participation should be taken as a moral obligation by professionals and development experts, leading to people's empowerment and hence, increased control over their own lives. Bearing in mind the implications of foreign aid policies, the forms of development, especially those promoted by the large development institutions in Bangladesh, are often 'regulative' and use 'participation' only as a lingustic and rhetorical device. Thus the idea of regulating development forms part of a language that provides a strong basis for mapping out the political intervention of international institutions and extends their domain of culture to controlling people's lifeworlds (Arce 2000: 36).
Project documents are peppered with buzzwords, and participation is the most prominent and dominant among these. Such concepts are required by donor agencies (Shepherd 1998: 19). When the aim of the United Nations Task Force on Rural Development in the mid-1980s was ‘to promote the concept and practice of people’s participation in the rural development activities and programmes carried out by the United Nations specialised agencies’ (Oakley et al 1991: v) participation became salient in the linguistic representations of NGOs and government development agencies. This conformity in the use of development languages by NGOs and development institutions in Bangladesh has had the effect of attracting donors. The foreign funding flow to Bangladesh has escalated, no doubt to the satisfaction of the development organisations, but so has the influence of foreign institutions and policies. And it is for these reasons that I argue the enmeshing of linguistic representations around ‘participation’, ‘poverty alleviation’ and ‘sustainable development’ – namely the buzz words of development intervention processes – call for critical examination, along the lines of the discussion around the various cases explored in this thesis.

**Déstructuration of the social process**

It is also important to consider the problems associated with what I call déstructuration. Giddens (1984) uses the concept of structuration to denote the process by which societies are ordered and reproduced (1984). Here it is appropriate to talk about ‘déstructuration’ since development intervention leads to a de-ordering of the social situations in which interventions take place. One striking example of this is the contrast between the obvious failure of macro financing institutions to regulate the behaviour of their clients (i.e. the wealthy, well-off and powerful), while on the other hand the Grameen Bank has successfully introduced measures to discipline its clients and to secure a high level of repayment among its credit borrowers (poor people, especially women). I would further argue that the World Bank and its co-financing institutions have failed (or deliberately ignored) to influence their national partner, the government of Bangladesh, to introduce systems of control over commercial banks and their borrowers since, as Escobar rightly observes, the World Bank ‘fosters the loss of control of resources by local people by insisting on large projects that benefit national elites’ (1995: 165). The World Bank’s assessment of a 5% loan recovery rate in Bangladesh relates to credit given to elite borrowers. The poor – the micro-credit borrowers – in fact pay back over 95% of their loans (World Bank April 1999: 46). One might well then conclude that development intervention with and for the poor, in Bangladesh, manifests a high degree of control over local people’s life worlds. That is, it centralises resource pooling by manipulation and exploitation of people’s social networks and chains of resource mobilisation. Thus, it dislocates and déstructures existing modes of organisation.
I narrate here one example from a study by Helen Todd (1996), of how Grameen, using the language of participation, co-operation, help, collectivity, discipline, and so on, manipulates, and exploits the networks of individuals in order to establish its (Grameen Bank) control over local resources. Initially, the Grameen Bank project concerned only credit and was offered to both men and women. It slowly evolved its current structure of five-member groups and five-group centres, though the main function of these solidarity groups was to maintain credit discipline, not much more. In its expansion in 1979 to 1984 (from Chittagong to Tangail district in Bangladesh), it formulated 'the 16 Decisions' at a national workshop. The Bank's '16 Decisions' are some sort of rules or principles for group members. The members are required to memorise the 16 Decisions in order to be admitted to a Grameen centre, at least to get credit (see Todd 1996: 241). Around this time, mainly in response to increasing repayment problems within male centres, the Grameen Bank project began to shift towards recruiting women members, which by the end of the decade was to make it a women's Bank. 94% of its members were women. It disbursed 93% of its loans to women, and 75% of its shares were owned by women members (Todd 1996).

One might ask whether this shift in lending was to empower women or whether it was to avoid men, since the Bank had not been successful in establishing its control over men. Evidence and experience reveals that it was the latter. As Todd explains women were more likely to help each other to repay debts. As she says,

'Members did help each other with repayment, since default of one member threatened the new loans of the other members in her group and the good name of the whole centre. But even this help had distinct limits. More general help for members in trouble was rare. When members were in temporary difficulty over repayment, other group members did sometimes bail them out. For instance, Alia went through a very bad time in the middle of the year when she became seriously ill and remittances from her rickshaw stopped. One of her group members took a group fund loan and lent her half of it so that Alia could meet her repayments. Alia could not take a group fund loan herself because she already had one outstanding.'

Rina, a woman whose husband had excema and could not work for months at a time, had this to say about her group and centre: they don't help me with repayments. They should, but they have no more money than me, so how can they? When I am short of repayment I ask my brother or my in-laws. After all, they are my family, they are closest to me.

Sofiah, the widow with the failed grocery shop, justified the lack of help from her centre in the same way. They also are poor. They cannot help
me with taka (cash). But they advise me to borrow outside and settle my arrears so that I can get a new loan. I go to my brother’s family when I am short. They can help me more. Also when Sofiah borrows from her natal village, she often has to pay interest of 20% per month.

Women in the village traditionally depend on their in-laws, with whom they share a *bari* (homestead), the wider *gusti* (extended family and kinship) to which their husbands belong and on their own natal family, which is usually in a village within walking distance. Grameen women are not much different in this respect (Todd 1996: 162-164).

It is thus easy to argue that the Grameen Bank and other micro-credit institutions in Bangladesh are aware of all possible resources that poor people can access when they use the language of development construed in the Bank’s ‘16 Decisions’. Other organisations in Bangladesh guided by the Grameen Bank’s 16 Decisions have framed their own such ‘decisions’, likewise paying lip service to ‘participation’.

So, the micro-credit institutions, well recognised partners of the World Bank and other dominant donors, are the latest of the development institutions, national and international, to establish a kind of imperialism in the life worlds of local people, thus establishing control over their meagre resources.

**Intervention discourses are contested**

This brief review of some key issues concerning the language of development underlines the importance of developing a wider anthropological and sociological framework for studying intervention processes, and for exploring and analysing the discourses of development that influence the construction of development planning and policies. Likewise we must analyse the ways that policies and programmes are internalised by the various actors involved. Such a framework must be empirically grounded if it is to provide a better understanding of direct and indirect economic and social changes (Long 1977: 144).

In addition, there are strong arguments in the literature for investigating not only the discourses and practices that constitute the everyday realities and pragmatics of rural development, but also the changing forms of power and authority located within the intervention process itself. Here we need to identify new patterns of ‘discretion’ that arise out of the interplay of different personal and group projects (Arce et al. 1994: 152). Linked to these analytical issues is a strong critique made by Arce ‘of those views of the state and the institutional framework of rural change that exclude on *a priori* grounds investigation of the ways that social actors interact and negotiate the outcomes of rural development’ (*ibid*). We also
need to examine how specific groups of local actors contest the goals and language of development imported from outside.

**Whose entitlements?**

Preston's work (1996: 237) argues that since the 1970s the 'new international economic order (NIEO)', has had a strong influence on the spread of micro-credit projects to the rural peripheries, including Bangladesh. The arguments of the NIEO espouse the transfer of resources to the poor to meet basic needs in development. Another argument used is that of 'targeting aid to the poorest, those most in need'. This idea derives from 'a utopian Latin American group concerned with arguing that a little more equality in the world would mean rather less poverty and a much easier development task' (ibid). Preston notes, 'it was an ambitious programme to upgrade the economies of the poor countries and to integrate them as equal partners within the global system.'

Thus globalisation is installed in the peripheries of developing countries through the intervention of 'micro-credit'. In Bangladesh this has been through the Grameen Bank and NGOs. In the development discourse of the World Bank and traditional development economics, such intervention is often represented in terms of 'poverty alleviation'. But, in practice, it has done little to alleviate poverty. Instead it has created more vulnerability for the rural poor (see Escobar 1995, Sen 1986, Todd 1996, Hulme and Mosley 1997, World Bank April 1999). Moreover, as Sen (1996: 49) puts it 'A major failing of traditional development economics has been its tendency to concentrate on supply of goods rather than on ownership and entitlement' (Sen 1996: 49).

In the case of the micro-credit institutions in Bangladesh, it is they who establish entitlements over the resources they receive from donors, and that people deposit with them in the form savings as a sort of condition for obtaining access to credit services. The credit recovery systems are extremely coercive in relation to productivity against credit utilisation, and people's capability and scope for investment. And the amount that the borrower must pay back to the lender is always higher than income and profit.

Here, then, serious questions arise over entitlements and their relationship to poverty alleviation. How do people's own practices help them combat poverty? To what extent are 'people's entitlements' crucial? How do local people establish their entitlement to resources and services for their livelihoods? In order to explore these questions and propose some solutions, we need to document empirically how particular interventions affect people's daily lives; how they are contested, mediated, adapted or managed through the life experiences of people (Arce 1997: 178). Intervention processes need to be translated by local people in order to secure their entitlements. Hence, basic research is essential for understanding
local development interventions and their effects on the practices of local people in building and maintaining livelihoods.

**Intervention and local tendencies**

The notion of micro-credit, in terms of the World Bank’s rural development discourse, or that of conventional development economics, is the circulation of commodities and money to regulate people’s consumption pattern, which is organised around the individual’s necessities and desires’ (ibid. 183). In a situation of intervention, local people collect, internalise and process information (about credit facilities, commodities etc.) in different ways while generating a variety of reflexive practices. People tend to reposition themselves vis-à-vis the tendencies towards deconstruction generated by the intervention mechanisms of development institutions. These latter shape livelihoods in accordance with the new situation. In the process of making a living, people aim to protect their interests, and to try to establish their ownership and entitlement to their own resources and production activities as well as to available social services (e.g. education, medical care, water and sanitation).

Practitioners themselves need to take into account a whole range of conditions, uncertainties, socio-political responses, and daily practices (ibid. 182). And development anthropologists and social scientists have much to contribute to a clearer understanding of the issues and concerns that populate micro-credit models and how they affect people’s lifeworlds. Such studies, however, should not begin from the standpoint of how to implement micro-credit projects, but from the need to explore, from the social actors' perspectives, what is appropriate, effective and under the control of local people (Long and Long 1992).

**People’s practices**

Studying people’s practices involves examining how people manage their everyday lives and deal with the problem of livelihood under difficult circumstances.

In her study of development intervention in an irrigation scheme in Zimbabwe, Vijfhuizen (1998: 3) shows how social actions constitute practices set in time and space, that is, in the material and physical environment and in relation to previous individual and collective practices and experiences. This, of course, is not to say that social actors always act rationally or strategically from past experience in relation to possible future scenarios. Nor should we ignore the fact that decisions and actions are also emotionally driven. People’s practices include both formal and informal concerns (ibid. 4). Bourdieu believes that people’s practices embrace the acting-out of roles, performing functions, having responsibilities and implementing
of plans (Bourdieu 1990: 91), but of course not always in a fully conscious and purposive fashion.

People's everyday lives are situated in complex networks of social relations. And within this context their experiences and knowledge contribute to the processing of the contents of representations, which, in turn, provides them with the possibility and ability to act, contest, manipulate, and struggle in the attempt to resolve dilemmas of daily life. These constitute people's practices (for further discussion see Arce et al (1984: 156).

Social actors are frequently faced with alternative ways of formulating objectives and deploying specific modes of action. Their social life is never so unitary as to be built upon one single type of discourse. 'All societies contain within them a repertoire of different lifestyles, cultural forms and rationalities which members utilise in their search for order and meaning, and which they themselves play (wittingly or unwittingly) a part in affirming or restructuring' (Long and van der Ploeg (1984: 67). An understanding of the social repertoires and livelihood practices in all their diversity in any given context, and thus of the complexities and heterogeneity of the field of rural development, is crucial both to research and the design of new intervention practices.

It is widely argued (cf. Oakley 1991, Doorman 1995) that poverty is not just the lack of the physical and financial resources for development, but implies powerlessness or the inability to exert influence upon the forces that shape one's livelihood circumstances. It is also the case that we continuously confront a reality, which, in spite of a commitment to new priorities remains dominated by development theories based on invalid premises (Korten and Klaus 1984: ix). In part this is due to the lack of a proper assessment and analysis of people's practices in the design of development projects. 'Development intervention is [often] viewed as the implementation of a plan of action. But it should be visualised as an ongoing transformational process in which different actor interests and struggles are located' (Long 1992: 9). The development of an appropriate theoretical framework for studying and understanding development such processes is a major priority, and like Long, I would argue that this needs to be located in the study of people's social practices, including of course those working for state agencies and NGOs (for a fascinating NGO study see Hilhorst 2000). We must also stress the understanding of 'social transformation processes, the interplay and mutual determination of internal and external factors and relationships, and the central role played by human action and consciousness in the process of social change' (Long 1992: 20).

The best approach for analysing and understanding such processes is, I believe, through the application of an actor-oriented approach. Such an approach allows one to understand the experiences and perspectives of those receiving as well as
those implementing interventions. That is, it allows us to understand the interface contexts and arenas and domains that are relevant to the social construction of development intervention itself. As Long explains, 'Actor-oriented approaches range from transactional and decision-making models to symbolic interactionist and phenomenological analysis. An advantage of the actor-oriented approach is that one begins with an interest in explaining differential responses to similar structural circumstances, even if the conditions appear relatively homogenous' (Long 1992: 21). Applying an actor-oriented analysis makes it possible to explore and understand the 'interlocking of actor strategies and of individual and collective projects [that] generates social forms and commitments that shape future possibilities of action' (ibid: 9). It is further argued that the approach 'requires a full analysis of the ways in which different social actors manage and interpret new elements in their life-worlds, an understanding of the organising, strategic and interpretative elements involved, and a deconstruction of conventional notions of planned intervention' (ibid).

The success or failure of a rural development project depends on how people define projects and play out their interactions with the representatives of State agencies or NGOs responsible for implementing projects in a particular situation. Policies and projects are only meaningfully implemented if they are constructed within a network of understandings and meanings that is activated by and built upon everyday human activity (ibid: 12).

Illich et al. (1991), and Esteva and Prakash (1998) argue that grassroots initiatives are steadily opening fresh debates on alternative development discourses: people's discourses, conducted not in cyberspace and media screens, but down to earth in their own local spaces. 'Justice and virtue are at the very centre of such discourses: real justice, emerging from community, in the classic tradition, beyond Trotsky and Nietzsche and proper virtue, rooted in the soil, in the place, in the localised social space where real men and women live and die' (Esteva and Prakash 1998).

The emphasis on people's practices in everyday life, and on the social construction of rural development policy and programmes, reminds us that we can no longer sustain a simple division between institutional and cultural environments, since the two are fields of activity that reinforce each other (Arce 1993: 11). Understanding and taking into account people's practices, discourses and their attempts to construct sustainable livelihoods is necessary for both practitioners and researchers. It helps to elucidate the diversity of tactics embedded in people's everyday knowledge and practices, modalities of action, speech-acts, struggles, negotiations and other local styles for dealing with day to day affairs (ibid). Studies that take an actor-oriented approach centre on the anthropological experience of ethnographic fieldwork. This emphasises and highlights in detail how people's lifeworlds are made and remade (Preston 1996: 302). It is also of course
well suited to studying the exchanges that take place between intervening 'agents of development' and various local actors as well as to exploring the ways in which these agents construct their own social worlds in the routine practices of implementation and administration (ibid.)

An anthropological, actor-oriented approach, then, forms the core of my empirical research. It emanates from a vision of 'people's livelihoods in people's hands'. It should be concerned with people's initiatives, 'by the people, of the people, for the people'; it should start with what people know, and build on what people have; it should be situated within locally situated social settings. The point here is that an actor approach can offer important conceptual tools for a better understanding of social practices and the dynamics of intervention.

Relevance of the research and the main questions

My involvement in NGOs activities in Bangladesh since the late 1970s has given me a strong conviction that we need more research at the grassroots level in order to explore alternative approaches to rural development. This needs to be undertaken from social constructivist/actor perspectives of local people's struggles, confrontations, negotiations, and interfaces with development organisations and their personnel, as well as from the point of view of their networks, interactions, and institutional processes. I would agree with Arce (1993) when he argues that it is essential for development sociologists and anthropologists and planners to understand fully the social and political relevance of development projects – whether they be agricultural, educational, infrastructural or concerned with micro-credit.

This links directly to the main questions of my research: Do development projects bring about social transformation or are they just a particular 'technocratic strategy'? Are projects formulated to expand people’s existing livelihood choices or just another institutional restriction that sets priorities for the allocation of resources? Are development intervention processes constructed with people's needs, interests, knowledgeabilities and capabilities in mind or do they ignore and underestimate them? Are development interventions supportive of the social processes at the local level that generate viable livelihoods, or are they coercive and centralised, taking control of people's lifeworlds? These are questions that are addressed in this thesis in relation to Muktinagar in particular, and to Bangladesh in general.

It is also important to pay careful attention to political questions generated ‘from below': To examine questions relating to contestation and counter-development; to people's own discourses and perspectives on their livelihoods, to local people's organisations as empowering processes, and to their everyday predicaments,
solutions, and practices relating to social transformation, and whether these
dimensions can inform us in rethinking and reshaping rural development policies
build upon Galjart’s 1981 original use of the concept) has helped me in my own
field research to engage with local people and understand the images and
discourses that give meaning to their actions (Galjart, 1981: 88-95).

Narratives provided by specific individuals and groups concerning their responses
and reactions to development projects and whether or not they accept or resist
uni-dimensional interventions are essential data in pursuing these issues. My long
involvement with the livelihood practices of people in Muktinagar has taught me
that recording their experiences ethnographically generates a better picture of
precisely how local social fields are constructed and transformed. This
contextualises and gives meaning to development projects, and among other
things, can show how local people are able to form social networks and broaden
their horizons within what we might call project communities.

Korten noted in 1984 that the field of development still lacked a credible body of
alternative theory consistent with current and emergent realities that could offer
useful guidance in achieving valid human goals. Long, in the 1970s and early
1980s, was showing the way by developing an approach that centred on social
actors. From the standpoint of 2000 (Arce and Long 2000: 17-21) the approach
seems highly pertinent to contemporary postmodern debates since it argues that
'social change and development need to be portrayed as multi-dimensional and
contested realities' (ibid: 18) It also underlines that 'counter-tendencies' are
implicit in the discussion of 'dominant' or 'normal' patterns of development.
Exploring 'counter-development' has helped me in my own field research to
engage with local people and understand the images and discourses that give
meaning to their actions. The concept of social actor is, of course, a social and
cultural construction and not simply a synonym for the 'individual' (Long 1992:
25). Development projects are likewise social constructions that can best be
studied horizontally as a field of relationships rather than a vertical 'top-down'
structure (ibid: 35). Only in this way can the real lessons be learned.

Long also warns that an actor-oriented approach should not be confused with
participatory action research. From the perspective of an actor-oriented approach
social actors are 'knowledgeable' and 'capable'. They attempt to solve problems,
learn how to intervene in the flow of social events around them, monitor
continuously their own actions, observing how others react to their behaviour and
take note of various contingent circumstances' (ibid: 22). But, while an actor
perspective gives attention to understanding the intricacies of social action, it does
not necessarily commit itself to a 'populist', 'view from below'. Instead it aims to
provide an analytical framework for the study of the encounters between a
multiplicity of actors and seeks to explore the interconnections between knowledge, power and agency (Long 1992: 22-28).

Much of the research in the field of micro-credit and other dominant paradigms looks at ‘vertical’ processes. There is very little research in Bangladesh that looks horizontally at locally situated development discourses and arenas, or which examines everyday actions and people’s worlds, and the ways in which they socially construe development alternatives, and the meanings they give to their struggles. This search for an alternative paradigm is urgently needed. State and NGO development interventions, in general, are guided by a paradigm that has been thoroughly discredited by a great deal of research and analysis for being unresponsive to the ‘priorities’ of critical socio-political conjunctures, and even wittingly or not to perpetrating mechanisms of exploitation (Korten 1995: 42-43).

Long (1992) notes that few scholars would challenge the observation that the general course of debate and interpretation on development since the Second World War has been from perspectives based on modernisation (mid-1950s), dependency (mid-1960s), political economy (mid-1970s), and to some kind of ill-defined ‘post modernism’ since the mid-1980s. Such shifts in interpretation have contributed to recognising ‘development’ as an inherently unequal process, involving the continued exploitation of the poorer ‘peripheral’ societies. Long further notes that the persistence of models that see intervention by the state or international institutions as following some broadly determined path, signposted by ‘stages of development’ or by the succession of ‘dominant modes of production’. He argues that these external forces are assumed to establish a control over people’s lives through interventions that reduce local autonomy and behavioural possibilities. Yet, in the end, although interventions may undermine some local forms of co-operation and solidarity and increase socio-economic differentiation and centralised control, one is still left with the task of taking account of actors’ agency, interlocking projects and organising practices. This allows for an understanding of the complex processes involved in the creation of social and political space, not only by the powerful but also by so-called subordinate actors (Long 1992: 17-19). Indeed, as several cases reported in this book highlight, there is plenty of evidence that even the poorest of the poor can fight back (see Scott 1985 Weapons of the Weak).

On the other hand, development intervention can lead to coercion. One study showed borrowers of a development organisation having their assets (livestock and cooking pots) seized and sold off to repay loans (Hulme and Mosely 1997: 114). But Long reminds us that individual actors are able to process social experience and devise ways of positioning themselves in their day to day lives, even under the most extreme forms of coercion. And in this way counter-tendencies may emerge that demand the recognition of the local potential for generating sustainable livelihoods and organisation.
There has been a long history of experimentation and compliance with participatory approaches in rural development (Korten 1984, Redclift 1987, Chambers 1989, 1995, 1997, Nelson and Wright 1995, Riddel and Robinson 1995, Oakley 1991, 1995, Rolling 1998). Some of these approaches have attempted to take on board this issue of the local potential for development but so far there have been few examples of success. This arises for two basic reasons: Firstly because only lip service is paid to the effective of local groups, and secondly because the failure to fully recognise the nature of the power relations between donors/development institutions and local groups. As Arce argues (1993: 176), rural development situations are crucially shaped by power relations since actors' everyday practices involve struggles against different forms of domination and subjection. Empirical studies are therefore extremely important for identifying the ways in which social actors' projects interlock to produce new social configurations which, under certain circumstances, can have wide ramifications.

The present study seeks to explore the significance of understanding local livelihoods, counter-discourses and resistance in order to challenge the assumptions of dominant development paradigms. In doing so it looks closely at localised struggles, people's own capacities to process their experiences and to develop networks and people's organisations aimed at creating space for, and control over, their own livelihoods.

In the chapters that follow we move from identifying the vulnerabilities of the poor, to looking at the creative livelihood arrangements they construct, to issues of empowerment and collective organisation. Throughout the book, full use is made of a biographical approach to people and their problems. The narratives assembled through the research are geared to exploring life experiences and their implications for the livelihoods of particular social actors, giving special emphasis to the role of poorer women.
Chapter 2

Vulnerability and Empowerment

This chapter is concerned with the vulnerability of women, and their empowerment. It uses a case to portray some of the cultural, social and economic trends that generate vulnerability. The cases elucidates issues concerning the nature of power and rights across generations, and how people absorb critical and other events and experiences in order to maintain their livelihoods. It shows how a vulnerable actor can be empowered through the process of self-organisation. The case centres on the life history of OmichaBu (42), a disadvantaged woman of Muktinagar, a rural community in the northern part of Bangladesh.

Underlying the empirical description of the chapter is an attempt to provide ethnographic data on the vulnerability of women. It takes the notion of risk as the central focus of vulnerability, and focuses on the cultural, social, and economic trends of women's empowerment.

The Concept of Vulnerability

Since the early 1980s, the terms 'vulnerable' and 'vulnerability' have been increasingly used in literature relating to disasters. Liverman (1989) identifies literally dozens of authors using these and related terms such as resilience, marginality, susceptibility, adaptability, fragility, and risk (Wisner in Bohle 1993: 13). Westgate and O'Keefe (1976) and Winchester (1992: 45) have defined vulnerability as "the degree to which a community [is] at risk from the occurrence of extreme physical or natural phenomena, where risk refers to the probability of occurrence and the degree to which 'socio-economic and socio-political factors affect the community's capacity to absorb and recover from extreme phenomena'. From these insights we can argue that our everyday experiences show us that the ability to take a risk or endure shock depends on how 'strong' or 'weak' we are at that time, and that our strength and weakness is determined by how well we have faced and dealt with similar events in the past. Our ability will also largely
determine our susceptibility to future stresses or losses, shocks, risks, the most essential parts of vulnerability.

Mary Douglas (1986: 20-22), referring to the definition by the United Nations, defines risk as 'a statistical concept as the expected frequency of undesirable effects arising from, [for example], exposure to a pollutant'. No attempt to define the degree of harm is included here. She says risk can be estimated as some sort of product of the probability of the event times the severity of the harm. She notes that the new sub-discipline of risk perception is constituted by three disciplines or approaches: (1) the engineering approach, extended from the analysis of risk to the analysis of perception; (2) the ecological approach and (3) the cognitive science approach.

Wisner (1993: 13), following Maskrey (1989: 1), states that natural disasters are generally considered as the coincidence of natural hazards (such as floods, cyclones, earthquakes and drought) and conditions of vulnerability. There is a high risk of disaster when one or more natural hazards occur in a vulnerable situation. In this situation, the extreme risks that victims accept are because they have no other choice or alternative. Gertel (1993: 104) argues, citing Chambers, that vulnerability has two sides, 'an external side of risks, shocks, and stress to which an individual or household is subject; and an internal side, which is defencelessness, meaning a lack of means to cope without damaging loss' (1989: 1). In addition to externally produced risks and shocks, one may argue that shocks also occur within households (e.g. accidents), producing long-term changes in the family structure.

John Twigg (1998: 3-6) also describes how the word vulnerability is regularly deployed in discussions of disaster. It is one of the fashionable words in development - like 'participation' and 'community' - that are used as a kind of shorthand for a variety of ideas and characteristics. Vulnerable and vulnerability are among words that convey the idea of being susceptible to danger or being defenceless. Twigg, quoting from Warmington (1995) defines, in the socio-economic context, vulnerability as a condition or a set of conditions, which adversely affect people's ability to prepare for, withstand and/or respond to a hazard. He further notes that vulnerability is too complicated to be captured by formal models and frameworks. It involves many dimensions: economic, social, demographic, political and psychological. Many factors make people vulnerable: not just a range of immediate causes, but a host of root causes too. There are no common measures or indicators of vulnerability. But Terry Cannon (1990: 14) argues, for example, that the variable impact on people of flood hazards is associated with the patterns of vulnerability generated by the socio-economic system in which they live. Those who are vulnerable to a hazard are unlikely to be able to influence the process that has generated their vulnerability. Thus, after a hazard's impact, they are left yet more vulnerable to similar and other hazards. In
general terms, the divisions between people - of gender, class and ethnicity, generated by social and economic systems - may act as determinants of vulnerability to flooding and other hazards.

Winchester (1992: 55-57) describes the relationship between household characteristics and level of vulnerability. He includes family type, since this largely determines how people live and what assets they share and also gives some idea about the nature of the support networks in which people live. Family size is another important household characteristic that determines the labour power available and hence the productivity of a household in terms of its income. Fertility patterns and the family life cycle have a significant effect on household size and thus on the economic standing of the household. Another important characteristic that bears on differential vulnerability is the ages of household members. In a segmented labour market, where the greatest income opportunities are for men, the composition of the household by sex will significantly determine its access to resources, markets and income-earning opportunities. Skills, education, and caste, are other important characteristics of a household which are associated with certain levels of task specialisation by individuals and families. Gender differences are a major constraint to acquiring skills, and caste distinctions act against changes in a household's opportunities to increase income by the acquisition of new skills. Wisner (1993: 13) argues that vulnerability is sometimes simply identified with poverty (Cuny 1983; Ary and Srivastava 1988; Anderson and Woodrow 1989) and while this may be too simplistic, there is certainly a strong correlation between income and access to resources and people's ability to protect themselves and recover from disasters.

The elimination of poverty is a long-term goal involving questions of social justice and equality, income and resource distribution and possibly the creation of a social or family wage, and economic democracy. As Arce (1998) suggests, there is a tendency to widen social inequality rather than generate equity in existing policy approaches where these focus on forms of economic organisation and political control (Arce: in Boelens and Davila 1998: 121). As Wallman states (quoted by Long in de Haan and Long 1997: 11),

*livelihood is never just a matter of finding or making shelter, transacting money, getting food to put on the family table or to exchange on the market place. It is equally a matter of ownership and circulation of information, the management of skills and relationships, and the affirmation of personal significance [involving issues of self-esteem] and group identity. The tasks of meeting obligations, of security, identity and status, and organising time are as crucial to livelihood as bread and shelter.*

The vulnerability of the 'poor' in creating a livelihood and meeting such conditions is of course higher than for most and the poor risk more.
Ela R. Bhatt's 1993 study shows that women's vulnerability is due to many factors, including: a lack of basic resources; a weak or damaged resource base; poor quality of basic resources; a lack of productive assets such as wells, bullocks and poultry; lack of access to (improved) seed, fertilisers and channels of marketing; the near absence of activities in the non-farming sector; a high degree of indebtedness due to borrowing to meet various needs (such as food and other consumption and social needs); the irregular and seasonal nature of wage labour before and after a disaster and the low wages received. She notes two further key points in talking about the vulnerability of women. First, vulnerability is a product of a variety of deprivations and emerging conditions such as the direct link between women's ownership of assets and work security. Second, women's ability to perceive their position as that of victim as well as woman. Bhatt writes that women identify their vulnerability as being related to illiteracy, to non-ownership or non-inheritance of productive assets, to the demands for dowry, to social constraints on movement, to male dominance, to being blamed for sterility in a marriage and to limited options and low wages (Bhatt in Twigg and Bhatt 1993: 12-13, 18-19, 24).

The empirical case study in this chapter confirms many of Bhatt's findings. It reveals that women's vulnerability arises from several social, economic and cultural elements of society. The case highlights illiteracy, property rights, the dowry payment system, the dominance of men in the decision making-process, constraints to participation in education and other movements, control by men over bread winning and the limited options and low wages for women's employment. According to the case study, the vulnerable conditions for women can be linked to an overall environment characterised by a lack of regular income, unprotected employment, marginal living conditions, poor quality of life and diminishing family and community supports. Widows and female children are identified as the weakest among the vulnerable. The case confirms the observations of Wallman over what constitutes making a living and demonstrates how vulnerable women are, especially poor women.

Douglas (1986: 6) argues that below a certain level income is a good predictor of relative exposure to risks of most kinds. Inequitable societies regularly expose a large percentage of their populations to much higher risks than the fortunate top ten-percent. Class position likewise is a crucial aspect in explaining several aspects of vulnerability. The dominant factors at play are levels of ownership and/or control over the means of production and the consequent livelihood opportunities, which may already be inadequate to provide basic needs (Canon 1990: 15). The gap in wealth between the top ten percent and the bottom third of society is increasing rapidly in almost all parts of the world. Its impact on vulnerability comes equally through changed access to resources. The poorest third have lost access to land, trees, pasture, wildlife, fresh water, and marine fisheries. Loss of access to resources affects vulnerability in two ways. When these resources are
central to the household’s ‘normal’ livelihood system, they may be forced to push other elements of the system harder in order to satisfy basic family and household needs (Wissner in Bohle 1993: 23).

Like Bhatt, I argue that the qualitative aspects of life need to be ascertained in order to have a fuller understanding of the association between vulnerability, life cycle and quality of life. Most important is to find ways for the victims and the vulnerable to have some renewed sense of their own vulnerability and of their current efforts towards reducing it. An improved, additional, and refreshed understanding, when matched with resources and institutions can reduce risk (Bhatt op. cit: 25-26). The case study of this chapter elucidates general agreement with the above statements, but there is also disagreement, dissonance, and cursory metaphors and discourses of vulnerability that demand more empirical research. Vulnerability deserves serious study and more empirical cases are needed in order to understand better the life history of actors and their manifold ways of dealing with vulnerability.

**Empowerment**

Empowerment is a key point in relation to the analysis of vulnerability. I would argue that the poor need to empower themselves to reduce their vulnerability. External agents such as NGOs can bring changes in ‘local organisational’ power by supporting poor local actors as facilitators in the empowerment process (see chapter 3).

The concept of power, and how to analyse it, has been a central focus of many debates in the social sciences since, at least, the 1960s. The debate was added to with the introduction, in relation to participation, of the notion of empowerment, that is with the idea that some can act on others to give them power or enable them to realise their own potential (Nelson and Wright 1995: 7). Chambers (1995) argues that in the context of the hierarchical relationships of power relations the notion of North and South is useful. Many relationships are vertical, and people divided into ‘uppers’ and ‘lowers’. Individuals may be upper in one context and a lower in another (Chambers: in Nelson and Wright 1995: 33). By analogy, the lower can be called ‘powerless’ and the upper, ‘powerful’. Powerful individuals, because of who they are and their position in society, are capable of achieving many things (Barnes 1988: 3). As the case study shows, power is treated as an entity or attribute of all manner of things, processes, or agents. The whole value of the concept of power in everyday life resides in its deeply theoretical character as a label for capacities. Power then is invariably a capacity.

Building upon Winchester (1992: 181-183), one can define ‘how the most powerful people, those with the largest landholdings and the most assets increase the size
of both landholdings and assets, but the opposite trend with those with the least landholdings and assets'. Here, the choice relates to those with an 'assets-base'. People with no assets, and those with the smallest assets often face the gravest risks, since the loss of an asset, no matter how small, leaves them without the means to raise a loan to safeguard survival and reduce future vulnerability. Thus, to reduce the risks faced by the poorest and to widen their choices requires concentration on building up their economic base. But choices are determined by priorities, which are in turn determined by the power relations inherent in societies. To reduce vulnerability and the risks faced by the poor they need empowerment. As many argue, empowerment is a 'process which enhances the ability of disadvantaged (powerless) individuals or groups to challenge and change [in their favour] existing power relationships that place them in subordinate economic, social and political positions' (Meinzen-Dick et al in World Development 1997: 1106).

But there are other ways of understanding and conceptualising power, which focus not only on a particular set of results, but on process. Power can take the forms, variously described as 'power to', 'power with' and 'power from within'; all of which are construed with quite different meanings or sets of meanings for 'empowerment'. Referring to Weber (1947), Barnes (1988: 6) describes power as 'the probability that one actor in a social relationship will be in a position to carry out his own will despite resistance, regardless of the basis on which this probability rests'. According to Hall (1992: 83), empowerment is an essential starting point and a continuing process for realising the ideals of human liberation and freedom for all. Villarreal (1992) defines power as the capacity of an individual to impose his or her own wishes or will on others. She notes power involves personal abilities and perspicacity to perceive 'edges' and social interstices' that can be taken advantage of social situations to establish control over the day-to-day life of individuals. Villarreal defines empowerment as a process of negotiation in which the individuals or a group of individuals attempt to change some components of their conditions of day-to-day life, while at the same time striving to maintain certain other elements (Villarreal 1992: 256-257). For Kaufman (1997: 162) power can be thought of in many ways. It may be a positive connection with nature and the world around us; a fluid understanding of our capacities, abilities and limitations; a sense of what we can achieve and how we can positively influence and live in harmony with the social and natural world around us. There is power to meet our basic needs as humans, power to fight injustice and oppression, the power of muscles and brain, and the power of love. But Afshar (1998: 14), quoting Foucault argues that power is a 'mode of action upon actions', of power as productive, as intimately bound up with knowledge. And she notes that 'where there is power there is resistance'.

My focus, as the case shows, is on micro-politics and the local exercise of power and resistance to it at particular junctures; in other words, the focus is on power
relations. Such relations are multiple and are rooted in systems of social networks. The case study that follows portrays a picture of women’s empowerment, which encompasses ‘women moving into positions of ‘power over’, but which also embraces their movement into ‘power to, with, and from within’—thus stressing the generation of power rather than the control of power. As Villarreal (1994: 139) argues, ‘the workings of networks entail linking, de-linking and filling in the missing links, they entail attributing value to social positions, negotiating relationships, and dealing with the bouncing back effects of other networks that are relevant to the understanding of the power process’. But, at the same time, she notes that ‘access to resources affects the degree to which practices of ‘wielding or yielding’ power will touch certain crucial aspects of a woman’s livelihood and that subordination practices can procure some sort of space for manoeuvre’. The significance of such practices, and the values attributed to them and their impact on everyday life, as Villarreal notes, vary with context. These contexts, social arenas or domains of interaction involve specific links to broader economic and political processes, which shape in many ways the social relations taking place. Villarreal argues that female subordination has been commonly referred to as a coerced state, and although one would not wish to deny that this is often the case, it is not enough to explain male violence, or the lack of resources and routinised practices that edge women into conditions of submission and negation of their own selves. Subordination, she argues, is a social construction. Women are not subordinated by definition, but are placed and place themselves in situations whereby domination and lack of control constitute major drawbacks (Villarreal 1994: 21-22). She argues that empowerment, therefore, relates to both critical external and internal contingencies and the lack of resources and assets to cope with them. Here, one can argue, drawing upon the case portrayed in this chapter, that subordination is not merely structural but the sum of contingencies that can be modified. That is subordination is not simply a status or social state, but is rather a product of social processes and structural relations between men and women, between the powerful and powerless, or lower and upper. If the poor and disadvantaged do not take action on their own behalf, their victimisation will automatically continue through their traditional subordination (Hall 1992: 104). One might thus argue that power and subordination are ambiguous categories that depend upon cultural, economic and social conditions. In such conditions actors can develop a corner, which may provide a strategy to overcome given situations. Who is unable do so they become victims of that situation. The empirical investigation of subordination might help us to understand and explain how actors achieve their own objectives or how they become the victims of existing social relationships and cultural beliefs. The case study presents such an illustration.

Building upon Hall’s (1992) insights, one could argue that to retain their empowerment, actors in general, and women in particular, need to become familiar with the institutional trends that have previously constrained them.
Knowing what to expect from others in the process of empowerment will enable women to maintain stronger functioning positions. As Villarreal's study of women in a bee-keeping project shows (1994: 139), the relationships and commitments that women have within their households constrain their participation in projects. At the same time, however, these women are able to profit from their relations and experiences in the project to create new space for themselves in their households. The project created and generated space for the women to reduce oppression. Villarreal argues like many other authors, including Hall (cf. Luckmann 1967; Hays 1964; Mander and Rush 1974; Weber 1977; Richardson & Taylor 1983) that when women choose positive values to characterise themselves, they neutralise the negative connotations that others have bestowed on them. They can move forward to new levels of organisation and being, by recognising their own potential as equals (Hall 1984: 84).

One might argue that extended family and community networks protect women from violence and other life threatening situations, but as Hall suggests (see also Bell 1981; Bott 1957; Brownmiller 1975; Cancian 1987; Chernin 1981; Epstein & Coser 1981; Dowlin 1982; Gerson 1985; Glassner & Freedman 1979; Horner 1972), women's empowerment more frequently takes place through their friendships with other women. The strengthening of personal relationships of this type assists their growth and maturation, immunising them against customary patterns of behaviour that is debilitating and self-destructive. By deliberately countermanding social influences (other emanating traditional form of family and community domains) that condition them for dependent lives, women can work effectively toward gaining access to power on both domestic and even in some cases international fronts. Understanding these intricacies of personal relationships and everyday choices is a vital starting point for forging roles of, and avenues to, power in the wider society (Hall 1984: 84).

Action and counter-action are extremely important and what we need, as people try to avoid victimisation, is to promote activities that increase the actor's capacity to organise linkages and interactions that give them more control over their life, as equal to others. Through opportunities for new experiences women discover how to organise, and how to share their views. They create new images of the future, reinterpret social norms and generate a new sense of local identity that may challenge existing orders. In order to make links with others, actors need to organise and share their different world-views, images of the future and autonomous interpretations of symbolic society. Through such processes, women are able to generate their own specific identities and thus create new social space.

In the following section I focus on the central notions of agency, knowledge and power, following the framework of Norman Long's actor-oriented approach (see Long and Long 1992). But first I present the life history of a woman of a rural community called Muktinagar, Gaibandha district, in the northern part of
Bangladesh. The case study gives insights into the life-worlds and the dynamics of the social position of disadvantaged women in rural Bangladesh. It analyses the wider social implications of actors’ networks and change for groups of disadvantaged rural women through processes of self-organisation. It also reflects the practices of women’s discourses at the level of the household and community as well as in their interactions with state representatives and the external organisations. These discursive practices reveal women’s discretion and their capability, as individuals and as a group, to exercise a degree of power.

**Life history**

OmichaBu is a forty-two year old widow from Muktinagar. She is the elected President of Muktinagar Gram Unnayan Parishad, popularly known as GUP, a grassroots democratic people’s organisation of the disadvantaged women. In Bangladesh, ‘Union’ is the constituency of lowest tier of local government – Union Parishad. Muktinagar Union is thus one of the many thousand such Unions. Muktinagar belongs to Shaghata Thana (Thana - the next tier up of Union parishad) of Gaibandha district, situated on the brink of the mighty Jamuna river, in the northern part of Bangladesh. This region of Bangladesh is a poverty stricken area and Muktinagar is one of its backward and poverty stricken rural communities.

**Childhood**

OmichaBu was born into a poor family in Kochua village of Shaghata Thana. Her father, Basir Bepari, and her mother, Mariam Begum were illiterate. It was Basir Bepari’s second marriage. His first wife died giving birth to her first child, who also died soon after birth. Basir Bepari married Mariam Begum one year after his first wife’s death. She is the mother of OmichaBu and two sons and one other daughter. None of these children had the opportunity to go to school. OmichaBu’s mother wanted all her children to go to school but the father was not convinced, especially for the girls, because he felt it to be of no use to ‘the poor’. OmichaBu said her father claimed that ‘girls education is bad in the eyes of the society.’ But, she said, *with my mother’s permission, I went to school with the other children despite my father’s ruling. The school was near to our village. My mother wanted me to continue, but my father was very angry with her and asked why she allowed me to go to school. My father argued that girls will have to do the same jobs, whether educated or not, in their in-law’s household – cooking, cleaning the cattle shed, etc and so he stopped my schooling. Perhaps he also did not allow me to go to school for my ‘security’. He might have thought that girl children are not safe from abuse there.*

*I feel strongly that if my father had been an educated man, he would have encouraged his children’s education. He would not have been ‘crazy’ to marry me*
in childhood to an old man and maybe my life would have been different, better, at least not so Oshohai (vulnerable).

Making a Living

OmichaBu told the following story of the family’s livelihood.
I think my father was a candid, but at the same time, quick-tempered man. My mother suffered a lot because of his temperament. Others could easily influence him. He had inherited 1.2 acres of arable land but had sold it all through foolishness. His brothers, my uncles, took advantage of his foolishness and captured his lands making him very poor... He had literally no income to run the family. He didn’t like working as an agricultural labourer nor on road construction, which was the only opportunity for wage earning for landless people, so on many days we went hungry. My father’s two younger brothers had left home already and so my father was the only person left who could earn income for his family’s survival. My mother had to shoulder a lot of pain as she took on the responsibility for our survival. She had some chickens, ducks, goats, and she raised vegetables. My two brothers survived by working for their food and shelter, as servants, for a landlord’s household in a neighbouring village. My father was not unhappy with this, but my mother was. The few chickens and ducks my mother kept gave us eggs, and she had two or three goats. She worked hard to grow vegetables at the corners of our homestead for consumption, in order to keep us alive.

First marriage

When I was a seven years old, my uncle, the younger brother of my father, proposed my marriage to a man of thirty-five who lived three villages away from ours. Initially, my father did not approve of marrying me off at so young an age. But my uncle, who happened to be a friend of the bridegroom, influenced my father by telling him the bridegroom’s party had promised not to ask for any ‘dowry’ but would provide me with some ornaments, new clothes for the ‘bride’, and cash (110 taka). I should mention here that the practice of ‘dowry payment’ in Muktinagar is for the parents of the bride to pay a dowry to the bridegroom. But in my case it was the other way round. Because of this offer, my parents were persuaded to accept this proposal of marriage to a thirty-five year old man, while hiding other conditions from my parents such as the fact that he was disabled and the adopted son of a farmer. My father was also told that the bridegroom’s parents would legally give .02 acres of land and a house to the bridegroom. So, my father was persuaded and arranged my marriage to Mr. Fazal.
When neighbours raised the question of whether it was acceptable for a child to say **kobul** (give to assent) my father said kobul on my behalf, which meant I had agreed. But what could I have understood about married life? I was only seven years old. However, as is customary practice, I was taken [on my wedding day] to my in-law’s house along with my maternal grandmother, and after one day I returned to my parents.

After a few days, my husband came to our house (OmichaBu was laughing now as she recollected the past and how ridiculous it was to her). My mother and grandmother were busy cooking good dishes for their new son-in-law when they noticed that my husband’s right arm was handicapped. Within minutes the whole family was upset. Every body was apprehensive about the serious reaction my father was likely to have when he knew this disastrous news.

My father was enraged when he knew that my husband was physically disabled. He also later learned that he was not the son of my father-in-law but an adopted son. Because of his physical disability, and the fact that he was adopted, he ought not to marry. My uncle knew all these things but never told them to my father...

On the days following, my father was like a bear with a sore head, forever abusing my mother, and shouting at his brother.

My father-in-law had also made false promises to give land to his adopted son, just to motivate my uncle and father to agree to the marriage.

### Divorce

Knowing the facts, my father decided to ask for a divorce for me. So, I got no pressure from my parents to go to my in-laws house, which I never wanted to do. My father decided that I would not go there again. My husband tried to convince my father, but failed. My father asked for a divorce but my husband did not respond. He tried in many ways to get me back to his house, but he never succeeded.

Then my father went to the local government ‘Union Council’ (it performs as the village court) and asked for a divorce on my behalf. My father-in-law tried to negotiate with my father but he remained rigid in his decision and never wanted to discuss the matter except in terms of a divorce for me.

I was taught by my father what to say to the Union Council during the divorce hearing, and it worked.

Finally, my father succeeded though it took him three years. My husband gave me a divorce, following the verdict of the Union Council, on the grounds of child marriage, and my disagreement with the marriage.

My father told me to tell the Union Council during the hearing that I was ten years old (not seven) and that I had never agreed to the marriage and did not wish to go to my in-law’s house with this man. If they took me by force, and I was to die there, then the Union Council would be responsible. I told the Union Council during the hearing exactly what I had been told to say, successfully.
I can now remember the story, because, later I heard it many times from my mother and sister-in-laws.

**Second marriage**

Four years after my first marriage, and one year after the divorce, when I was about eleven, Kias Bepari, a man of about fifty who lived in the next village, became a widower. He was the father of three sons and four daughters. The eldest son, who was already married, sent a proposal to my parents, again through my uncle, that he wanted to marry me. My father reacted rudely to his brother, who then left the matter alone because of his guilt over his role in my first marriage.

Days passed, but the man was not going to give up. He tried in many ways to convince my father. He even teased me that he would finally marry me at any cost. I reacted so strongly to his behaviour. But after some time, about three or four months, my father was suddenly very enthusiastic and compelled the whole family to arrange my marriage to him. My mother was opposed, with the hope that my father would change his mind, but in return he made my mother suffer horribly, more than ever before. He beat her like a Khepa Manoosh (madman) with Bansher Khuti (a bamboo pole).

I was so helpless, and I agreed to marry this old man to save my mother from my father’s cruelty. So, finally, I was married to a widower, 50 years old, a father of six children and head of a poverty-stricken family.

Later on, I learned that this man hypnotised my father, because this man knew how to infatuate, and gave my father money – 260 taka, and entertained him with sweets, and invited him to a market. And then my father became adamant about my marriage to this man.

**Family Life**

I started my family life by becoming a stepmother to seven children, four girls and three boys. The oldest was married already.

I had to work hard, cooking without sufficient food for a large number of people, keeping the house clean and looking after the animals, collecting fuel for cooking and managing fodder for two cows. But my stepdaughters were my helping hands. The eldest stepson was not happy with me. He and his wife were almost always after me, making complaints against me to my husband. Sometimes my husband was nasty to me. When his son and daughter-in-law complained, he beat me. Then I warned him that I would leave him if he was nasty to me again, and after that he was almost kind to me. But, actually I never liked this man.

My first son (Bablu) was born after two years of marriage and my second son (Azadul) was born a year later. After a gap of one and a half years I had a daughter (Kobita). When I was carrying my second child, my stepson Kader left
his father's house. There was huge pressure on this old man to arrange food for a large family, some nine members, without sufficient land or other means of regular income. We often had to live on one meal a day. Many days I starved in order to feed the children.

My husband died of serious stomach pain, without treatment, when my daughter Kobita was only a year old. I felt helpless and insecure about the future of my own three children, and how to survive with them and six stepchildren.

My husband had two plots (0.2 acre) of land, inherited from his father, and I thought I would be able to make my livelihood on this. But my stepsons, specially the eldest, were very rude to me. They ousted me from the house within one and half month of my husband's death. My stepdaughters wanted me to stay with them, but their voices were never listened to. I came back with my three children to my parents' house, against my wishes, but I had no alternative.

**Homeless**

I came back to my parent's house for shelter, but I knew that my father was in a very vulnerable situation. In fact my brothers were running the family, but in hardship.

After one month of returning to my parents, and two and a half months after my husband's death, my mother died of paralysis, again without treatment. One and a half months after her death my father had dysentery and also died without treatment. I saw my whole world darken when I lost my mother and father. My brothers were so poor. They were struggling just to survive and the three children and I were a burden in the family. Having no alternative, I stayed on in my brother's family. I wanted to do the household work to help my sister-in-law, but in reality there was none.

After two or three months my sister-in-law began to show unwillingness to share food with my children and with me. She was sometimes very nasty to us all. I was in such a vulnerable situation, every moment for my three children – how to feed them, where to live? After one year of my father's death, my brothers and their wives asked me to leave their house. They were serious about the decision and so I had to leave my parent's house.

**Working as a maid, to survive**

A maidservant. I had no alternative; I took shelter in a landlord's household as a maidservant. They allowed me to keep my three children with me. I was assured food, clothing and a place to sleep for me and the three children, who were then aged five and half, four and half and three years. Initially, my children were given food only occasionally, depending on the landlord's wishes; otherwise I had to
share my meal with the three of them. But later on, when my two sons could work, for example by taking care of the animals in the field, they were given food. Within three or four years of working as a maid in this household, I found all the members of the family trusted me, and I was given many important responsibilities, including overseeing the grain supplies and store rooms for the kitchen stuff, and for managing food for the farm labourers. I was very good to them too. I had a lot of work to do, but I was never tired.

My children were growing up and they were gradually given more work. We were now paid, in addition to three meals a day, a kilo of rice daily. This was in fact our savings fund. I wanted my children to go to school and I appealed to the landlord but he refused. Later though, when the boys were about ten and twelve years old, my master arranged vocational training for them in operating rice-husking machines. He arranged it in a rice husking shop at the local market. I was very happy with this. I personally gave money (55 taka, about US $1.5) to the operator of the machine so he would give them better training, and he responded to this and gave my sons a good training.

Then later I saw my master buy a rice husking machine and he engaged my two sons to operate it at a salary of three taka per month for my older boy but none for the other, though he continued to be given food and shelter. After three months they were given five taka per month for the two of them. My sons were then engaged full time on the rice-husking machine and spent no further time on farm work or taking care of animals. My master invited me to use a piece of land near to his house, but just for living, and for a hut. I accepted his offer.

Within a month, with the help of my sons, I built a small house, collecting materials from the landlord, and moved in. After setting up the house, my sons were able to share it and talk freely with me. We went from there to work early each morning until late evening, me to the landlord's house, and my sons to the machine shop in the marketplace. My daughter stayed with the landlord, working for his wife. They wanted her to stay there.

A year went by and my sons were becoming skilled and experienced and the master was making good earnings and a profit from rice husking. I requested an increase in salary for them and it was increased to 10 taka per month for the two of them. They no longer ate at the landlord's house, but the daily payment of rice increased from one kilogram to one and half, and I now had to cook for them at my house as well as work. Meals for my daughter and me continued.

My younger son whom I found smarter but more frivolous than my eldest son, came to me with a proposal to allow him to go to a new job on another rice-husking machine in the next market place with a higher salary, 10 taka per month. I gave him permission, without asking the master, because my son warned me that he would refuse. So, I took a risk, I did not inform anyone.

Next day, my second son went to his new job and when the master's eldest son went to the machine shop and saw him absent he learned that he had taken a new job. He was extremely annoyed. He returned home. I was eating my lunch in
the kitchen and he came there and asked me where Azadul was. I said, I don’t know. He was very angry, and finding Azadul was no longer working in their machine shop he had it out with me, yelling how dare my son leave the job on their machine. I stopped eating, I was extremely nervous.

He went back to his room, like thunder, took his big knife (used for killing cows) and stormed out, shouting that he would kill Azadul. I was about to faint, I was bewildered as what to do. I ran to get the elder brother of my master who lived in the next house, to save my son. He interfered and stopped him. I prayed for the elder brother of my master, who had saved my son’s life.

Azadul never came back to my master’s rice husking shop, he continued with his new job, and my eldest continued to work with my master. I was glad about things, but silently. Neither the landlord nor his son ever mentioned it again.

**Daughter’s marriage**

My daughter was growing up and I dreamed of her marrying some nice boy, and I started looking. Some proposals came, but the landlord did not want my daughter’s marriage while she was young. He argued that marriage was not good for a young girl. But my anxiety about any scandal or abuse of my daughter, which was so cheap by exploiters of the poor, made me determined in mind to arrange her marriage as early as possible.

My daughter was a very good maid, too. They also wanted her to marry such a boy who would then become their bonded labour. My daughter was a beautiful looking girl, and when any outsider came to the house, they made the mistake of calling her the landlord’s daughter.

I, without the landlord’s knowledge, consulted my cousin’s brothers who lived in the next village about the marriage. They promised to help me look for good proposals for her. They asked their relatives to look for a nice boy. Within a couple of months they brought a proposal from a village about four km away. My cousins visited the boy’s parents, who they found to be poor, but the boy was handsome, and his parents were nice, and polite. I asked them to bring the boy to my house. I talked with the boy and I liked him. I decided to arrange my daughter’s marriage to him.

My cousins were a bit hesitant to agree to my decision, because the boy was from a very poor family. I asked them to finalise everything and discuss with the parents and maternal uncle of the boy to settle the dowry (800 taka), and negotiate other things such as clothes for the bridegroom (that I had to buy), and the number of persons (12 persons) to offer lunch at my house.

OmichaBu described to me that the dowry system is a regular practice in Muktinagar, though it is bad, and illegal. At the time of marriage the man’s party demands money, ornaments, a cycle van, clothing, transistor radios, wristwatches, household and other effects. The female’s party has to answer the demands for the marriage to take place. The demands may be reduced after negotiation.
Sometimes, the payment of the agreed dowry may be deferred if the parents are unable to pay at the time. But this can incur damages, including divorce if the payments are not made.

After settling all of these things (800-taka dowry payment, new clothes for the bridegroom, etc), I shared my decision about the marriage with my master. He was very critical and said, as he felt committed, he wanted my daughter to marry a better boy, from a better family. But I showed my determination. I told him that the boy was so nice, and I had decided. So, my master finally withdrew his 'no' to my decision. He helped by giving money to buy new clothes for the bride and bridegroom. His wife gifted a pair of earrings to my daughter. My master invited the bridegroom’s parents, uncle, and some close relatives for lunch at his home.

After my daughter was married, I found myself free from anxiety, happy. I was always happy with the visit of my daughter and her husband at my hut, and I found myself happy keeping busy entertaining them.

Dispelling vulnerability

My retirement from work as a maid

I asked for retirement from the landlord’s household. But they wanted me to continue, because they were very dependent on me ... their whole kitchen, grain-stores, managing the permanent and casual men and women labourers, cooking special food for special guests like their son-in-law and his family members, and visitors from different offices. In fact, they were unable to find an alternative for me, and my daughter was also not with them anymore.

But I was very tired, and my sons were asking me not to work any more. My daughter and her husband started to visit me regularly and I wanted to be at my home for them. I also started feeling concerned about social status, that I should not be a servant any more, for the sake of my daughter.

I was seriously looking for some Usila/Sujog (strategic ways) of persuading them to let me leave. I started making mistakes in my work, cooking ‘rubbish’ (by putting too much salt in curry), especially during family functions, attending late and irregularly in the mornings with few excuses. These convinced them that I was of no more use to them, and finally, I got my retirement after twenty-two years of service as their maidservant.

Becoming a Group Leader

While still a maid servant in the farmer’s family, but while living in my own house, the eldest son of the landlord came to me with the idea of forming a women’s group which he would mediate. I was not clear about his motive, so I did not at
first agree to his proposal. He came a couple of times and mentioned that he had also talked with other poor women in the neighbourhood. Then I agreed to join the group and he helped to form a 'women's group' of twenty-seven members. He asked us to follow some rules for the group like having weekly meeting, keeping two taka from each member every week as a savings fund. I was not very sure about what was happening; other members also had doubts. But we were regular in meeting weekly and putting two taka aside with this man, which was the only activity. Informally, some sorts of sharing among the members was there, but very unorganised.

After six months, workers from the UST (Unnayan Shahojogy Team - a local NGO) came to our village (in December 1987), and discussed their Porichoy and Kajkormo (identity and functions/activities) with us. We were happy and relieved to have the UST in our village. We decided to work with them and they then came regularly to us and facilitated our weekly meeting. Our group was becoming more organised, having goals, objectives, and a structure developed by ourselves. I became the President of my group, by unanimous decision of the group. Then the son of the landlord handed over our savings to us. We opened our own bank account in the group’s name and put in our savings for better management. Gradually, our group activities were more systematised, and the group became stronger.

**Group support for my income generating activities**

The members of my group were supported by loans from the UST and a small amount of finance from the group’s savings fund to operate small projects to generate income. Two years after our group was formed, I received 500 taka (equivalent to US$ 12) loan from my group for irrigation in a share cropping project on a fifty-fifty basis on my uncle’s land. The investment was totally mine. My sons, apart from their regular employment, also worked in this agricultural activity. I earned 1500 kg of rice as my 50% share and I paid back my loan to the group. The following year I received a loan for a low cost sanitary latrine for my family, on credit without interest, which cost 400 taka. I paid back the money in one year by instalments.

In the following year, I borrowed another 500 taka to buy a second hand welding machine costing 1500 taka, adding savings from the earning of my sons. My second son was employed with this machine in a market place 4/5 kilometres away from our village. He was earning 40-50 taka daily. So, it was easy for me to repay the loan.

My sons and I were happy with our livelihood. I started rearing chickens and ducks to add to our income and in one and half years I was the owner of 30 chickens and five ducks, from which I made a good regular income selling eggs and the chickens themselves. This was all within two years of becoming a member of the women’s group.
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My neighbours and I bought a hand tube well for 1800 taka, borrowing money from the UST, to ensure safe drinking water. We repaid the loan in one year by instalments. As time passed I was learning and gaining experience and skills through participating in different training offers and through practising being the leader of my group.

My Bichitro (peculiar/strange) experience as group leader

In 1988, severe floods affected us. Everywhere was inundated. I could not go to the UST office or to the bank for fourteen days to deposit the 37-taka savings of the group. There was a severe crisis and I almost starved for four days, but I did not touch that money, the group savings fund. This made the group members have even more confidence in me.

We received post flood relief and rehabilitation support as flood victims. Soon after that, a rumour was put round the area that relief recipients were being converted to Christianity. Ten women withdrew their membership from my group in the face of this rumour. You know, the people in Muktinagar, specially the poor and the women, are very religious minded. The majority is Muslim and then Hindu, and very sensitive to any blame for violating religious norms and practice. Since the relief and rehabilitation works operated with foreign funds, it was easy to create such a rumour. Some members of my group were very scared about possible blame of breaking their religious norms and withdrew their membership to keep themselves safe from any blame. Later on, two women of the group who were always asking for relief or loan money that we did not have, and who were always quarrelling with me, in a nasty way, were thrown out of the group by all the other members. They were never accepted back into any women's group, though they seriously wanted to. I felt so sorry for them, but I could not do anything against the group decision. I had to respect the group's decision.

I became a village leader

I no longer worked for the landlord's household. My two sons were making our living and I was encouraged by them to work for poor women. At this stage my eldest son was still working with the landlord's rice husking machine as operator, but with an increased salary (10 taka per day) and my second son was self-employed, with his own welding machine shop. My sons used to say to me 'you have suffered greatly all your life, now we are grown up, we will take care of our livelihood, you can devote your time to whatever you like, and whatever work makes you happy'. I was so happy with my children for their support. Gradually I got involved in working beyond my group, for other women’s groups in my village using my skills and experience.
I was really enjoying my devotion to the women's groups. My network with disadvantaged women's groups was becoming deep rooted. I was very happy when I found villagers started paying me respect. They started coming to me for consultation. They were impressed by my honest and sincere willingness to support them.

Over a period of about, five years, I noticed an already 'big achievement' in that almost all the disadvantaged women in our village were organised in small groups. I was always invited to support them technically, including advice, consultation, and facilitation of group discussion on certain issues. Leaders of other groups visited me.

The UST made a very significant contribution to my leadership development. Their confident and effective help encouraged me. They created scope and space for me to work with the women's groups in my village by inviting me to join their staff in facilitating group meetings. I also utilised the opportunities to the optimum and with my full commitment and devotion. Maybe my past, the crises in my life, my deprivation and sufferings, helped me to work with the disadvantaged women as a driving force.

As a part of the process of building a network of women's groups in all the (10) villages of Mukthinagar generated from the extensive consultation among the women's groups, the election of a 'village representative' for each of the ten villages started. The members of the groups in the respective villages elected their village representative from among themselves.

I was elected as the village representative for the 22 women's groups in my village to facilitate co-ordination, build network linkages within the groups, and with other villages. I enjoyed it very much. I found my self very confident and accepted by the women in my village. I was also accepted by the villagers because they saw many educated people, officials, come to me in my village and arrange meetings with me or the women's groups, and I was giving leadership.

As village representative, I took on responsibility for the follow up of the group activities, for example I attended weekly group meetings, facilitated discussion sessions on different issues, group-to-group meetings, leaders' co-ordination meetings. I kept liaison with other village representatives and the UST office, on behalf of all the groups in my village.

It was not always easy for me to lead, because I am not a literate person. Understanding Unnayaner Kotha-Barta (the language of development) of outside actors, and articulating our own perceptions, and understanding was not easy. But through practices over the period, I was able to establish control over it, but never totally. I participated in different expeditions to other project areas, far away from our area, organised by the UST, as part of the education development for group leaders, which helped me a lot in opening my eyes to innovation and development and mobilising local potential, especially the women's.

One day, in 1993, I was facilitating a village co-ordination meeting of group leaders when two young girls came to our meeting and informed us that a rich
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farmer had caught four ducks of one of the group leaders on cropland. The leader left the meeting and went to the farmer's house and asked for her ducks, but she was refused. She came to me and I talked to some of the other group leaders. Together we went to the farmer's house, and jointly asked for the return of the ducks, and then the farmer gave us three ducks. The owner asked for the fourth duck but the farmer denied the fourth, he said he had only caught three. We came back. Next day we discovered that the farmer had 'eaten’ one. After two days of this, I, along with another leader, went to the farmer and asked for compensation for the duck they ate. The farmer totally denied it. We asked for a Salish (village arbitration). We mobilised a number of witnesses and the farmer was found guilty and had to compensate me for the duck. We celebrated this victory in our next village co-ordination meeting.

My reward

In 1990, the UST awarded me as the second best leader of the year in Muktinagar. The award was given in the Annual Women's Conference; a very ceremonial occasion for grassroots disadvantaged poor women. I was the happiest woman. For the first time in my life, being a have-less and having suffered most of my life, with no hope even for survival, I was being awarded as 'best leader’ of poor disadvantaged women. I saw my sons’ and my daughter’s happiest faces, and pride for their mother.

Growth in my livelihood

My sons were grown up. I was thinking about their marriage. But the livelihood of our family was not so stable as to manage an increase in the number of members, which would occur after my sons were married. I was thinking it over seriously. I consulted my sons about their marriage and my desire. They also expressed their concern about the income of our household not being stable. My sons proposed a plan to run the workshop (welding, repairing of bicycle parts, spares of small machines, etc.) together in the nearby market. My elder son planned to leave his job for which he was earning 10 taka daily. We discussed the further requirements for the workshop - at least some more capital, a house in the marketplace. How to fulfil these requirements was a pressure for me. We took time, and we came up with a strategy to request my elder son's employer, my former master, the landlord, to spare a room from his machine shop in the marketplace, to open our workshop. He was kind enough to provide the room. I sold 25 of my 30 chickens and all five ducks, from which we made a capital of 1200 taka. And my two sons started their small workshop. I kept monitoring the workshop. Over a one-year period my sons made good progress in their business. They bought two other second hand welding and lead machines from the profit. They also hired a spacious house in the marketplace.
They recruited two other employees as assistants in the workshop. They were earning on average 150 taka per day. I was so happy with the progress of their business.

I started again my chicken rearing project with capital from my sons. I asked the younger son to continue share cropping alongside their workshop business. So, he started share cropping, taking land from my uncle and also from other small farmers, from which we earned a good income to ensure our food from agriculture.

The following year, my second son, from his earning, bought a power tiller, for his own use and also to rent out, from which he earned a good income, at least 2000 taka per month, for 3/4 month over the year, during cultivation.

I asked my sons to repair our house, because I was planning to arrange marriage for my elder son. They reconstructed the house.

I consulted my cousins and uncle, and my brothers about my eldest son’s marriage. They supported me morally in looking for a marriage proposal. My elder son was married with a mature girl and I did not ask, rather I refused, any dowry. Within a year and a half of my eldest son’s marriage, I arranged marriage for my second son. We built a hut, because of lack of space, on our small homestead, for my second son.

Within a short period I noticed that housing problems were causing frustration and conflict within our household. So, I asked my sons to buy a small plot of land nearby to build a small house for the younger son. They did it within six months. My second son now lives separately, in this house.

Many years, about twelve years, have passed since I became a member of the women’s group. Over these twelve years my eldest son has made very good progress in his life. His workshop is established which is worth about 60,000 taka. He bought a good plot of land (homestead) near the market place, on which he has built his new house. My second son is basically a small farmer. He has the power tiller too.

The wives of my two sons are members of women’s groups. They also benefit from the groups. They send their children to school. One very interesting thing is, which I like very much, what makes me very happy is that my eldest son has learned literacy from his daughter. I was not able to arrange ‘schooling’ for my children. But now, my children can do it for their children. And my grand daughter helps her parents to become literate. It is a great happiness for me.

I live in my own house, I make my own living, but my eldest son takes care of my livelihood, which he loves most.

**I became the elected leader of Mukitnagar GUP**

I never stopped, I walked, along with the disadvantaged women of my own village, and in all other villages in Muktinagar, towards building a bright, ‘poverty free’ community.
Along with other women’s group leaders of the ten villages of Muktinagar, I took the opportunities of participating in different expositions organised by the UST, outside of Muktinagar. These expositions generated some vision within me, and also within other leaders, and that was Mohilader Khomota (women’s empowerment). We started getting more organised in the groups towards establishing a grassroots women’s organisation. A lot of consultation and sharing of ideas, finally, generated the Muktinagar Gram Unnayan Parishad (GUP), the grassroots democratic people’s organisation of which I became the elected President. I was elected two times in a row for the two-year term as President of the Muktinagar GUP. The UST has phased out their operation from Muktinagar, handing over the resources, especially the Loan Fund, training centres and other inputs to the Muktinagar GUP. The GUP has been carrying out the participatory development practices itself and we are working towards the Shwabolombi Gram (self-reliant village/rural community) of our visions.

You see my ‘position’, and power. After I became the elected President of Muktinagar for the second term, the candidates for local government, and parliamentary election came to me to try to convince me to manipulate the voters, the GUP members to vote for them. During the recent Union Parishad (Local Govt.) election, like other candidates, Mr. Saju Mia, a rich man and landlord, whose father ruled Muktinagar Union as Chairman for 30 years, came to me for my commitment to support him for the post of Chairman of Muktinagar Union. Mr. Saju Mia is the nephew of the landlord that I worked for as a maid for 20 years. I really enjoyed it. But I never made any promise to support him or any other candidate, because I know I cannot do that, which against my value base about democratic rights, about rights of individual voters, individual actors.
Present position:
Two sons of OmichaBu continue to be self-employed. The eldest is very successful. Their assets over the period of 12 years includes their own house on a piece of land which was bought by OmichaBu’s eldest son for 30,000 taka. He built a house for 16,000 taka. Her second son lives in another house, which OmichaBu got from the landlord. They have 33 decimal (.33 acre) of arable land on lease (2,300 taka), which they cultivate themselves. They have one power tiller and one rice-husking machine from which they earn regular income. OmichaBu’s eldest son runs a workshop from which he earns an average profit of 2,500 taka per month. He has assets worth 30,000 taka in this workshop. They have 12 chicken, 12 ducks. They can grow enough vegetables in their homestead for consumption and also to sell. They have planted a few trees. They have one radio cassette player, one bicycle. They made some necessary furniture. OmichaBu has a loan of 1,000 taka and her eldest son has a loan of 500 taka.
They have very good relationships with the neighbours, and with relatives whom they support financially which makes them very happy [January 2000].

Analysis
This case brings to the fore concerns over vulnerability, marriage, education and assets in relation to the position of women. It also highlights how cultural, social and economic conditions generate vulnerability. The case also illustrates the question of power and rights across generations. Finally it shows how a vulnerable actor can become empowered through the processes of self-organisation. Let me take up, through an analysis of the case, some of the cultural, social and economic issues.

Marriage
Many of the directions in this woman’s life resulted from the practice of child marriage. Child marriage is not encouraged but it is a practice in poor families and is decided by the father, and influenced by kinship, as in the case presented here. Sometimes people resort to the legal process to obtain redress for wrongs regarding marriages as did Omicha’s father in seeking a divorce for the child even though he overlooked legal requirements when making the decision for marriage at age seven and eleven. The mother rarely has a voice in the matter and the child can give consent through the father without understanding or having a say in what is at stake. This is especially the case for women who are more than usually vulnerable in households that are the product of a variety of deprivations and emerging conditions (Bhatt, in Twigg and Bhatt, 1998: 18). Marriage, as practised
in Muktinagar, is an ‘arranged’ marriage. It is one-sided and decided by the parents of the bride and bridegroom. Kinship plays a dominant role and is of major influence in decision making in the family concerning marriage. In the present case the younger uncle was a friend of the first husband. They drove bullock carts together.

Such parents are often dependent, in their decision making, on brothers, uncles and cousins in the extended family which depending on its type and size and other male characteristics generate different vulnerabilities and risks in a household (see Aziz 1979: 66, Winchester 1992: 55). The issue of marriage, especially of daughters, is a sensitive question for parents, socially and economically, which may cause dependency of the parents on their kin in a situation of poverty.

This case brings out another significant element influencing marriage practice and that is social stigma. The safety of girl children and young women cannot be said to be guaranteed, and may have been one of the considerations that Omicha’s father had in mind when not allowing her to go to school. Parents are seriously concerned about social stigma, and the poor in particular are vulnerable to the exploitation of their daughters from many quarters, whether still children or more adult. This is the reason why OmichaBu, as a mother, was so adamant about arranging a marriage for her daughter at 12 years of age.

The vulnerability of women and girl children in terms of harassment, the dowry system, and the economic poverty of parents have a deep-rooted influence on the marriage system in Muktinagar and in other parts of Bangladesh (see Aziz 1979: 57-67). Women’s vulnerability is linked to the overall environment, which can be characterised by women’s position as victims, as lacking any regular income for the household, by their marginal living conditions, their poor quality of life and diminished family and community support (Bhatt, in Twigg and Bhatt 1998: 24).

The form that the dowry takes as a cultural practice will vary but still it is the root cause of the vulnerability of women. The fact that OmichaBu’s father did not have to pay a dowry to the family was one of the persuading factors in his arranging her first marriage to a man of 35, who was disabled, and an adopted son. OmichaBu’s father did not get guarantees before making his decision. He was convinced that he would not have to pay dowry and believed the other promises made. He also made a similar decision in case of OmichaBu’s second marriage where the question of dowry was the dominant factor. He was expected to pay no dowry so he was again persuaded to allow marriage when she was only eleven years old to a man of fifty, ignoring all other opinions, including those of his wife and brothers. Because of the dowry system OmichaBu was exposed to having to marry a man not only much older than she, but a man with six children, the eldest of whom was already married and also poverty stricken. Hence the dowry system generates child marriages, imbalanced marriages, forced marriages and the
oppression of women. Parents (fathers) of poor families become oppressors in order to be relieved from the obligation of paying dowry. Beatings and oppression as a result of dowry disputes is one of the main forms of violence against women. In other words, as the case shows, women are victims of the marriage system. But of course it must be made clear that not every woman is the victim of the marriage system in Bangladesh.

Thus, marriage practices, especially for the poor, are influenced by issues related to the safety of women, of protecting them from the scandals associated with sexual harassment. They are also influenced by dowry requirements and issues related to livelihoods.

**Critical events**

Critical events work crucially to reinforce the vulnerability of households. Here, the death of the first wife and baby was a first such event for the head of this household. Losing land was the second. The disability of the son-in-law was also a significant negative factor along with the unfulfilled promises of his family. The brother’s hiding of this information was another critical event and a blow to the family’s ability to make the right decisions. All these events were shocks for this household, which increasingly deepened the magnitude of their vulnerability. In this way the frequency of critical events has a central bearing not only on the effect the event has but also on the persistence of its effect (Winchester 1992: 49). Culturally a disabled person is not as employable as a normal bodied person or as able to cope with hardship, and disability is also a social stigma. The thirty five-year-old man, for these reasons, not have been an acceptable husband. He was unable to marry.

Critical events generate frustration, anger, and conflict within the household and kinship group. They cause extreme deterioration of relationships and the complexity of behaviour of parents or heads of household. OmichaBu’s husband and father in-law tried to negotiate with her father but he never responded. In this case it caused mistrust among brothers, because it was a shock for OmichBu’s father that his brother would cheat him by hiding information about such important aspects as the social and physical disability of the bridegroom. Frustration, anger and also conflict pushed the head of this family to seek redress through the formal institution for a divorce, spending a lot of energy, time, etc in the process, which created further complications. The divorce itself was a critical event for OmichaBu and for the family itself. The events had longer-term consequences in many directions and the mistrust created among the brothers continued.

The oppression of women as mothers often creates an intolerable situation for children, especially daughters irrespective of being poor. As OmichaBu says, “I
was helpless, I agreed to marry this old man to save my mother from my father’s cruelty.” It was an extreme event for this eleven-year old girl to be pushed into the self-imprisonment of vulnerability, by accepting her father’s decision to marry her off to a man of fifty with a large family of children to care for. OmichaBu’s world became even harder with the death of her husband, leaving her with three small children, and even harder with the death of her parents shortly afterwards. Timing is crucial to the effects of critical events and crucial in determining whether or not a household survives or becomes destitute. The loss of those closest to her at such a critical time made OmichaBu very vulnerable. It led to her ejection from her parent’s household, which made her and her three children homeless and at risk of starvation, a situation that is below any level acceptable on humanitarian grounds (Winchester 1992: 49).

So, OmichaBu had to accept the reality of working as a maid, in a landlord’s house. A maid is treated as the most neglected and outcaste. In concept and practice being a maid is the other side of the coin of slavery. The concept of ‘servant’ derives from the practices of exploitation of ‘labour’, of the labour of the poor and weak by the rich and powerful, especially landlords. But OmichaBu was obliged to put herself in that situation as a means of survival and in order to create for herself a space for manoeuvre in her vulnerability. It was risks reducing strategy (Winchester 1992: 57).

**Education**

It is well acknowledged that children who do not go to formal schools are from socio-economically poor families. Such children are less able to take advantage of formal schools for various reasons. One of the dominant factors is culture. Parents (fathers) see children’s education as being ‘useless’ for the poor and girl children’s education is treated as ‘bad’ in the eyes of society. Education is of no use to girls because they would, after marriage, do the same ‘job’ whether literate or not, such as cooking, cleaning out the animals and other household work. The dynamics of this situation keeps women in a vulnerability locked state of affairs from which they are only seldom able to escape. The fact that individuals and households actually inherit vulnerable conditions is related to the lack of opportunities for enhancing their resource base and negotiating with strategic others. Many have no coping mechanisms. This not only marginalises the entire household but the burden is often unequally borne, with the women and female children carrying most of it (Bhatt, in Twigg and Bhatt 1998: 25). Mothers may want education for their children but they often have no voice in decision making, instead they face oppression from the husband. Sex difference acts as a major constraint in the acquisition of education and skills (Winchester 1992: 56).

Poverty, as the case shows, is an influential element in depriving children of education. Children have to work for their living. Neither OmichaBu nor her
brothers and sister, nor her own sons and daughter had the opportunity of education. Her brothers had to work as labourers in the farmer’s house for their own survival, and her own children had to work as servants in the landlord’s house for their keep. She wanted education for her children but because of her situation and her poverty it was never possible.

Education is a means to fight vulnerability and provide prospects for self-help. Vocational training on the husking machine and later on the power tiller helped OmichaBu’s two sons create employment opportunities which later contributed significantly to improving the household’s income and confidence in bargaining for legitimate wages (rights). Yet lack of schooling, formal or informal, influences the behaviour of the decision-making members of the family, and ultimately impacts upon the process of creating vulnerability. OmichaBu believed that her father’s lack of education influenced his decision not to allow her to go to school and may be if he had been educated he would not have arranged her marriage at seven and eleven years of age, and definitely not to an old man. Her life would then have been different; she believed; it would have been a better life, not so vulnerable. OmichaBu’s awareness is reflected in her participation in the development efforts of the women’s groups, where she was a leader. Women who participate in self-help organisations are brought into contact with the critical social construction processes at work in their lives. They become more aware of their situation and the causes of their situation, and see how it is compounded by factors such as illiteracy and the lack of education and information of about hazards (Bhatt, in Twigg and Bhatt 1998:14).

Education, formal or informal, is likewise important for helping children towards a better life. As this case shows, an illiterate person with no formal education can learn much through informal means. OmichaBu learned from her experiences in household planning activities. She saw the benefits to the landlord possession of a rice husking machine and she learned much from her experiences and informal training on techniques for small project work and feasibility studies for small projects for income generation. She learnt management skills for utilising locally available resources, internal and external, for self-employment. As a member of the women’s group, she utilised the scope for training and education offered by the UST to improve her knowledge and strategies for developing initiatives to improve her livelihood. She also utilised optimally the small but significant financial support from the UST, through her group, for her own benefit and for that of her sons for share cropping and the purchase of equipment.

The case shows that leadership opportunity helps to develop a capacity to mediate in group culture and behaviour. As leader, OmichaBu acts as consultant, negotiator, broker, mediator, adviser, friend, and social worker within and outside the group, for the benefit of the members. She attends weekly group meetings, visits members’ households for follow up work and networking. She maintains links
with the NGO on behalf of her group. These practices help her to understand the interlocking nature of relationships, of local knowledge, beliefs, and the behaviour of individual actors.

Thus the case reveals a significant influence generated from the practice of leadership by women in group culture and functions, and in decision making in livelihoods of their own households. It shows that, as group leader, OmichaBu practices her new skills and techniques of facilitation in planning small projects for income generation for group members, which ultimately helps her to engage systematically in the affairs of her son’s households and livelihoods activities. She recreates herself as an efficient actor, capitalising on the knowledge and power generated from the process of leadership practice, and manipulating the resources within her reach, and also her sons in the process of making a living.

They are ‘good fathers’, she says, ‘they send their children, boys and girls, to school’. She says it with pride and happiness. Her sons are not like her father but are supportive of their children’s education and they accord value to the opinions of the children’s mother, who are also beneficiaries of informal learning through their own children being educated.

**Assets**

Assets, no matter how small, play an extremely dominant role in the poverty stricken family and particularly in the situation of women. Women lack the rights to property. The prospect of having access to property or a piece of land on which to grow crops influences the decisions in the family. In this case, land rights were influential in the decision about OmichaBu’s marriage. Ownership of resources and land contributes to empowerment (Meizen-Dick in World Development 1997: 1308). We also see in this case that economic vulnerability pushes the nature of decisions into the realms of unethical or irrational behaviour, causing increased vulnerability and suffering for women as the immediate consequences and longer-term effects become deep rooted in life. OmichaBu’s mother opposed the marriage but received a level of abuse not experienced previously. She died within four years of her second marriage.

The improper utilisation of assets in a male-controlled household drags down the fate of all other members, including the head of the family himself. OmichaBu’s father inherited 1.2 acres of land, which he sold to his brothers though he needed it himself for his longer-term security. His brothers, who were not so vulnerable, were able to capture the land leaving OmichaBu’s father landless and ‘worthless’. Since he refused to do labouring work as an alternative, his family had no means of support. Furthermore when a household faces a crisis then assets are cash in hand and productive assets are sold. Though, one may argue, that societies as a whole have evolved to cope with the problems of income variation and exposure
to risk, within that structure each household still needs a minimum level of resources to meet its necessary social obligations as well to feed itself and continue to work. But, since the poorest have the fewest assets and the fewest choices, and in general reach the threshold of 'collapse' faster than others (Winchester 1992: 57, 61, 62).

Individuals acquire property through inheritance or purchase. By virtue of practice and by law, it is sons who inherit property, though a father can give rights of his property to his daughter before death if his sons have no objection. An adopted son has no inheritance rights over property. The fact that women generally speaking have no rights to property places severe constraints on the women of a household. OmichaBu’s husband had 0.2 acres of land and a small homestead when he died, on which she planned to make a living. But his son inherited the rights to the property and the land and ignored the wishes of his sisters to let OmichaBu stay on after her husband’s death. Also his eldest son did not want to share the property with his stepbrother, which according to law he should have done.

There is also here an issue regarding social capital. By working well as a maid and using her own potential OmichaBu secured benefits for her sons and daughter. She was able to influence the landlord into giving her sons training, a piece of land to build a house, consent to her daughter’s marriage etc. At the same time, she represented a form of social capital for the landlord, although by becoming trustworthy and indispensable to his household she was able to lay ‘claims’ (Winchester 1992) against the landlord manipulating her ‘social capital’ (Ostrom 1999: 176). Thus though vulnerable, caused by the one-sided decision of her father, and victimised by her stepson and her brothers, she was not entirely ‘powerless’. She was young, which was a sort of physical capital when she started work as a maid and she protected herself and her daughter from any other exploitation or harassment during this period, which generated her social capital.

The marriage of the daughter of a vulnerable and disadvantaged woman generates social capital. A mother who is poor and vulnerable with a grown-up daughter becomes more vulnerable through social stigma against any girl who is dishonoured whether she is the cause or not. But with the marriage before any dishonour occurs, the mother is relieved from the anxiety of scandal. This situation gives her honour and links her to a wider network of kin and gives her status as ‘guardian’ of the family, and accords status when the son-in-law and his parents and kin visit.

Another significant aspect we can draw out of the case is that when a woman achieves the capacity to spend money independently, especially if it is for the benefit of her children, then she acquires dignity within the family and neighbourhood. When OmichaBu made the dowry payment for her son of 800 taka
(US$16), raised from selling the saved 'rice' she had earned as wages from the landlord, and from the meagre income of her older son, she found herself independent of both kin and landlord. Having sons in skilled employment and occupying land (0.3 acre) given by the landlord helped her to build up her own economic and social capital, which gave her a degree of leverage or 'power'. She found herself no longer so vulnerable. This was the beginning of breaking the vicious circle. As she put it "I stayed at home and made my own decisions as to when to take time off when my son-in-law visited. I was not interested in working any more as a maid".

This case highlights another central element, related to assets, namely her membership of a woman's group. When vulnerable women have the opportunity to meet and interact with other disadvantaged women, they can create space to lift themselves out of feelings of hopelessness and depression, and to form strategies to take a degree of control over whatever advantages are within their reach. We saw OmichaBu do this by working badly and absenting herself from the landlord’s house, thus providing giving as an excuse of her involvement in group activities, not to mention the support she had from the lord’s eldest son in organising the women’s group. So the landlord excused her. Being in a network of individuals and sharing common goals and the ability to use the opportunities this provides, constitutes important social capital for such disadvantaged women.

Another aspect of social capital illustrated here is the confidence that participation in group activities and networks gives. Women learn how to formulate their own opinions and to construct strategies of 'acting together'. This process provides support particularly to the more vulnerable, as in the case of OmichaBu. She learns to formulate strategies that fight vulnerability and contribute to her empowerment.

This illustrates the importance of human agency which 'attributes to the individual actor the capacity to process social experience and to devise ways of coping with life, even under the most extreme forms of coercion' (Long 1992: 22). The case also show us that 'agency – which we recognise when particular actions make a difference to a pre-existing state of affairs or course of events – is composed of social relations and can only become effective through them. Effective agency, therefore, requires organising capacities.... In other words, agency (and power) depend crucially upon the emergence of a network of actors who become partially, though hardly ever completely, enrolled in the 'project' of some other person or persons. Effective agency then requires the strategic generation/manipulation of a network of social relations and the channelling of specific items (such as claims, orders, goods, instruments and information) through certain 'nodal points' of interaction' (Long 1992: 23-24).
In supporting her sons to become involved in self-organising practices she, as it were, doubles her social capital, and provides herself with strong backup for asking for release from her obligations to the landlord’s house. She reaches a clearer realisation, as compared with before, of what matters to her and why, together with an awareness of why these matters are important. She comes to a better understanding of what her goals and interests are in the situation at hand, why she should adhere to those goals, and why her own goals are deserving of consideration (Busch and Folger 1994: 85). OmichaBu’s goal of working with disadvantaged women and taking a leadership role, in the end has brought about the effective empowerment of a whole group of similarly disadvantaged women, and the process continues to escalate.
Chapter 3

Local Context and Transformation: People’s Organisation and Grassroots Practices

This chapter presents case studies of a people’s organisation and its members. It focuses on local struggles for access to capital of different kinds. Such struggles show how people contest existing power relations and establish a new reality that challenges structures of domination. Exploring these struggles reveals counter-tendencies and interactions between interface brokers, conflicts within the groups, processes by which knowledge and power are constructed, and the re-conceptualisation of changing dimensions of power and authority in the process by which disadvantaged people empower themselves in pursuit of sustainable rural livelihoods.

Local People’s Organisation

According to Norman Long (1994), social life is essentially heterogeneous and complex. Local people struggle with power processes and complexities in their daily lives. Power implies how hierarchies and hegemonic control demarcate social positions and opportunities, and restrict access to resources (Long 1999: 3). Thus, in order to achieve some control over their life circumstances local people must secure access to resources of various kinds. In addition to basic material conditions, they will also need to struggle and negotiate over authority, status and reputation. These dimensions crucially concern their ‘agency’ often expressed through local organisational forms. Power relations are of course embedded organisationally. These generate contestational practices vis-à-vis institutional processes, rules, and structures of control (Scoones 1998: 12).
According to Esman and Uphoff, local organisations present an immense array of efforts on the part of rural people, with or without outside assistance, to address a great variety of locally recognised problems (1984: 58). Local organisations are the social cement, which link local people to access to capital of different kinds, to the means to exercise power and so construct the gateways through which they pass on the route to livelihood adaptation. Building upon the insights of Esman and Uphoff (1984: 24-31), one can describe local people’s organisations as a variety of locally-based membership organisations - co-operatives, farmers’ associations, water users’ groups, ethnically based associations, women’s groups, and the like. As Esman and Uphoff argue local people’s organisations can act as intermediaries between rural residents and both government agencies and private commercial farms, and other non-government organisations. Local people’s organisations might be considered a third sector, distinguishable from the public and private sectors as conventionally defined. They are involved in development processes that contribute to the livelihoods of rural households and to rural social change; they act on behalf of and are accountable to their membership. This distinguishes local people’s organisations from organs of the State and also from more purely social and cultural associations. Thus local people’s organisations are certainly not completely or even to a degree regulated by the state. Local people’s organisations may thus be formal or informal, often fluid, even ambiguous. Usually local people’s organisations are subject to multiple interpretations by the different actors involved (Scoones 1998: 12).

Eshman and Uphoff indicate that there might be more than one level of local people’s organisations, and at least a two-tier pattern in which the lower tier performs functions at the neighbourhood e.g. small groups level, while the other undertakes more complex business and governance activities that require relatively larger-scale operations. A multi-tiered approach to local people’s organisations can combine the benefits of solidarity and of scale, both for mobilising resources and for organising and implementing development/livelihood projects (op. cit. 1984: 24-31).

Collectivity and creating boundaries

It is currently in fashion to say that social organisations encode information. Thus local people’s organisations are credited with making routine decisions, solving routine problems, and doing a lot of regular thinking on behalf of individuals. However, there are many ways of talking about local people’s organisations.

From Villarreal (1994), one can conclude that contextuality is important for understanding the processes and settings of local organisations. According to her,
one can use the concept of locales to describe the settings of interaction, which provide a good deal of the fixity underlying local organisations, although there is no clear sense in which they determine such fixity. It is usually possible to designate locales in terms of their physical properties, either as features of the material world or, more commonly, as combinations of those features and human artefacts. Local people's organisations are important and high profile for local people since important decisions are made through them concerning land, credit, services such as children's education, medical care, water and sanitation, irrigation, etc. (ibid: 39-40).

Paraphrasing Norman Long (1992: 23), it appears that within the limits of information, uncertainty and the other constraints (e.g. physical, normative or politico-economic) that exist, social actors are knowledgeable and capable. They attempt to solve problems, learn how to intervene in the flow of social events around them, and monitor continuously their own actions, observing how others react to their behaviour and taking note of various contingent circumstances. One could thus also argue that collective action is the outcome of the interlocking practices and conventions of individual social actors in the social process. Since social actors are knowledgeable and capable, their acts reinforce the entrenchment of created boundaries. Creating boundaries provides a process of identification and tests actors' strengths and weaknesses, which, in turn, itself reinforces their identity. One could further argue that such identities (e.g. networks of social actors, local institutions, or women's or men's groups) can meaningfully be attributed with the power of agency, that is the capacity to process experience, assess boundaries and make decisions and to act upon them. ‘These collective actors may be informally or formally constituted or spontaneously or strategically organised, in pursuit of a certain course of social actions’ (Long 1997: 9).

Drawing upon the insights of the case study presented in chapter 2, one can argue that the study of collective action examines the factors that motivate individuals to co-ordinate their activities to better their individual and collective well being. New developments in the understanding of collective action have been many and varied. Theoretically, the greatest impact of the notion of collective action has been in its wide-ranging application to fields of rural livelihoods. Collective action is concerned with the formation of groups and the behaviour of these groups in allocating resources that provide benefits to a defined set of individuals (Sandler 1992: 193). Here, I would argue that the creation of boundaries is the outcome of collective actions.

Building upon Callon and Law (1995), Long notes that collective action can be seen as the assemblage of human, social, material, technological and textual elements that compose a heterogeneous network that dissolves the commonsense distinction between things and people. It does this by proposing that
purposeful action and intentionality are not properties of objects, nor of human actors, but of institutions or what they call collectifs. According to Long, 'attempts to define collective social action without acknowledging the constitutive role played by materials, texts and technologies fall short analytically, because they assume that collective social arrangements are simply the aggregated outcome of the effective agencies and interests of the participating individuals' (Long 1997: 9-10).

The notion of collective action recognises that social life is replete with images, representations and categorisations of things, people and institutions that are assumed or pictured as somehow constituting a unitary whole. These processes of collectivities generate the propensity to shape the boundaries of local actors' orientations, actions, and negotiation processes. As Arce (1993: 194) notes, social processes constitute the context in which actors reflect and develop concerns and strategies about society. It is through these processes that actors enrol others into their networks and build 'projects of society'. Arce goes on to suggest, for example, that actors' actions attribute interpretations and create new forms of legitimisation for policy implementation, such that rather than treating local actors as merely clients or interested observers of the processes of rural development, we must consider them as integral to these processes and the driving force in the organisation of contingent settings. Linked to this, of course, is that local groups may often directly or indirectly contest the best laid plans of government or the World Bank.

Rural development situations are shaped and re-shaped by power relations. The case studies presented in the following sections, show how actors' everyday practices involve struggles against different forms of domination and subjection. That is, they constitute the interlocking of counter-discourses and people's resistance in the shaping and reshaping of future social configurations of their society.

**Construction of People's Knowledge**

Though agreeing with Long's observation that social actors are capable and knowledgeable, and drawing upon Arce and Long's comments (2000: 8) that such capability and knowledge is grounded in the detailed observation and interpretation of the ongoing lived experiences of particular individuals and groups, I emphasise that in understanding those processes one must also confront the complexities, uncertainties and ambiguities of actions, beliefs and values. Indeed, the strength of knowledge processes lies in fully acknowledging the 'battlefields of knowledge and power' wherein a multiplicity of actors engage
in struggles over the meanings and practicalities of livelihoods, values and organising processes.

As Willis W. Harman (1984: 7) says, few informed people now doubt that technically advanced societies like the United States are undergoing a major historical transformation towards some sort of trans-industrial age. This is characterised by diminishing dominance of industrial production as a social function, by the increasing prominence of service and information-related activities, and by increasing concern with value questions related to quality of life. As Korten (1984: 299) notes, the dominant logic of the industrial era was a production logic and its dominant goals were production-centred. Its values, systems, and methods were geared to the exploitation and manipulation of natural resources to produce an ever-increasing flow of standardised goods and services and to the creation of a mass consumer society to absorb them. He tells us further that the post-industrial era faces conditions quite different from those of the industrial era and presents important new potentials to enhance human growth and well being, equity, and sustainability. 'But to realise these potentials, the development actions that shape the post-industrial era must be guided by a new paradigm based on alternative ideas, values, social technique, and technology' (Korten and Klauss 1984: 299-300). Here, multiple constructions, an active knowledge of other arenas of social thought and action, are necessary (Andrew Long 1992). Andrew Long argues that if people's social constructions are based on both their interactive experience with their material world and their interactions with others and hence with other knowledges - it follows that an analysis that focuses on people's social constructions will always retain diversity as one of its major themes (Andrew Long 1992: 153). People's social constructions feature forms of self-organisation, which highlight the role of the individuals in the decision-making process. These social constructions also call for the application of human values in decision-making. Knowledge-building processes are based on social learning concepts and methods (Korten 1984: 300). According to Norman Long, 'encounters, differences, and problems are there, in the area of interpretations of ideal-theoretical conceptualisations, theorisation of knowledge. Hence knowledge emerges as a product of interaction, dialogue, reflexivity, and contests of meaning, and involves aspects of control, authority and power. It is multi-layered (there always exists a multiplicity of possible frames of meaning) and fragmentary and diffuse, rather than unitary and systematised. Knowledge is a cognitive and social construction that results from and is constantly shaped by the experiences, encounters and discontinuities that emerge at the points of interaction between different actors' lifeworlds' (see Long 1999: 3).

Focusing on actors' practices and interactions, Arce (1993: 6-8) states that we can develop a social knowledge of rural development based on people's responses to institutional environments, their social construction of development
alternatives and the meanings they attribute to their social struggles. But I would argue here, as my empirical study shows, that this involves more than response; it entails creativity as well, which focuses centrally on local knowledge generated out of the constructions of actions motivated by different interpretations, values and meanings of those involved in the development processes.

In development interventions, the perceptions of different actors are implicit, and this generates 'counterwork'. Parkin characterises counterwork as the rebounding effects of knowledge in its diversity, which sheds light on the complex ways in which specific knowledge practices are constructed and re-transposed or re-accentuated (Arce and Long 2000: 8). From this, one can argue that counterwork prompts the blending together and relocating of the origins of beliefs and behaviour of various social actors as they engage with each other. This involves the interplay of hegemonic and non-hegemonic discourses and values, irrespective of whether they emanate from global or local scenarios.

Another argument (Arce and Long 2000) is that the notion that counterwork can be applied more generally to rethinking how one might understand how multiple modernities are generated. The spurts of modernity have a direct influence on the embeddedness of state interventions and the interventions of other dominant parties as partners of modernity expansions. This creates heterogeneity, social conflict and value discrepancies. Then counter tendencies grow within the social process. Thus counterwork against and within modernity is embedded in particular histories and situations that are part of the wider process of Western expansion (Arce and Long 2000: 8-9). Empirical study is, therefore, essential for understanding how actors, on the basis of these different perceptions, interact, conflict, cooperate and negotiate the conditions of rural development (Arce 1993: 5). Analysis of actual interventions in the life-worlds of individuals and groups, and of how external factors are mediated and transformed by internal structures are important to understanding the social construction of local knowledge and power, since knowledge is present in all social situations and is often entangled with power relations and the distribution of resources (Long 1999: 3).

**Interface**

The concept of interface is commonly used to establish the relations between the diverse and various meanings of rural policy on the one hand, and the actors' situational rules on the other (Arce 1993: 13). According to Arce and Long (1992: 214), interface conveys the idea of some kind of face-to-face encounter between individuals with differing interests, resources and power. Studies of interface encounters aim to bring out the types of discontinuities that exist and the dynamic and emergent character of the struggles and interactions that take place, showing how actors goals, perceptions, values, interests and relationships...
are reinforced or reshaped by this process. The interface concept involves a strong commitment to an actor-oriented analysis in rural social change, based on the notion that social change generates different local variations, adaptations and responses within rural population, which the empirical case studies in the following section of this chapter reveal.

Referring to Long, Arce (1993: 13) notes that interface analysis recognizes that the subjects in rural change are knowledgeable and active. The subjects in rural policy (i.e., government officials and rural producers) problematise situations, process information and strategize in their dealings with others. This conceptualisation of the subject of rural policy leads to an analytical approach that explores patterns and paths of rural change as social outcomes that result from the interactions, negotiations, and social and cognitive struggles that take place between specific social actors. It is important that we remain aware that interface encounters are non-fixed situations that can differ noticeably through time and are affected by contingencies such as the conditions of political and economic stability, the pattern of events, circumstances, resources and actors expressions and feelings (Arce 1993: 13).

According to Norman Long (1999: 5), the interactions between government or outside agencies involved in implementing particular development programmes and so-called recipient populations cannot be adequately understood through the use of generalised conceptions such as state-citizen relations or by resorting to normative concepts such as local participation. These interactions must be analysed as part of the ongoing processes of negotiations, adaptation and transformation of meaning that takes place between specific actors. Empirical studies may help us to understand the capacity of the various actors to internalise the technical and political factors embodied in a policy processes and the various negotiations and interactions among the different categories of actors.

Drawing upon the insights of Long (1999: 2, 20-22) the concept of interface helps us to focus on the production and transformation of differences in worldview or cultural paradigms. Interface situations often provide the means by which individuals or groups come to define their own cultural or ideological positions vis-à-vis those espousing or typifying opposing views. The case studies in this chapter show us how women's group leaders confront and negotiate for their own benefits, based on their own culture and ideological positions, with the structured micro-credit policy of bureaucratic agencies and with their behaviour and other policies, even those related to emergency work. Investigations to understand clearly the incompatibility in interface interactions in rural development intervention need serious attention. Empirical studies may help us to obtain knowledge of strategies on how to avoid or overcome possible conflict, or, according to some, the violence in interface interactions. Although interface interactions presuppose some degree of common interest, they also have a
propensity to generate conflict due to contradictory interests and objectives or to unequal power relations, 'it is important to note that their analysis enables us to comprehend how dominant discourses are endorsed, transformed or challenged' (Long 1999: 4).

The insights of Long (1999), and Arce and Long (1992: 214) reveal that a major task of interface analysis is to spell out the knowledge and power implications of the interplay of domains and social actors and the blending or segregation of opposing discourses. One can assert that discursive practices and competencies develop primarily within the circumstances of everyday social life and become especially salient at critical points of discontinuity between actors’ lifeworlds. This we see in the empirical case studies that follow. These cases highlight how analysing interactions at the interface contributes to understanding how the processes of planned intervention enter the lifeworlds of the individuals and the groups affected and become a part of the resources and constraints of the social strategies they develop. As the move towards more flexible, actor-oriented and sustainable rural policy practices is increasing in both state and non-state intervention processes, it is essential to empirically understand the underlying interactive dynamics of those involved and to appreciate the importance of the learning process that emanates from the interface process through which sustainable rural development can be mediated.

**Muktinagar Gram Unnayan Parishad:**
A case study of local people’s organisation

**Background**

This is a local organisation of disadvantaged women, formed in 1992. GUP stands for Gram (village) Unnayan (development) Parishad (council). GUP as defined by the leaders of the women’s groups, is that the village is the centre, development is the goal, and the council is the authority of this GUP.

There are 120 women’s groups in the Muktinagar GUP, consisting of a total of 1,717 members, 10 to 15 members in each group, formed and developed over a period of five years (1987 - 1992). The UST worked as the mediator in the formation and development of these groups of disadvantaged women from neighbouring households who organised themselves into small groups. These groups became the centre of all kinds of livelihood activities, facilitated by the UST (see UST experience in Bangladesh, IIRR 1991).
Five years from the start of the UST's involvement, and in order to have their empowerment established and sustained (see UST 1997 report), the groups felt strongly the need to have their own organisation, parallel to the grassroots level local government institution - the Union Parishad. Muktinagar GUP was thus formed by the 1,717 members of the 120 groups with the goal 'women's empowerment and sustainable community development', generated from the group practices, local discourses, experience of conflicts, negotiations, interactions, interfaces, linkages and networks between individuals, groups, and parties. Within three months of the GUP being formed, the UST phased itself out of their interventions in Muktinagar, handing over the available capital of the UST to the GUP.

**Structure**

There are two bodies of this GUP, the General Council made up of all members of the small groups, and the Executive Committee of 11 members. The General Council elects the Executive Committee, composed of the President, Secretary, and the Treasurer and eight Executive Committee members. The Executive Committee is elected for a two-year term. In addition there is one village representative from each village who acts as a link person with the Executive Committee. All group members in the respective villages nominate a village representative, through a general meeting at village level, for a two-year term.

This GUP is self-governed by the rules of its bylaws. The bylaws contain descriptions of the responsibilities, accountability, authority of the general council and the Executive Committee of GUP. Individual groups are self-governed within the framework of group's bylaws. Executive committee members and village representatives work for the GUP voluntarily. They get no payment of any kind for their work. The leaders of the small groups also work voluntarily without payment for their groups.

The leaders are elected from among the general council members, all are married, and some are widowed. They are from poor households who have no arable land, or if they have, it is very small, and bought recently from their own initiatives. The leaders are from the age group 25 to 55. None of the leaders have any formal education, which generally means they are illiterate but not uneducated, as they are quick to point out. The children (2 to 6 children) of some leaders are now of school age, some are already adult, married and earning members of the household.
Contesting power structures and establishes new reality

This section begins with a case study of a group member, and illustrates how power is contested for the rights of the poor to establish, shape and re-shape their own livelihoods.

Rezia Begum (40) is from Khamar Dhonaruha village in the Muktinagar Union. She is leader of the group formed in 1988 of 14 members from her village. She is also a member of the General Council of the Muktinagar GUP. Her husband Makbul Hussein (57) has been physically ill for almost six years and can no longer work to earn a living. Rezia Begum has one adopted daughter (14) and together they work to sustain the livelihoods of this household of three by rearing chicken, ducks, and growing vegetables on their house plot. Rezia Begum and her daughter grow rice using the land of rich farmers on a share cropping basis, the share cropper caring for all the inputs such as tilling, irrigation, seeds, fertilizer, harvesting, etc. and the products sharing with the landowner on a fifty-fifty basis. Rezia Begum also leases a small piece of land (.10 acre) on which she has grown crops for the last six years. One can use an owner’s land by depositing a negotiated sum of money and cultivating the land until the money is refunded by the landowner. Rezia Begum is convinced that she must do this in order to ensure food security for her household.

Over her nine-year membership of the women’s group, Rezia Begum has achieved security in providing a livelihood for her household. She has also managed to save a small amount from her different income-generating activities financed by the support and skills training of the UST. In 1997 Rezia Begum bought 0.04 acre of land for 6,000 taka, adjacent to her homestead, from a landlord of a neighbouring village. After one month of paying for the land, when Rezia asked the landlord to register it in her name, she learned from someone in the land registration office that the plot was only half the size of land for which she was paying. So instead of that plot Rezia was offered the 0.04-acre plot she had leased from the landlord some six years back. But this land was far from Rezia’s house/homestead. So Rezia, with the help of a known technician, and involving her group members and neighbours as witnesses, measured the land adjacent to her homestead and discovered that it was be exactly 0.04 acre. She then suspected that the landlord was trying to avoid officially transferring the land to her.

Rezia requested her brother-in-law (her husband’s cousin), who is a schoolteacher as well as a landlord, to help her to have the land registered. He took no action because he happened to be close to the landlord from whom he had also bought land. Rezia then continued to mobilise her own networks e.g. women’s groups, neighbours, etc. A few months later, at the time of tilling for cultivation, Rezia learned from her neighbours that the landlord had sold the land that he had leased to her to another rich farmer. Rezia protested to the landlord
and asked for her money back and was told to get it back from the farmer who had bought that land. When Rezia went to that farmer he denied any agreement with the landlord to give money to Rezia. When she again went to the landlord to ask for the money she had given him to lease the land, he demanded another 2000 taka from Rezia if she wanted to continue leasing the land. She argued that it was unfair and an injustice, but the landlord refused to budge.

Rezia was in a losing position. She discussed the whole issue again in her group, who brought the issue to the attention of the Muktinagar GUP. The GUP leaders advised Rezia’s group on what steps to take through the GUP representative from her village. Along with this GUP representative and two other members of her group Rezia met the former Chairman of Muktinagar Union Parishad (Union Parishad is the last tier of Local Government in Bangladesh) who was from Rezia’s village. He was also a cousin to the landlord and had done nothing within a month of his promise. Then Rezia went with the GUP representative and four other group members to the Union Council Member, who is from the neighbouring village and from a relatively poor household. She appealed to him for a Salish (village arbitration, for which the local government is responsible and legally authorised) against the landlord. Rezia and the group described the whole case to him and demanded justice. They reminded him that “we elected you as the Member of the Union Parishad to do justice, justice for the poor. If you try to do an injustice, under pressure from the landlords, we will take social actions against you. You should not forget your past, and you should not take the risk of losing your career [i.e., by voting him out] in the future by doing an injustice to the poor”.

Within three weeks of this the Salish took place. Rezia Begum got back the land she had purchased and it was registered in her name. The landlord was directed to pay back the 2,300 taka that he held against the leased land, which he had already sold to another farmer.

The case illustrates struggle of disadvantaged social actors to resist by the powerful sections of the community. Though the women from the poor households are disadvantaged, they attain power through enrolling themselves in network of individuals and groups, in this case the local people’s organisation. According to Hall (1992: 104), if women do not take such decisive action on their own behalf, their victimisation will continue automatically through their traditional subordination. The case reveals that local people’s organisations for the rural poor and disadvantaged can counter the oppressive acts of the powerful; they can counter active or passive resistance from many sources (Uphoff 1984: 182).

The case shows that power abuse is often committed by the powerful against the powerless through victimising and brushing aside the poor. The societal trend is to protect the abusers, who are in alliance with the power structure through
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social systems that are run by the powerful. The rich and powerful individuals in the society maintain friendly relationships with those in the power structure and often try to regulate legal institutional practices. The local elites - the substantial landowners, or merchants and their retainers also dominate local government and maintain commercial and political links with centres of power (Uphoff 1984: 183). As the case shows, the consequence is that the system of justice is under their control and supports the power abusers/oppressors attempts to ignore the implication of the justice system. As a result, the powerless have less chance of contesting and redressing wrongs done to them.

The case indicates that given the existing power relationships, the powerful may deliberately choose to oppress and exploit the disadvantaged and vulnerable. They believe it is a safe group to target for social and economic gratification. The rich take advantage of others' poverty to abuse their power. In this case Rezia’s land was taken and the lease money without informing her of the sale of the land on which her family depended for their livelihood. This creates extreme vulnerability for such households, but the landlord is protected by virtue of power relationships.

But as the case also shows, it is possible for the poor to contest such actions through manipulating the implications of voting power through the strength of their networks in the people's organisations that support the poor and disadvantaged. The case shows that the groups capitalise on the knowledge acquired concerning land measurement and registration. They capitalised on their knowledge and experience of the electoral process and voting power relating to the political power structure. They manipulated the social systems related to social justice to influence the local government representative to take a position for justice in the village arbitration process.

Rural society often does not allow anything to happen that will threaten the status quo. The landlord was getting support from the former chairman of the local government, the other landlords/rich farmers, and from male kinship relations against Rezia Begum, who became a victim of landlord oppression. But in this instance the situation was already under the control of the organised poor. Power here countered power. The oppressor, although rich, connected and influential, was nevertheless made to stoop to accepting the decision of Salish into handing over the land officially (through registration) and to refunding the money for the leasing of his land. Social, economic, cultural and political pressure was brought to bear on landlord and local government by the power structure created out of the collective action of the women's groups, and local people's organisation.

Power is thus the outcome of complex struggles and negotiations over authority, status, reputation and resources, and demands the enrolment of networks of
actors and constituencies. The practices of this process shape the behaviour of the social system, out of which emerges a new social reality - justice for and by the powerless, and the empowerment of the disadvantaged.

Confronting dominance

On one occasion the Muktinagar GUP leaders and members were in direct confrontation with BRAC, the largest NGO in Bangladesh, which operates its Rural Development Programme in 42,033 villages, for people living below the poverty line. BRAC's annual budget is US$ 131 million. It has 23,978 full-time and 33,746 part-time staff.

BRAC's intervention began in 1992, with micro-credit, in different villages of Muktinagar. Over the period 1992 to 1999, BRAC organised 30 groups of 1,209 members, of whom 1,073 borrowed BRAC credit. Among these borrowers are also members under the constituency of the Muktinagar GUP, whose leaders told how customers often failed to pay what is popularly referred to in Bangladesh as the kistee or weekly instalment. Borrowers are poor, they cannot make regular income and profit from utilising micro-credit. If the borrowed money is invested in seasonal activity then the returns come after the project is over. Under these circumstances poor borrowers are unable to manage the money for kistee on a regular basis and thus fail to maintain their credit agreement. But, BRAC staff puts pressure on customers to pay the weekly instalments against their loan by any means. This pushes the customers into a very difficult situation and creates conflicts between BRAC staff and their customers.

The GUP leaders elaborated further saying that BRAC borrowers frequently brought their complaints about BRAC staff's misbehaviour and pressure for Kistee to the GUP office. GUP leaders investigated the situation socially, and in 100% of the cases they found the complaints to be genuine. GUP would then intervene in the affair but BRAC staff often took no notice of the GUP's concerns and kept up pressure on the borrowers for loan recovery. The GUP leaders noted that in the face of this discontent, confrontation was generated between BRAC, women's group members and GUP.

One day, during pre-harvest time (people in Mukitnagar undergo hardship at this time of the year) a BRAC staff member came to a borrower's house and asked her for the Kistee. This woman borrowed her first loan of 1,000 taka from BRAC for irrigation and repaid the loan with interest in a year. She borrowed her second loan of 6,000 taka for a rice-husking venture. But a portion of the loan was invested in share cropping and the rest in rice husking. She was repaying a 300-taka bi-weekly Kistee but was absent from one of her Kistee repayment meetings. It was her 8th Kistee. The BRAC staff came to the house after the meeting and asked her to pay. The woman expressed her inability to pay the
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*Kistee* for that period, promising to pay two *Kistee* together at the next instalment. But the BRAC officer remained inflexible saying he wanted the *Kistee*, not the excuse.

Meanwhile, the woman's husband, who is a sharecropper, came back home from the field and found his wife talking to BRAC staff instead of coming to help him. He asked what the problem was and was asked by the caller for the loan instalment. Like his wife, he mentioned their inability to pay the *Kistee* for that term, but assured the payment of two *Kistee* together on the next payment day. But the staff member refused to leave without the money. This man was very hungry, because he had just come back from his work and he asked his wife to serve him food. But the caller said that she should first repay the money then she could go to her other work. The husband then became angry and refused to pay the *Kistee*. The BRAC staff member then retorted that the loan money was not of her father and if they would not pay the *Kistee* he was going to take their cow. This infuriated the husband and began to shout at him. The woman, who is also a member of the General Council of the Muktinagar GUP, rushed to the GUP President. The President and two other leaders came to the place and tried to convince the BRAC officer to accept the proposal of two *Kistee* together at the next *Kistee* day. But the man refused to leave without the *Kistee*. At this point the borrower's husband became extremely angry and attempted to hit the man, but he ran away. The news of this incident spread among the women's groups in the village over night.

The BRAC man came back the next morning with five other staff members. One group leader saw they were coming and informed the GUP office. The GUP President, her fellows and other group leaders in their village came to the woman's house and found BRAC staff accusing the woman of misbehaving with the BRAC staff member, and refusing to pay her loan repayment. The GUP leaders tried to explain matters, arguing that it had been BRAC staff who had misbehaved with her, not vice versa. They argued that pressure for *Kistee* payment and misbehaving with the women was not what was expected from BRAC staff and it would not be tolerated. But the BRAC staff argued back that the woman had misbehaved and was a defaulter, which is not acceptable to them. Some hot words took place. Then the GUP leaders told BRAC staff that none of the BRAC borrowers would be able to pay any *Kistee* until harvesting and the BRAC staff left. The staff came regularly to the field but they failed to secure any loan repayments from their customers until the harvesting was done [source: field notes].

There is a propensity for growing conflict and confrontation between the dominant and the disadvantaged. The contradictory interests and objectives of the two parties and the unequal power relations of two, generate conflict. In this situation, the conflict is first and foremost a potential occasion for growth in two
critical and interrelated dimensions of human morality. The first dimension involves strengthening the self. This occurs through realising and strengthening one’s inherent human capacity for dealing with difficulties of all kinds by engaging in conscious and deliberate reflection, choice, and action. The second dimension involves reaching beyond the self to others through realising and strengthening one’s inherent human capacity for experiencing and expressing concern and consideration for others, especially others whose situation is different from one’s own.

Thus the GUP leader deliberately made the choice to act, in her own moral as well as her leadership capacity, generated from experience, by harnessing the combined strength of the women’s group members, to overmatch the behaviour of the dominance of, in this case, the BRAC staff.

The case shows that the disadvantaged borrow credit for economic benefits, which require certain conditions for generating the benefits, but this is not taken into account by the lenders, who want their returns (credit back with interest) in spite of any crisis of the customer. Their contradictory objectives and interests escalates conflict, and as we saw in this case, conflicts can generate for each party a challenge, difficulty or adversity to be grappled with. The challenge presents each party with the opportunity to clarify for themselves their needs and values, and what causes them satisfaction and dissatisfaction. It also gives them the chance to discover and strengthen their own resources for addressing both substantive concerns and relational issues. This case indicates that conflict affords the disadvantaged with an opportunity to develop and exercise both self-determination and self-reliance. Moreover, as the case shows, conflict confronts each party with a differently situated other who holds a contrary viewpoint. This encounter presented each party with an opportunity to learn about and acknowledge the perspectives of others. It gave the individual a chance to feel and express some degree of understanding and concern for the other, despite diversity and disagreement.

Another element shown by the case is that in the heat of conflict, the disputing party typically feels threatened, attacked, and victimised by the conduct and claims of the other. The husband became so angry that he attempted to hit the man. He ran off but came back with reinforcements the following morning but the GUP office had been informed and the President and her fellows and other group leaders also appeared at the women’s house. The BRAC in this situation were focused on self-protection; they are defensive, suspicious, and hostile and almost incapable of looking beyond their own interests.

The incident shows that women’s leaders, as front line workers, are confronted by hostile behaviour, her of BRAC staff, but an institutional reality of the power of moneylenders. But, the women’s leaders practice their locally rooted knowledge
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of strategic intervention and are able win conflicts with those who are in a position of dominance.

Conflict within the groups

Amela, the ten-year old daughter of a leader of one of the women’s groups in Muktinagar, is a student of class three in the Kheli Pori School, a non-formal primary school, supervised by the GUP. Amela’s parents arranged her marriage to a man from a village four kilometres distance from their village. Everything had been finalised about the marriage, but without the knowledge of the women’s group and GUP, whose culture and practice in Muktinagar disapproved of such practices. Somehow, it came to the knowledge of group members through the classmates of Amela, and from them to the GUP.

The GUP President questioned Amela’s parents about the fact, and they explained their arguments in favour of their decision for the girl’s marriage into a comparatively well off family. They had negotiated a 5,000-taka dowry payment and some jewellery for their daughter and had sold their only piece of cultivable land to meet these demands and the other costs of their daughter’s marriage. They were convinced that if their daughter’s marriage had not been arranged at a young age, then the dowry payment when she was grown up would be higher. Amela’s mother mentioned that her brother was quite convinced about the marriage proposal and he wanted a good marriage for Amela. The GUP leaders and members tried to convince Amela’s parents to stop their daughter’s child marriage by telling them of the bad consequences of child marriages; they break the law, are a violation of children’s rights, could be harmful to a child’s health, and was against the groups’ resolution to combat child marriage in Muktinagar. But Amela’s parents were firm in their decision. They rejected the groups’ resolutions and practices against child marriage.

The following day GUP leader consulted with other group leaders and members about the marriage and a decision was made to stop it. The GUP President and one of the leaders rushed to bridegroom’s parents. From them they came to know more of the details of the agreement and arrangements of the marriage that had been negotiated by Amela’s maternal uncle. The bridegroom’s parents were then advised of the law against dowry and child marriage. She warned them that if they tried to go ahead with the marriage then the court would punish them. They were told of the GUP’s disapproval to child marriage and the dowry system. Raising all these concerns to the bridegroom’s parents the GUP leaders went home.

The next day was Amelia’s wedding day. Her parents, along with some of their relatives, were waiting for the guests. Everything was arranged but the guests
never appeared. Amela’s parents then suspected that GUP leaders might have
talked to the bridegroom’s parents and had stopped them. They went to the
Chairman of Union Parishad (Local Government) to complain against GUP leaders,
particularly the President for stopping their daughter’s marriage. They sought the
advice of the Chairman to sue the GUP President. Knowing the whole story, the
Chairman told them that they could go to court, but they themselves would be
punished, because they were arranging the marriage of a child and were making
a dowry payment, both of which were violating the country’s Family Law. So then
the parents returned and stopped the marriage. Later, the GUP leaders went to
Amela’s parents and convinced them to put off their decision concerning Amela’s
marriage until Amela had graduated from high school. [Source: field notes].

Although group cultures and practice generates a degree of common interest, it
can also generate conflict due to the contradictory interests and objectives of the
parties within the groups. Here, the mother, though a group member, created
her own boundaries for decision-making, and used the advantage of kin support,
especially the men’s support, and ignored the discourses of her group. Her
decision to arrange the marriage of her daughter, though still a child, she
interpreted as the inevitable responsibility of a parent, as is the marriage culture
in Muktinagar. Her family members supported this. But her group culture and
practice rejects the culture of child marriage and combats the practice by re­
shaping the behaviour of group members, as individuals, but with the intention of
the group as a whole to generate the re-shaping of society’s behaviour towards
this culture.

The interface with other cultural ideas and institutional practices helps group
leaders to take on and grapple with differences in worldviews or cultural
paradigms. The two families of the bride and bridegroom were not negative to
child marriage since it is culturally rooted. But the knowledge gained from
interactions between the groups and the institutional process (represented by the
legal system) has reshaped group behaviour, which now mainly rejects such a
practice.

The legal framework of family law, which dictates 18 years for a girl and 20 years
for boys as the lowest age for marriage, defines when their daughter will be
adult. As poor parents it would be a burden for them to then have to care for her
until then. But the group wants girls to have the opportunity for education and
protection from child marriage, and uses the legal framework of ‘Family Law’ to
protect her from this marriage.

The parties within the groups involved in the conflict make optimum efforts to
manipulate their capabilities, experience and kin and other relationships (their
social capital). The group member and mother of the bride (the ten-year old) and
her family mobilised their kin and links to local government. Their priority was the
economic aspect, that the marriage proposal placed their child in a more prosperous family and 5,000 taka was a small dowry that might be much more in the future. The GUP leaders on the other hand took up the issue from the standpoint of the groups' commitment to abolish child marriage and they moved within the legal framework, morally obliging the groups and the leaders, including local government, to support this position. The GUP leader (President) used her position as mediator to exercise the scope of the law relating to child marriage. She successfully used the laws as an effective instrument to stop the bridegroom's party taking part in the marriage, and later on, to stop local government support for child marriage, thus shaping group practice towards the promotion and protection of child rights.

**Interaction and Interface**

There was a flood disaster in Bangladesh in 1998, which affected Muktinagar and its neighbouring communities very severely. The flood damaged the vegetables, crops, and houses of the poor. The people of the area suffered a food crisis, damage to their houses and ill health from the devastating flood.

In order to help the flood victims of the area, the UST mobilised post flood relief and rehabilitation services from international donor organisations. The donors allotted rice, dal (lintel), and biscuits as emergency relief, and wheat seeds for post flood agricultural rehabilitation. They also allotted corrugated iron sheets for house reconstruction. The relief and rehabilitation materials were to be distributed according to policy guidelines set by the donors that each household should get all items. But the amount of allotted materials was inadequate to meet the need, as the number of flood victim households was very large.

The UST, as the mediator, had accepted the donor's policy guidelines without consulting the GUP. When the UST shared the policy guidelines of relief distribution with the Muktinagar GUP, the GUP expressed their own idea of relief distribution. They would give one item to each family in order to cover the maximum number of households with the limited resources. They wanted to maximise the number of beneficiaries, which, according to them, would reduce dissatisfaction but meet emergency needs. They also thought of avoiding and reducing possible conflicts between recipients and non-recipients of relief materials and between them and the GUP. They also considered the pressures that immediate complaints from non-recipients of relief materials would place on the UST and the donors. The GUP arguments came from their experience of relief distribution by local government and other organisations when relief is inadequate and one-sided in its handling. At this stage the UST had to go back to the donors to negotiate the GUP's policy position. The donors came down to the field, studied the situation and the feasibility of their policy guidelines and the GUP's options, involving the UST and GUP in the process. After discussion and an
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analysis of the field situation the donors accepted the GUP's options as policy guidelines for their post flood '98 relief and rehabilitation programme in Mukti Nagar and its neighbouring communities.

The policy guidelines were that each of the selected flood victim households would get support of one item i.e. either food stuff or wheat seeds or housing materials. But there could be some exceptions in the case of housing materials when the vulnerability of the household was taken into account, i.e. one family may get both housing materials and foodstuff if this household was in a very difficult situation. The GUP was given the responsibility of selecting beneficiaries, the UST took responsibility for distribution and monitoring along with the involvement of donors representatives. [Source: field notes].

The case shows us an interface encounter between individuals with differing interests, resources and power. The interface also shows how actors' goals, perceptions, values, interests and relationships are reinforced or reshaped by this encounter at the interface (Long 1989, and Arce and Long 1992: 214). We learn that interface encounters can vary over time and the actors meeting at the interface are affected by different contingencies such as the conditions of political and economic stability, patterns of events, circumstances, resources and actors' expressions and feelings (Arce 1993: 13). The GUP leaders were very much aware of the crisis situations of the area and they had a clear assessment of the needs and materials available. Their understanding of the circumstances and their commitment to institutional responsibility and accountability consolidated their determination and operation of relief and rehabilitation services for the flood victims. The alternative policy guidelines of the GUP leaders' was based on contingencies such as culture and practices of sharing limited resources among network members, of collective action in the face of vulnerability, of fellow feelings among actors, and of the political commitment of the GUP leaders.

Another important aspect of interface, as illustrated by this case, is that it links modalities of practices with the characteristics of actors' everyday life, connecting the way in which individuals internalise rural policy with the way they use their institutional environment (Arce 1993: 14). The GUP leaders were able to assess the everyday life of the flood victims, as they too were flood victims and poor, and this helped them to formulate the alternative policy of resource distribution among the flood victims. They were able to argue in their discussions and interactions with the external organisations (UST and donors) from the practices of their institutional environment. As Arce argues, interface analysis goes beyond the dichotomies of the individual versus collectivity, and social action versus structure (1993: 14). In this case both the UST and the donors accepted the collectivity beyond their structured policy.
The case demonstrates another significant argument: that within the people’s institutional environment local actors are able to establish a degree of choice and creativity. Human agency, by creating these sorts of social spaces, draws unexpected outcomes from external agencies’ intervention. The leadership of GUP is seen to be capable of constructing lucid arguments and options as alternatives to the outside organisations. Based on their experience and interaction and interfaces, the GUP leadership successfully created efficient space to establish their policies of services operation. Creating these sorts of social space shows counter tendencies in the face of the discourses of the dominant. The case shows the counter tendencies of local actors to challenge the structured policies of external organisations and put their own options or choices as alternatives. This constitutes, as Arce and Long explain, a process of ‘counter-development based on the local people’s scope and power to blend and shape things emerging in the wake of the spread of the ‘techniques’ of modernity and in the re-positioning of local modes of organisation’ (2000: 19).

A significant aspect of counter-development seen in this case is that it helps to identify the types of representations, practices, organisational forms and institutions and forums of counter-tendency that emerge; and what modes of authority and power open up and are consolidated in the re-directing of social change. The case shows that the acceptance and practices of the policy of the collectivity, in the operation of post flood relief and rehabilitation programme, reinforces the culture and norms of sharing resources, which facilitated the process of benefitting the maximum number of disadvantaged people. This process, as the case shows, re-consolidates the empowerment of local disadvantaged people by being tied into individual networks and the GUP. It shapes and re-shapes interaction and interface modalities with the outside organisations, and establishes new realities (outsider accepts actors’ discourses). Negotiations at the interface are sometimes carried out by the individuals or groups who represent particular constituencies, groups or organisations. Their position is inevitably ambivalent since they must respond to the demands of their own groups as well as to the expectations of those with whom they must negotiate (Long 1999: 2).

Interaction and interface processes help us understand the interplay of ‘domains of authorities’ and the trends of the counter-development process. In addition the case teaches us how interaction and interface analysis contribute to understanding actors’ strategies to avoid or overcome possible conflicts, and according to some people violence. The GUP proposed the alternative relief and rehabilitation materials operation with a view to maximising the coverage of limited resources among the large number of needy flood victims. It was, according to their argument, very difficult and unrealistic to try to avoid meeting some people’s needs, so they devised a strategy that would help address maximum needs. If this had not been possible, then conflict among the actors,
and between the actors and outside organisations, even violence between the actors and outside organisation was not an unlikely outcome.

**Interpretations**

Throughout the world we are witnessing a spontaneous hunger for popular power, people are demanding the right to have a say in the shaping of their societies (Clark 1991: 14). But the dominant development paradigms were based on the evolutionary belief that economic growth was the antidote to backwardness. The overall approach was outward-looking, technocratic and generally contemptuous of local resources and know-how (Pottier 1993: 13).

During the 1970s and up to the current juncture bold commitments were made to deal with three central challenges: poverty, environmental deterioration and the empowerment of people through increased participation in the development process (Korten and Klauss 1984: ix). It is argued that the 1980s were marked by a search for alternative strategies; a search by social movements of various kinds, by small groups of researchers and planners, as well as by people in different development organisations. The search implied rejection of externally imposed models, more emphasis on the needs of the poor, especially the very poor, a better appreciation of social forces, more awareness that development efforts must be sustainable and based on policies that are participatory rather than technocratic (Pottier 1993: 13).

The case studies of the chapter are the ethnography of local contestations to imposed models of development and the search for alternative strategies of sustainable rural community development. It is argued that the alternative development efforts must be guided by principles and values based on participation and democracy, which is not just about the right to vote or pass an opinion, but about a whole set of rights which citizens or local people must be afforded if government or development organisations are to be open and accountable (Clark 1991: 16).

The case studies describe how poor women sometimes take their own initiatives to empower themselves through economic means. But one can also argue that women take initiatives to develop their organisations by social and political means, not only economic. The women's awareness of power relations and power processes led to institutionalise their individual women's group networks in the form of a people's organisation, as a means of empowerment. We also see that the practice of their political and social rights is not limited to within their own organisation but is practised in other political and social arenas such as local government elections, and in dealing with the legal and moral aspects of society.
The women, as voters, listened only to their own decision. It was not possible to purchase the women’s vote, as with the men. Women’s participation in voting is higher than that of men. After they are organised it is no longer possible for the rich to continue treating them as before (Chairman of the Muktinagar Union Parishad, August, 1999) [Source: field notes]. This statement shows that the empowerment of the disadvantaged, particularly the women, in Muktinagar is recognised and taken into account by the power holders, and their behaviour is accordingly re-shaped.

The Chairman of our Union Parishad listens to what I say because I have all the poor women behind me. (OmichaBu, GUP President). She is right. The UP Chairman cannot settle issues related to women without her consent. It was not easy in the beginning. At first the UP Chairman was suspicious of the women’s intentions. The local elite put up obstacles, with the religious leaders accusing the women of violating the rule of Parda or veil. But it was not long before the adversaries realised that the women were helping the local administration to implement a good number of the laws enacted to benefit the country’s women. I welcome these types of groups, they help me in taking correct decisions on issues concerning women, said the Muktinagar UP Chairman. [Source: Ruhul Matin, Weekly Star Magazine, July 25 1997: 13].

Local government (Union Parishad), landlords, and rich men in Muktinagar historically exercised control over the socio-political process. Built into this was a system of exploitation. But after Muktinagar GUP was formed, which demonstrated that participation does not exist in the abstract, participation became defined through specific institutions, processes, and ideological and cultural factors. It is defined through individuals and groups of individuals involved in a participatory process. Within any participatory structure, overall forms of social inequality and oppression are usually reflected and maintained. The challenge we face is to develop not only participatory mechanisms of empowerment but also the means to overcome the structured inequalities in social power (Kaufman 1997: 160).

When we go to the Chairman and members of the Union Parishad, whom we elected, for Salish (Village Arbitration) for which they are officially responsible, they ask for a bribe. They do not give any kind of assistance, even that mandated by government for poor people without a bribe, so then we get very frustrated with the Union Parishad. It is for this reason that we decided to have our own Parishad - the GUP. (Women group leaders of Muktinagar, 1999). [Source: field notes].

Local government in Bangladesh has a history covering many centuries. But in spite of this, it is still considered to be weak, underdeveloped, emaciated and
feeble as a social and political organisation, as well as ineffective in dispensing goods and services to its citizens. Many reorganisations and attempts at reform have been initiated over last four decades (1960 - 1998) aimed at strengthening the local government system, but a clear trend is yet to evolve (Ahmed 1999: 157).

We went to the UP member and Chairman to obtain a VGD (vulnerable group development) card but they asked for a bribe. We could not pay it so we went to the woman member of Union Parishad for her help in getting one. She was hot (very angry) with us, saying 'Don't come to me, don't make noises here!' She proposed that we go to the Union Parishad Chairman (group leaders of Putjmary Village of Muktinagar). [Source: field notes].

This supports the previous argument that local government is not an isolated and self-contained entity, as many people naively regard it, but is part of the wider socio-political context. And, like the central state, is not free from corruption, anti-democratic practices, non-accountability, and non-transparency (Ahmed 1999: 157-158). Furthermore women's participation in local government is also limited by the Local Government Act (1997) itself. There are only three electoral seats, out of 12, reserved for women; and no specific roles or responsibilities for these women members is mentioned. According to this Act, in Muktinagar, like other Union Parishad (4461) in rural Bangladesh, the Parishad consists of nine men and three women members elected for a period of five years by approximately 12,000 voters. They perform six major functions and responsibilities concerned with civic issues, police and defence functions, the collection of local taxes and other revenues, administrative matters, local development and judicial responsibilities (see Ahmed 1998). This local institution is crucially accountable for what is now labelled 'sustainable' development. But, unfortunately the Union Parishad of Muktinagar, probably like many others in Bangladesh, has not developed any effective practices for carrying out its major functions and responsibilities, nor is it accountable to its constituency.

There is no fund for my Union Parishad. But we can propose a scheme to Thana and the district authority, mostly relating for road, culvert construction. There is an allotment of 266 VGD (vulnerable group development) cards for my union, where 3200 families live below the poverty level, but there is no budget to operate this activity (Chairman of Muktinagar Union Parishad, 1999). [Source: field notes].

Nevertheless, the Union Parishad is given, by the Act, many roles and responsibilities (see Ali 1997: 21-30).

If we, the Chairman and members, have meetings with people, about planning, development activities, etc. that might bring benefits in terms of
ideas and knowledge, but when people ask for supports/inputs or to execute the plan, then we are in serious problem, because we do not have any fund (Chairman of Muktinagar Union Parishad, 1999). [Source: field notes].

So, the elected officials of local government carefully avoid accountability. The space for interaction and interface between local people and elected officials is strategically squeezed to allow for maximum freedom in the exercise of practices of power and authority.

The Chairman and members of the Union Parishad only come to us before election, but never afterwards, nor can we reach them (Women's group members of Muktinagar, 1999). [Source: field notes].

The relationship between the Union Parishad and women's groups (and voters) is therefore largely non-existent and ineffective, except during election times when it becomes one sidedly active, which means that the Chairman and members come to the voters with the purpose of extracting votes. It is especially the women who respond since they often take their responsibilities seriously. Hence the voters perform the democratic role, while the Chairman and members pursue political or power objectives.

Here we can identify, from the experience of Muktinagar, the nature of the institutional nexus linking government to civil society in rural Bangladesh. This configuration consists, on the one hand, of a representation of local government in terms of its role and practices vis-à-vis the administration of specific resources and its responsibilities towards particular constituencies (in this case, largely poor rural dwellers), and on the other hand, an account of the actual performance of specific local government authorities and their members. Hence the commitment to Union Parishad in Bangladesh continues despite its poor record of achievements. This is justified in terms of the strengthening of democratic values at the grassroots, the promotion of good governance at community level, the mediation of empowerment among local populations and the co-ordination of local initiatives aimed at participatory development.

However, in Bangladesh the liberal democratic tradition of local government has proved to be fragile and often counter-productive or misplaced. Local government has always been patronised by non-democratic or anti-democratic forces such as military dictators. During periods of autocratic and dictatorial rule local government institutions have regularly been brought to the forefront in order to legitimise unjust rule through the registering of base line support for the regime through local government structures (Ahmed 1999: 157). The point to stress here is the importance of previous experiences that have shaped the political positions and interpretations of local government. These often carry the identities and
strategies of anti democratic practices deriving from the distant past (Ahmed 1999: 59). But I would also argue from this empirical case study that, despite these non-democratic 'carry-overs', grassroots people's organisations do in fact gradually develop the basis for democratic values and action to emerge.

Thus notions of collective actions act to protect local groups from the influence by anti-democratic external forces, generating empowerment of the disadvantaged people, and creating space for interface processes and interaction vis-a-vis the wider power structure.

You see, during the parliamentary election in 1996, after the huge movement against the previous government, a particular political party that was dominant in the anti-government movement came to influence us (GUP) to vote for their candidate. Their behaviour was like Mastany (Terrorism) but another candidate (the sitting MP) was well behaved and always with the people. So in the end we voted for him, not the party who tried to force us. We believe we did the correct thing (Muktinagar GUP Leaders 1999). [Source: field notes].

When these kinds of things occur, the party that receives the majority vote experiences a sense of self-worth, security, self-determination, and autonomy. Even if the external constraints of the party’s circumstances still impose certain limits on it, within these limits it can still exercise a greater control over its own situation, and as a result its self-image is strengthened (Busch and Folger 1994: 87).

Conclusion

This chapter has attempted to illustrate through the case studies that designated collective actors, each relevant to the understanding and application of social and cultural practice, at a given moment can share some common definition of a situation, or goals, interests, or values, and can reach agreements tacitly or explicitly to pursue together certain courses of action even when they institutionally and ideologically represent striking differences.

They represent a coalition of actors rather than a unified groups committed to uniform values. It is for this reason that I have used the concept of interface to understand collective actions, which are constituted through local institutional processes made up of heterogeneous actor interests. For example, the network of donor agencies, UST and Muktinagar GUP were able to institute a common policy of post flood relief and rehabilitation. Muktinagar GUP is composed of the network of women’s groups, village representatives, and the general who share
discourses based people’s practices, on collective action, counter-development and democracy as the vehicle of people’s empowerment.
This chapter starts with the argument that 'sustainable development' is a 'linguistic representation' within the field of development. Linguistic representations are part of a vocabulary that provide meaning and intentionality to development concepts and policies. In the process of getting to grips with these linguistic representations researchers come to appreciate how practitioners and policy makers in this field use concepts and achieve a degree of social order. The analysis of linguistic representations can show us how cultural practices, ideas, concepts and distribution of meanings are enacted through the practice of rural development intervention.

It is assumed that the linguistic representations of sustainable development significantly influence the policies of development intervention. This means that the representation of sustainable development acts as a framework for organising and orienting experts and policy makers in exercising their knowledge and solutions to the world's problems. Concepts such as sustainable development attribute experts and policy makers with the capacity to exercise political control over development processes.

This chapter argues that it is important to explore the ways in which development practitioners, experts and local actors articulate the language of 'sustainable development', and to analyse how far these resonate with each other or create a cacophony of divergent and discordant messages (Acre 2000: 32). In my view, sustainable development encompasses three different linguistic positions – economic growth, natural resources management, and livelihoods, and that these generate incongruencies and give different meanings to the concept. Following these positions, we need to consider the ways in which the term sustainable
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development is located linguistically within the field of social development. Sustainable development is linked to theoretical ways of talking about the manifestations and dilemmas of social change (illustrated in the next section). The successive re-thinking of policy options within international development agencies has heavily influenced the direction of social change. Hence, as a concept, its linguistic meaning has shifted in accordance with the different points of view of the global experts and bureaucrats involved in the implementation of development policies, programmes, and projects.

Linguistic shifts in the development field have tended to promote homogeneous models for Third World change, and their reference point has been from a Western optic. This process comes close to how experts model realities. This modelling become significant because it entails a penmanship concerning how to describe and analyse processes of change in terms of the experts' meaning of 'sustainability'. It is these actors, using sustainability as representation, who generate decisions and formulate development strategies. Using the vocabulary of sustainability as a political and pragmatic term serves to make people aware of the experts' orientation to the reorganisation of people's livelihoods and to what they consider relevant to speeding up the process of social change (Arce 2000: 32-33). When one looks at economic, environmental and social trajectories, the concept of sustainability embraces, as part of its content, a rich vocabulary of diverse political agendas, each one attempting to redirect the notion of social development. For instance, the vocabulary of development aid gives a clue to understanding the importance of international institutions and their ideological power. The power differences are revealed in a rich vocabulary of political solutions and action programmes which attempt to shift the debate about the nature of social development. The vocabulary of development is full of the institutional and ideological power of language. The vocabulary of development 'projects' and other intervention instruments are thus windows for understanding the mechanical and organisational power of such language (Apthorpe 1997: 43). Apthorpe argued that the power of language arises from congruencies and other relations of social, political and cultural institutions that frame problems within policies, projects, and programmes. Often the primary aim of policy language is to persuade rather than inform. The language of policy and policy analysis seeks power through characteristically uttering policy problems. Policy language, then, is itself a form and source of policy power (Apthorpe 1997: 43-55).

The language of sustainable development can be seen as a combined set of linguistic representations and linguistic constructions of how to relate 'problems' to 'solutions'. It is a certain way of framing social problems, attributing essences, and finding solutions based on the objectivisation of what constitutes development. This linguistic set operates against a background of human activities organised through policy actions, technologies and development of specific language strategies (Arce 2000: 33). This chapter argues that development organisations
start their interventions from an economic understanding and orientation in dealing with social development. They do this because they believe that an economic orientation will contribute to institutional sustainability, propelling the action of people into an economic growth model that will make sustainable the path to continued social progress. In this paradigm, micro-credit is usually the operational way to achieve the take-off of this modernisation path. What is interesting here, is the use of the concept of sustainable development to justify interventions which do not take into account people's own experiences, self-organising processes, and their interests and orientations in the process of social change. We need to re-think the concept of 'sustainable development', and critically evaluate other related notions such as economic growth, natural capital, and livelihood. Such an analysis might help us to identify the contradictions between natural resource management and economic action and re-assess the importance of people's livelihoods in terms of the linguistic representation of a sustainable development. An analysis from an actor-oriented approach could highlight and help solve some of the shortcomings of the natural resource management and natural capital position.

To illustrate the points made, this chapter describes two cases of people's practices that highlight the importance of knowledge as fundamental to people's agency to understand, act, and shape a situation. People repositioning themselves in the field of social transformation usually perceive reality as a fluid not a static process. The various conceptualisations of sustainable development in policy thinking and in the literature often do not represent local situations and the nature of transformation, but embrace the political continuity needed to achieve institutional sustainability and self-financing security.

**Economic growth model and sustainable development**

In this section micro-credit and the role of the Grameen Bank are interpreted as metaphors. In Bangladesh they represent the continuities between people's everyday practices and the 'abstract' trajectories of economic sustainability. In other words, the section deals with how expert linguistic representations of sustainable development and economic orientation in practice, fracture social space, block the fluidity of people's orientations and try to take control over their social, economic and cultural actions.

Development is defined principally in terms of economic growth, which generates a productive capacity to expand (Redclift 1987:15). Drawing upon the insights of Redclift (1990: 85) one can further note that most development economists and international agencies take the view that sustainable economic development involves maximising the net benefits of economic development, subject to maintaining the services and quality of natural resources over time. But one could
argue that the growth in productivity of resources has a limit. Here, productivity is
deﬁned as the output of valued product per unit of resource input, the three basic
resource inputs being land, labour and capital (Conway and Barbier 1990: 43). For
instance, land is limited in Bangladesh, a country of 120 million people. The policy
of economic growth has not helped to sustain the expansion of productivity in
agriculture, rather the contrary. There is evidence of stagnating and declining
productivity in Bangladesh (Pagiola 1995: 10).

The land issue was categorically mentioned at the Rome 1996 World Food
Summit, at which it was stated that countries such as Bangladesh and India had
insufficient land. But conference delegates pinned their hopes on technical
solutions: improved agriculture and population control, since it is assumed that the
achievement of productivity is sometimes imaginary and mythical. The technical
solutions to growth of productivity thus subordinate the substantive issues, e.g.
access to land and the value of human life, to technical considerations. The Rome
reference to land, however, implied that local politics was not much of an issue,
which suggests that the institutional language of development is unable to make a
connection between local politics and the land issue in Bangladesh and India (see

Although the abstract representation and the normative character of such
language provides a degree of authority to the experts who inﬂuence social
change, the fact remains that they are far removed from the demands and life-
worlds of the recipients of development programmes. On the other hand, the
intended beneﬁciaries are active in maintaining their own interests, resources and
power, and have an important part to play in representing their own demands and
practices (Arce 2000: 38). Pottier (1999), like Arce, also argues that language
works as a powerful representational ﬁeld and differs from locally situated
languages that express everyday experience. For instance, the Rome reference to
land issues, couched in aggregate neutral terms, supports the claim that
institutional languages of development are ‘in crisis when ethnograﬁzed’ (Pottier
1999: 41). One can further argue that the linguistic representations of the
economic growth model in development actions are the ‘extensions of policies into
rural areas of the power’ of institutions that include the richer world of the North,
governments of the South, and national and international commercial interests
(see Conway and Barbier 1990: 90). Here, I would argue that because of this,
certain developing countries that are large scale agricultural exporters are facing
increasing trade conﬂicts with industrialised competitors, particularly with the
United States. Thailand, for example, has long been one of the world’s major rice
exporters and is heavily dependent on these earnings. The Thai farmers are now
facing strong competition from the United States, which is pressurising countries
to reduce rice surpluses produced by farm income-support programmes. This cut
the price of export rice by half over the 1985-86 period. As a result, Thailand’s
earnings declined by US$112 million in 1986, which had extremely negative
consequences for Thai farmers. The United States still has two million tonnes of rice stocks and another two million tonnes of excess production capacity in the form of land presently diverted from production. These represent an extension of policies into Third World rural areas that work against the sustainability of developing economies (see Conway and Barbier 1990: 90).

Riddel and Robinson (1995: 20) argue that policy extension programmes are often designed to improve the institutional asset position of national and international development agencies. It means that their economic growth could take off through increasing the volume of credit provision and take up. The case of the Grameen Bank in Bangladesh is an example of this kind of policy extension in rural areas. Through its regulations it exerts considerable control over people’s lives, especially over poor women, through its micro-credit policy. The process of expansionism, which extracts and accumulates capital from different sources for Grameen Bank’s funds, dominates and manipulates people’s economic and human resources. Every member (2.27 million as of 1997) of the Grameen Bank pays a one-time fee of taka 100 ($2.50) for an equity share in the bank (equity holders get no return for their holdings). Members also put two taka per week personal savings into the group fund account. They have to pay one taka per week (after receiving a second loan) into a children’s welfare fund and in addition borrowers must contribute to an emergency fund to the tune of five taka for every 1000 taka borrowed (after the first 1000 taka). An additional 5% of the loan is taken out as a group tax that goes into a group fund account that generates 8.5% interest for the bank. Grameen currently charges borrowers 20% per year for a general loan, and 8% for a house loan (Morduch 1998: 22-23). Rahman notes, the annual interest rates of the Grameen bank on its small loans is much lower than the interest rates of moneylenders in the same areas of operation, who may charge as much as 100 to 200 percent on their investment capital. In rural Bangladesh, however, these moneylenders are small in number and have neither standardised nor institutionalised interest rates for large-scale operations. The Grameen Bank institutionalises its interest rates on a mass scale by reaching more than 2 million borrowers (1999: 133). Rahman quotes the oldest man in his study village in Bangladesh, as saying "The Grameen Bank replaces one evil by another, for instance, moneylenders charge exorbitant interest rates on a smaller scale, the Grameen Bank charges lower interest rates but on a mass scale. For the poor people, there is no difference between the moneylenders and the Grameen Bank" (ibid.).

Stuart Rutherford notes that like the moneylender, the Grameen bank takes interest, but instead of deducting it at the time the loan is given, it takes it in small easy-to-find instalments along with the repayments. As with the moneylender, most clients immediately embark on a fresh credit cycle as soon as one cycle is complete (2000: 93). But, Grameen differs from the moneylender in some small respects and some important ones. Unlike the moneylender Grameen accepts
savings deposits – in small, regular, fixed weekly instalments that cannot be withdrawn until the client has been in the system for ten years. It also deducts 5 percent of the value of each loan for a ‘group tax’ – money that is put into a fund owned by the clients but held by the Grameen bank that could be used to bail out clients who get into trouble with their loans. The clients can eventually claim this money but only after ten years (ibid).

One might argue therefore that the development intervention policy of the Grameen Bank is concerned with its own benefits – income and profit – and with regulating the micro-credit cycle as a ‘money-making-machine’. As Muhammad Yunus, founder and Managing Director of the Grameen Bank, concluded in March 1995, ‘Grameen is a very profitable institution. This year ’94, we have the largest profit ever. And very soon we will feel embarrassed that we will make so much profit’ (Morduch 1998: 15). At the same time he asserts ‘Credit Is A Human Right’ (Grameen Bank 1987: 4). Studies show that after 9/10 years of membership of the Grameen Bank, poor women are still among the ranks of the desperately poor and homeless. Grameen Bank women clients in this position have the safety net of their loans, but unless they have been able to build up their assets and their skills by playing an active economic role for themselves, all their membership can do is prevent pauperisation (see Todd 1996: 127). While agencies like the Grameen Bank operate projects, programmes and policies, guided by the linguistic representations of sustainable development, they make credit available to promote economic growth for ‘poor people’, but they take no account of the sometimes disastrous economic and the social consequences (Redclift 1987: 56).

Natural Resource Management and Sustainable Development

Sustainable development and environmental sustainability have become central organising concepts of environmental policy. The fields of environmental and ecological economics are attracting wide attention. According to van den Bergh and van der Straaten (1994: 6), man depends on nature in multiple ways, most clearly by depending on the existence of a food web from which to extract necessary inputs. In a way, man has placed himself at the top of the food chain at various levels, from local to global.

The increasingly conclusive evidence for environmental unsustainability has led van den Bergh and van der Straaten to argue that ‘if we fail to convert our self-destructive economy into one that is environmentally sustainable, future generations will be overwhelmed by environmental degradation and social disintegration’ (1994: 27). Concomitantly, there has been a growth of ideas
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relating to sustainable development. According to Pearce, Barbier and Markandya (1990: 1), a set of minimum conditions are needed for development to be sustainable: increases in real income per capita; improvements in health and nutritional status; educational achievement; access to resources; a ‘fairer’ distribution of income; and increases in basic freedoms. These conditions are based on the requirement that ‘natural capital stock’ should not decrease over time. Natural capital stock, in this context, is the stock of all environmental and natural resource assets, from oil in the ground to the quality of soil and groundwater, from the stock of fish in the oceans to the capacity of the globe to recycle and absorb carbon.

One could argue, building upon Redclift (1990), that the Brundtland Commission’s report 1987 - Our Common Future, placed the emphasis in sustainable development on human needs rather than trade-offs between economic and biological systems, an approach which a lot of economists would have difficult in endorsing. Chambers provides an even more ‘human-focused’ approach to sustainable development by his concept of sustainable livelihoods. Chambers, who served on the Advisory Panel on Food Security that fed into the Brundtland Commission’s final report, argues that the notion of sustainable development in the discussions borrowed heavily from both the natural and social sciences. Redcliff’s argument that sustainable development places emphasis on poor people coping with stress, is a case in point. He notes that some environmental planners have defined sustainable development in terms of conserving stocks of what we might term “natural capital”, rather than in terms of the traditional economic ways of generating income, or income flows. Bartelmus is an example - ‘[Sustainable development] is development that maintains a particular level of income by conserving the sources of that income: the stock of produced and national capital’ (1986). Redcliff argue that this does not exhaust the possibilities for defining sustainable development, but it does point to a number of significant areas of both convergence and divergence:

(1) There are different ‘levels’ at which sustainability is important, e.g. the farm level, the field level and the village level, or the level of the villages, region and nation. These distinctions are important because what is sustainable at one level may not be sustainable at another and vice versa.

(2) Some writers, Redclift notes, refer to sustaining levels of production, and others to levels of consumption. Again, this is important since it can be argued that what makes development unsustainable at the global level are the patterns of consumption in the richer countries, while most efforts to tackle development problems are essentially production-oriented.

Sustainable development, then, is either about meeting human needs, maintaining economic growth or conserving natural capital, or about all three. One aspect of sustainability relating to the role of agricultural technologies deserves attention: some areas of the globe obviously have greater potential
for resource exploitation than others, but 'development' still has an impact even on areas where the resource base is relatively poor. It is logical, then, to think of 'sustainable development' as a concept with different implications for natural resource utilisation in different areas: vulnerable 'low resource' areas suffering from chronic land degradation; 'enhancement' areas with continued potential for sustainable intensive cropping; forestry areas; fishing areas; and genetic reserve areas (Reddift 1990: 83 – 87).

Let me give an example of a flood control and irrigation project in Bangladesh in order to show the arguments concerning the failure of the trajectories of development models and the way can control or certainly influence local livelihoods. The people of neighbouring communities of the research area described their experiences of a recently completed flood control project - widely known as FAP 21/22 - a part of the FAP (Flood Action Plan) funded by the French and German governments. This project was designed and implemented under the direct guidance of international experts. The project is located on the banks of the Jamuna River, whose annual peak discharge varies on average between 45,000 to 91,100 m3/sec. (see FAP21/22, Report, A-8, 1992: 10). The general objectives of the project, according to what local people had been told by the project implementers, were to protect the villages and croplands within the project area from river erosion and flood. Major components of the project were dykes, groynes, sluice gates, and canals. The official objectives of the project were (1) to investigate ways of refining the design criteria and improving the construction and maintenance of bank protection works; and (2) to investigate methods to stabilise the course taken by river channels to reduce the risk of violent channel displacement, preferably by employing the river's own forces (see Monitor 5, Vol 2, no 2, September 1996: 45, and FAP21/22, Report, A-8, 1992: 10).

According to the women of the project area, the dykes, constructed as a part of the project, created negative consequences for the people up and downstream of the project area. They mentioned an increased intensity of river erosion after the groynes were built. They described these groynes as cross dams in the river, stretching from the riverbank to mid-river. They are made by very deep pilling of heavy iron pipes in several parallel lines, one after the other. Groynes can slow down the current and help to prevent erosion at their base for up to one kilometre of the groynes.

The women of the project area mentioned to me how there had been a huge displacement of villagers from up and downstream after the groynes were constructed. They had lost their houses and croplands to river erosion. They described how the displaced villagers, having no other source of income, had to sell their cows, chickens, ducks, goats and other assets such as trees and jewellery and whatever could be saved from the erosion, to buy food. They
said most of these people had taken shelter on the previously built dykes on the riverbanks and some had taken shelter with relatives in other villages.

Local people (farmers, schoolteachers, a former local government officer, students, land labourers, village elders) all confirmed that the project was initiated without asking the opinion of local people. Neither were they asked for an opinion during the project’s implementation. People downstream, about two kilometres down from the groynes, laid the blame for the severe erosion on the groynes. The erosion caused not only the large displacement of people from four villages but it destroyed a village market, a mosque and a large area of cropland, which had left people destitute, without income and employment.

The villagers claimed that government and ‘foreign experts’ had known since 1992, from a previous study, that the area was vulnerable to river erosion. People said erosion had increased during the past 10/15 years, including erosion of the Right Bank of the Jamuna River, which included the project area. The project was a failure and the villagers had paid the price through the loss of homesteads and fields, schools and businesses, trees and animals, open water fishing and the destruction of communal life from displacement. They expressed anger and frustration about the project. One farmer, who lost his fields downstream of the project site in 1997, and his shop in the market place by river erosion in 1999, voiced his anger with foreign expatriates. These people”, he said, “are responsible for all of these unwanted interventions. We do not want these groynes and dykes, we want to see the Jamuna go freely on its own way, because it is uncontrollable”.

They mentioned two benefits from the project - the paddy was now protected from normal flooding and road communications had improved. But they described many negative effects. The project
a) had created water logging, and as a result, winter crops could not be cultivated
b) farmers were unable to understand the water flow to the fields and could not take appropriate measures for cultivating because of the dyke. Water might flow to the fields suddenly because of a broken dyke and water logging could last for an unlimited time. One old farmer explained that before the dyke had been built they had understood the water flow and could plan their cultivation according to the weather, but now they had become vulnerable to the behaviour of the dykes.
c) the water regulators were too small in size and not enough water could pass through, causing water logging
d) because of the dykes and regulators, they had lost the benefits from fishing in the open water
e) fodder crises arose
f) trees died
g) the canal dried up
h) social conflicts arose over the sharing of water, or opening vs. not opening the regulator
i) land fertility decreased and water pollution rose.

People complained that the dykes, sluice gates and groynes had been built without consulting them, without thinking through all the damage and disasters that could happen. "Now, we, the villagers, have to suffer and our sufferings will continue for very long time".

One could argue therefore that the project had failed to achieve its objectives to protect the rural households from river erosion, and to increase agricultural production through flood control. The experts – both national and international – led the project without the participation of the local people. But, as the case shows, the complexities involved (the river’s flow, the canals, flood, farms, households and livelihoods of the area) should have been a daunting prospect for the designers and managers of the project. They should have seen it as impossible to obtain a sufficient understanding of the dynamics and trade-offs involved in the project area and to identify the real opportunities for sustainable development without the participation of local people. According to Conway and Barbier (1990: 129), the most compelling solution to problems relating to agriculture lies in the farmers and their families participating themselves in the design, selection and management of projects intended to improve their livelihoods. The logic is clear; the farmers live with and know from experience the complexity of their physical and social environment and with the need to make difficult trade-off decisions on a day-to-day basis.

The case shows the consequences of project-generated degradation of natural resources: land erosion; declining land fertility because of water-logged fields; declining fish stock from the blocking of the free movement of open water because of dykes and sluice gates; degradation of bio-mass; declining animal numbers because of fodder scarcities; and the change of cropping patterns from multi- to mono-crops, etc.

There are new and increasing conflicts in the project area generated by the issue of water sharing. The experts’ policy formulation of development projects often overlooks the issues of natural and social heterogeneity. The project generated vulnerability in the livelihoods of local people. One could also argue here that the overall notion of the project was to sell expert knowledge to Bangladesh with this extension of development policy power in the rural areas. The result is to thus encapsulate farmer’s livelihoods and the political orientation of the villagers (see Pottier 1999: 43). One might go further and argue that natural resource management as a framework or paradigm for ‘sustainable development’ is part of the vocabulary of international
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devlopment agencies and their national partners in the 'development world'.
This framework and follows a particular linguistic trajectory. External experts
focus on the diverse language representations of environmental sustainability,
agricultural development, economic progress and their institutions aim to
regulate different actor responses in local practices, principally in order to
control the processes of people's livelihoods and sustainable development (Arce
2000: 50).

Livelihoods and counter-tendency

The frameworks of sustainable development guided by 'expert' knowledge,
described in the previous sections, are persuasive and take control of local
livelihoods and economies, and political and cultural processes. Sustainable
livelihoods on the other hand, entail self-organising and transforming practices in
different strata and sectors of society. But since development intervention is
dominated by experts, whose interest is the sustaining of international institutions,
local opinion and livelihoods get ignored. According to Arce (2000: 34), 'the
formulation of a global development language constitutes a field of representation
where a diversity of actors who are politically and administratively co-ordinated by
an authority, participate in identifying and presenting a problem'. When projects
are designed by experts without taking local people's opinions they face
contestation. Local people complained when they were not been asked about the
need for the project. They only came to know about the project when it appeared
in their area. They further complained when they found that they were to lose
their agriculture land, and had assessed the possible negative consequences of the
project. This supports Arce's (2000: 34) argument that the experts and external
institutions, both nationally and internationally, politically represent people and
issues in their institutional search for solutions. They formulate some kind of
pragmatic use of language, which tends to close or curtail political and cultural
debates very effectively. Then local people lose their confidence, if they ever had
any, in development intervention and struggle to make a living in coercive
situations, created for example by dominant policy intervention through large-scale
projects. Local people then reposition themselves and create networks and some
time collective action to fight the negative consequences of intervention, and try to
protest against such interventions through interaction, networks and other social
processes.

But the reality is the dominant development policy intervention becomes an
international pattern of ordering, that is usually concerned with institutional actors
who draw images from their development policy universe, and who share a
common identity or interest with the international agencies (Arce 2000: 34). Thus
it is important, for the researchers, policy makers, and development practitioners,
to re-analyse the issue of sustainable development projects, through the lens of its
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counter-tendencies. Focusing on counter-tendencies of dominant development models enables us to incorporate reflexivity and a critical perspective into the field of development studies (Arce and Long 2000: 4).

Rural livelihoods are embedded in diversified processes; upon capillary networks of social, economic, cultural and political contextualities. People build their livelihood policy and projects based on the reality of their social context. They want development intervention geared to the area’s needs to carefully assess and understand the overall situation, which is clearly only possible if local opinions, concerns and analysis of problems are taken into account when projects are designed. Social change and development is multi-dimensional and contested. Contrasting interpretations of development intervention, transformations in development policy and practice, and diverse form of livelihood and experience are therefore to be expected (Arce and Long 2000: 18, see also Mayfield 1985: 88 -100). Implicit in the notion of counter-tendencies to development is an approach that offers a useful vantagepoint for understanding this diversity. It allows the ethnographer to engage with the local images and discourses that give meaning to actions. One must argue then that counter-development initiatives should be supported with resources and specialised knowledge, especially as they usually start in a low-key manner and do not immediately imply a major reversal of existing policies. Counter-development is thus a balancing act between introduced bureaucratic procedures and local practices. In other words, counter-development is based on people’s scope and power to blend and shape things emerging in the wake of the spread of ‘the techniques’ of modernity and the re-positioning of local modes of organisation (Arce and Long 2000: 9-21). But counter-development is rarely if ever supported by any of the frameworks of ‘sustainable development’ formulated by western agencies or by the nationally dominant organisations or the government. For example, one study on the Grameen Bank comments that Muhammed Yunus’s vision has been infectious. It ‘has spread around the world because few others can articulate alternative strategies that promise both rapid economic and social transformations, please both market-minded donors and socially minded practitioners, and can be started on a village-level but expand quickly to national scale. But Grameen’s business is more expensive and less simple than the rhetoric suggests. The lack of clarity and inflated claims has hindered real discussion about the costs and benefits of alternative financial mechanisms and of socially optimal subsidy levels. A common position heard at the Grameen Bank is that the institution is subsidised, borrowers are not. This needs to be confronted (Morduch 1998: 23, 29).

Livelihood Approaches and Sustainable Development

Longman’s Contemporary English dictionary defines it as livelihood as “the way by which one earns enough to pay what is necessary.” The concept of livelihood is
variously defined in the literature, but building upon the insights of different studies one might say that the central focus of livelihood is the struggle to grapple with access to a range of livelihood resources. Scoones (IDS Working Paper 72, 1998) asserts that 'a livelihood comprises the capabilities, assets (including both material and social resources) and activities required for means of living'. He explores five key livelihood elements. The first four are adequacy, security, well being and capability. The fifth adds to the sustainability dimension, looking at the resilience of livelihoods and the natural resource base on which, in part, they depend. Livelihood, therefore, as Long comments, implies more than just making a living. It encompasses ways and styles of life/living. Livelihoods are both individually and jointly constructed and represent patterns of inter-dependencies between the needs, interests and values of particular sets of individuals (Long 1997: 12).

Long (ibid. 11) describes the notion of livelihood as central to the idea of inter-individual networks and organising practices, and as best expressing the idea of individuals and groups striving to make a living. It involves their attempts to meet various consumption and economic necessities, to cope with uncertainties, respond to new opportunities, and to choose between different value positions. He argues that 'studying livelihoods also entails identifying the relevant social units and fields of activity... [and that] one should not prejudge the issue, as many studies do, by fixing upon the more conventional anchorage points for an analysis of economic life such as 'the household,' 'the local community,' 'the production sector' or 'community chain.' Long further comments that 'in addition, we need to take account of the normative and cultural dimensions of livelihoods, that is, we need to explore the issue of lifestyles and the factors that shape them'.

Drawing upon different authors (Berry 1989; Hart 1995; Bryceson 1996; Blackwood and Lynch 1994; Lipton and van der Gaad 1993) one might say that livelihoods encompass income, both cash and kind, as well as the social institutions (kin, family, compound, village and so on), women's empowerment, and the property rights required to support and to sustain a given standard of living. Social and kinship networks are important for facilitating and sustaining diverse income portfolios. Social institutions are also critical for interpreting the constraints and options of individuals and families differentiated in terms of gender, income, wealth, access and assets. Livelihood also includes access to and benefits derived from social and public services provided by the state, such as education, health, roads, water supplies and so on (Ellis, F. 1998, The Journal of Development Studies, Vol.35, No.1 1998: 1-4).

The notion of sustainable livelihood security is an integrating concept where 'livelihood' is defined as adequate stocks and flows of food and cash to meet basic needs, 'security' to secure ownership of and access to, resources and income-earning activities, including reserves and assets to offset risk, ease setbacks and
meet contingencies, and ‘sustainable’ to the maintenance or enhancement of
resource productivity on a long-term basis (Lowe, Marsden and Whatmore 1990:
85). Scoones (1998) argues that 'sustainable livelihoods' is an increasingly
important concept in the development debate. Like other writers he argues that
sustainable livelihoods are achieved through access to a range of livelihood
resources (natural, economic, human and social capitals) which are combined in
different livelihood strategies (agricultural intensification or extensification,
diversification, and migration).

Building upon the lessons learnt from the early experience of the British
Department for International Development (DFID, Ashley and Carney (DFID 1999:
5-6) argue that such approaches are a way of thinking about the objectives, scope
and priorities for poverty elimination. They aim to help poor people achieve lasting
improvements against the indicators of poverty that they define. They describe
sustainable livelihood approaches as stemming from concerns about the
effectiveness of development activity. But despite the stated commitments to
poverty reduction, the immediate focus of much donor and government effort has
been on resources (water, land, clinics, infrastructure) or structures that provide
services (education ministries, livestock services, NGOs), rather than on people
themselves. Sustainable livelihood approaches place people firmly at the centre;
the benchmark for their success is whether sustainable improvements in people’s
livelihoods have taken place. One can argue that the central focus of sustainable
livelihood approaches is exploring local practices for sustainable development,
which are constituted by local knowledge. According Arce and Fisher (2000), the
knowledge of locally situated actors has the capacity to re-position expert
knowledge within the context of everyday life, and hand in hand with a local
capacity to embrace expert knowledge is a critical attitude against what is seen as
‘external’. They further note that people create, transmit and reproduce
knowledge in many different – and inter-linked - places. They include village
meetings, the conference rooms of development agencies, canteens/tea stalls,
water points, community organisations, and the kitchens of people’s homes as
some of the ‘other’ places where knowledge is socially assembled. The emphasis
on ‘knowledge places’ suggests that knowledge emerges through human social
organisation interwoven within existing social conventions and social locations
(ibid.).

Ashley and Carney (1999) assert that DFID’s sustainable livelihood framework can
provide a structure to help build the understanding necessary to ensure that
external support is congruent with people’s livelihood strategies and priorities. It
stresses the importance of understanding the various livelihood components,
factors and priorities that people identify. It incorporates the different strategies
people adopt in pursuit of their priorities and the institutions, policies and
organisations that determine their access to assets/opportunities and the returns
they can achieve. It likewise includes people’s access to social, human, physical,
financial and natural capital and their ability to put these to productive use. It points to the context in which people live, including external trends (economic, technological, demographic, etc.) and setbacks (natural or man-made) that can occur, and seasonality (Ashley and Carney 1999: 45-47). Hence, I would argue that a livelihood framework embraces a continuous social position and emphasises cultural practices and ideas, concepts and local knowledge of social development and the contested meanings of development intervention. It also allows for the interface and interplay of local people and experts. The unfolding then becomes central to the production of more acceptable and ‘human’ solutions aimed at countering the ‘supremacy’ and ‘excesses’ of modern technological and economic development. The livelihood framework takes a look at the interests of experts and people’s knowledge and aspirations. It opens the way to detailed ethnographic studies on how knowledge is created and used by all sorts of actors in their practical attempts to cope with issues of livelihoods and planned intervention by outsiders (Arce and Long: 1994: 76).

**Actor’s Livelihoods and Sustainable Development paradigm**

I will now illustrate how the sustainable livelihood approach is appropriate to understanding sustainable development. I present an empirical case study of a rural household of my research area, Muktinagar Union in Shaghata Thana of Gaibandha district in the northern part of Bangladesh.

Helena Begum (34) of village Dhonaruha of Muktinagar is a member of a women’s group, *Shamoli Mohila Samity*, formed in October 1987 by herself and eleven other women from neighbouring households, mediated by a local NGO. Facilitated by NGO frontline workers, the group started different activities, resulting in a close network of women members and a systematic assessment of their situation, including locating problems, needs, and resources or potentials. They regularly placed individual savings in a group fund thus accumulating financial capital. The group fund in total stood at 21,000 taka in 1999. The women, including Helena Begum, described to me how they became confident in their skills and knowledge in using the fund in different types of income generating activities. Helena Begum mentioned how over the period of her membership with *Shamoli Mohila Samity* she participated in training organised by UST (Unnayan Shahojogy Team, see chapter 3) on leadership and group management, on techniques and methods of income generating, on savings and credit management and ecological agriculture. She told me that she acquired other knowledge and skills that were sharpened through practising her knowledge and skills in weekly group meetings, in her household livelihood activities, in advising fellow members, giving leadership in group activities of her village, and in maintaining contact and transactions with UST. As a group and village leader, Helena Begum carries out transactions on behalf of her group and helps other groups to keep accounts with the commercial
bank that manages the group's fund, and revolving loan system. She told me that the training given by UST on techniques and methods of studying the feasibility of income generating activities has been of ongoing assistance, at the individual household as well as group level, in identifying and choosing income generating activities. *We hardly make a mistake in the selection of our income generating activity, if every one of us follows the feasibility study process,* said Helena Begum.

In the third year of her membership, Helena borrowed 1000 taka (one US dollar = forty taka in 1990) from her group, which was financed by the UST, and she invested in small-scale trading of rice and flour. She involved her husband in marketing this for her in the village market. Helena made a good profit from which she paid back her 1000 taka loan at 12% interest (flat rate), and was left with a 500 taka capital sum after spending on family needs e.g. food, clothing and other miscellaneous items. In addition Helena bought two hens for 100 taka that started laying eggs after a couple of months. This gave her an income and later on she became the owner of a number of chicken from these. She borrowed a further four times during the twelve years of her membership with the women’s group (1000 taka, 2000, 1500 and 3000 taka respectively). The loan fund was financed by the UST, and Helena and her husband (Abdur Razzaque) utilised the fund for small business ventures – trading rice and flour, chicken and duck rearing, raising goats and a cow, and vegetable growing. They also cultivated rice on another’s land on a sharecrop basis, which provided them with a good source of income for food security for the family.

They accumulated capital from the profits from these activities and from selling rice from the paddy. At a given time (in 1994), Helena had accumulated enough (15000 taka) to get back the land leased by her father-in-law to the village money lender. Her father-in-law had fallen from a tree while cutting a branch and had been seriously ill for a year. Because of this he had raised money from the village moneylender by mortgaging his land, which he had never been able to redeem. Helena’s husband inherited this land (0.85 acre) on paying off the mortgage and had since given up his small business to become a full time farmer on his own land in addition to land share-cropped. Some time later Helena purchased a small plot adjacent to their homestead by selling a small plot far away from their house, which had therefore been difficult to use. She registered this small plot (2.5 decimal) in her name. They have in addition another fourteen decimal of inherited land, on which the homestead stands, which is registered in both of their (husband and wife) names. But, she said, *I have to say here that the UST did not appreciate us investing capital in land, because UST thought land gives income seasonally, but the poor need income regularly, almost daily. That is why UST always prefers activities that give income immediately a member takes up a loan from the group or UST.*

Why then I asked her had they not followed UST’s policy? She answered *we followed it in the initial stages of using UST loan support, but once we have*
achieved some improvement at household level then we were convinced to invest in land, because land gives us more food security for the whole year. We decide loan policy within our group. UST has no complaint about it.

Helena Begum mentioned to me that a household is called poor when it has no land. Every group member dreams for having at least a small piece of arable land to alleviate poverty and avoid being identified as poor. Moreover, land is productive and reproductive. We can grow food, and land prices are increasing. We can also meet any emergency by mortgaging our land, temporarily. Land is our fixed asset. However, Helena Begum then narrated the progress she had made.

Two years after purchasing the plot near the homestead they built a new house from the income from crops and poultry (from a hut to a tin-roofed cabin). Apart from helping her husband with the crops, Helena Begum is involved in raising poultry and running a grocery shop, which is a secure source of regular income for the family. Her grocery shop is outside the house, easily accessible for neighbours who can buy produce on credit until market day, when the villagers earn income from selling different items and when wages are also paid. This is the practice in our area, said Helena Begum. She went on my grocery shop is not for really for business, but to cooperate with the neighbours, and they also cooperate with me.

Four years after getting back their land, they had spent 30,000 taka on enlarging their house. She regarded this as essential our daughters were growing up, they needed a separate room for themselves. I, as a mother, was attentive to their education. My parents were not careful about our education, which made us women weak, sufferers, vulnerable. But I don’t want the same thing to happen to my daughters through my negligence. Helena Bagum’s first daughter was married to her cousin after her high school graduation. He works in a garment factory in the capital city. Helena arranged this marriage to help her elder sister when she became widowed when this boy, the sister’s son, was four months old. She had helped her sister by giving her 10,000 taka as a ‘dowry’ for her daughter’s marriage, so the sister could buy back family land from the village moneylender. The sister had taken the money from this moneylender against the collateral provided by leasing their fields in order to pay for her husband’s medical treatment.

Helena’s second daughter was in high school. She wanted her second daughter to continue to college level. Helena also helped her brother by giving him 26 mounds of rice on loan when he was in crisis. Her brother paid it back the next season. She has to help other relatives also and she loves doing it. I help my relatives and neighbours with loans of money, rice, sometimes a chicken or eggs, because I understand their needs; I love to do this, because I have the ability to help others now, which I have achieved by struggling over the last twelve years. We have
enough income to maintain our livelihoods. We are now trying to stabilise this by increasing our capital.

Helena has opened a ten-year savings deposit pension scheme with the local branch of a nationalised bank in order to achieve future economic security. She deposits 100 taka every month. She related how, one day, when I went to the bank with ‘Parul Apa’ (a GUP front line worker), I saw some people depositing money. I asked them what it was about. I learned more about it from the bank officer. Later on I decided to do it also because I have been in the habit of keeping small savings, whatever, whenever possible, in my own bank (a small clay-made box) at my house, since I was married. She calls it her ‘emergency fund’. She uses personal savings to buy clothes for her children, soap, hair oil, her own clothes, and any other emergency materials like medicine.

Helena installed her own hand tube well for safe drinking water, to which she gives her neighbours access. There is a safe latrine in her house. She goes to the health clinic run by an NGO (Bangladesh Women’s Health Coalition) whenever she or her children are ill. She claims that every woman and child can get medical treatment from this clinic, including prenatal care, by paying only ten taka. Helena Begum had to spend about 20,000 taka for her elder daughter’s medical treatment. She got this money by leasing a portion of their land on a sharecropping basis. She claimed that if she had not been able to buy this land some year’s back, then it would have been very difficult for them to manage the money for the daughter’s treatment. Helena thinks that if they are faced with risks in the future then they will be able to cope with them, either from their own assets, or from support from kin, her group, and the neighbours.

Helena seems to be popular both as a leader and through extending co-operation. My neighbours come to me for consultation she said, even the local leaders come to me for suggestions, for support. In the last election of our Union Parishad (Local Government), we supported a poor man and he was elected as a member of our Ward (a section of the Union Parishad). He had three grown up daughters, who were not yet married. Since becoming a member of the Union Parishad, two of this poor man’s daughters have been able to marry.

Helena Begum said that she and her group thought that some NGOs were not truly helping the poor. For instance, she said, We do not want to be members of Grameen Bank, BRAC or others, because they take away our savings, and they charge higher rates of interest against loans. She added that they would continue to enlarge their own group savings fund, at an increased rate, especially during the harvesting period to make their fund large enough for a revolving loan fund. We do not want to be dependent on others, she said. We will be self-dependent in another ten years.
Helena Begum has a plan to buy a pair of oxen so her household can plough the land for themselves, and her husband could then earn extra income by tilling the land for others. She wants her husband to be fully employed as a farmer. She claimed that the households of all twelve women members of the groups had achieved similar success, except for three members whose households lacked a man. As example, take the success story of Golapi Begum.

Golapi Begum (aged 37) has been a member of Shamoli Mohila Samity since its inception in October 1987. She and her husband, Mr. Aktarul Islam, are illiterate. They have one son and four daughters. When Golapi married Aktarul they had no land. Aktarul was a day labourer and earned very little, which was also irregular. At this stage they also had no homestead. They were absolutely landless and very poor. Golapi blessed her first child after two years of marriage and Aktarul started a small business with money borrowed from a village moneylender at 10% interest per month. Within the next three years they became the parents of three children. In order to increase their earnings to feed the children and themselves, Aktarul borrowed more money from village moneylenders to buy a used rickshaw to become self-employed (the rickshaw is a popular means of transport, both in urban and rural areas of Bangladesh). Aktarul started to earn a regular income from rickshaw pulling, which was enough to buy food and other contingencies for his family. He gradually paid back the loan to the moneylenders in one year.

In the meantime, Golapi Begum participated in some training programmes organised by UST to whom the women’s group is linked. She borrowed 4,000 taka from her group, financed by UST, to cultivate another’s land on a crop-share basis. They earned 8,100 taka profit from the crop from which Golapi paid back her loan and the 12% interest. She bought a cow from her savings for milk. After a year she was earning a regular income from the milk. Golapi became the owner of three animals over a four-year period. She sold the old milk cow for 8000 taka and bought a piece of land for their own house, spending 22,000 taka, raised from the profits of crop cultivation, selling a cow and from savings earned from the rickshaw.

They continue to farm, to run their small business and in addition Golapi has been successfully growing vegetables, which she was unable to do previously because they had no land. Golapi took a second loan of 5,000 taka from her group to lease some land to cultivate rice. They have cultivated this land for the last three years and have earned enough from this to secure their food needs for the whole year. She repaid her 5000 taka loan plus the 12% interest within one year. She borrowed the third loan of 3000 taka to invest in their small business, which is managed by Golapi herself. Gradually, Golapi and her husband and their son, through their hard work, regular effort and utilising all possible opportunities, have made their household ‘poverty free’; they now have a nice house. Two daughters are married and the third, the youngest, aged seven, is at school, in class two.
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The son, who is employed in a garment factory in the capital city and earns a regular income, is able to contribute to the family income. Golapi has 3,000 taka savings with her group and her husband has 2,000 taka with the rickshaw puller group of which he is a member.

Golapi has three cows, four goats, one rickshaw and a piece a cropland on lease. She has one cassette recorder/player cum radio that she bought for recreation. She also has some furniture and enough utensils in her very clean house, as I observed. Above all, she has no liabilities.

Local knowledge and rural livelihoods

The examples I have presented above focus on local knowledge in critical situations of change in the life-worlds of rural households. Poor people in rural Bangladesh, like Helena Begum and Golapi Begum of Muktinagar, run into money management problems in their daily lives. Nevertheless, ‘the poor can save, do save, and want to save money’ (Rutherford 200: 2) to meet the many claims made on them by relatives who have fallen on hard times, by importunate neighbours. As we saw, Helena Begum helped her brother by loaning him rice and her sister by loaning her money, and she helps neighbours with small loans from her savings. Savings practices of the poor women in Muktinagar generated the means to raise their own capital, which they manage themselves to be self-supportive in life. But, it is much tougher for poor people to keep their savings ‘safe’, because of the many claims around them. If they have a safe place to ‘save’ they are able to save. The Women’s group members manage their savings fund jointly, maintaining a bank account. They save, they raise capital of their own and they invest their capital in production, and they spend their earning for livelihood purposes, as the cases clearly demonstrate.

The cases also show how knowledge is generated and transformed, not in abstraction, but in the everyday contingencies and struggles that constitute the social life of people in a rural set up like Muktinagar in Bangladesh. Knowledge is not simply given by institutional commitments or assumed sources of power and authority, but is the outcome of interactions, negotiations, interfaces and accommodations between different actors and their lifeworlds, foreign donors, UN agencies, World Bank Group, transnational corporation, etc. Knowledge is actors’ perceptions, values and incidents of practical engagement first with their lifeworlds and then with the language of the global organisation (ibid.) and other sources. People’s agency was certainly not reduced to a single logic of experts’ guidelines (i.e. NGO guidelines), but in the interactions and interfaces that increase the dimensions of their knowledge, which constantly changes the nature of knowledge practices and expands their connections. This kind of proliferation of actors’
connections and associations constitute their positioning and re-positioning with a clear categorisation between global and local.

The case shows how sustainable livelihoods are based upon evolving thinking about poverty reduction, the way people live their lives, and the importance of structural and institutional issues. Poverty analysis has highlighted the importance of assets, including social capital, in determining well being (Ashley and Carney 1999: 4). The cases illustrate how knowledge interfaces, global (NGO experts) and local, contribute to the process of formulating livelihood strategies and priorities, and it stresses the importance and understanding of various livelihood components and factors that help people achieve lasting improvements against the indicators of poverty that they define. The case raises concerns about development effectiveness, as well as other concerns that have fed into sustainable development approaches. Many activities are unsustainable (environmentally and in other ways); isolated sectoral initiatives have limited value while complex cross-sectoral programmes become unmanageable; and success can only be achieved if a good understanding of the household economy is combined with attention to the policy context (Ashley and Carney 1999: 5).

Drawing upon this case one can note that 'livelihoods comprise the capabilities, assets (including both material and social resources) and activities required for making a living. Livelihoods have some key elements: adequacy, security, well being and capability, which are the elements of sustainability' (Scoones 1998: 5). According to Scoones, adequacy relates to the ability of a particular combination of livelihood strategies to create gainful employment for a certain period of the year. This may be on or off-farm, part of the wage labour system or subsistence production. Security refers to the ability of a livelihood to cope with and recover from stresses and setbacks. Resilience in the face of stresses and setbacks is the key to both livelihood adaptation and coping. Scoones, referring to Sen 1987, defines capabilities as 'what people can do or be with their entitlements', a concept which encompasses far more than the material concerns of food intake or income. Referring to Chambers (1997) he further argues that the well being approach to poverty and livelihood analysis may allow people themselves to define criteria that are important (Scoones 1998: 5-6).

The case reveals that livelihoods encompass income, both cash and kind, as well as social domains of kin, family, compound, neighbours and village. Livelihoods include women's empowerment, and property rights required to support and to sustain a given standard of living. Social and kinship networks are important for facilitating and sustaining diverse income portfolios (Ostrom 1998: 17). Drawing upon the case one can argue from a livelihood point of view that local people are able to generate adequate stocks and flows of food and cash to meet basic needs that can be defined as 'sustainable livelihood security'. Here security refers to secure ownership of, and access to resources and income-earning activities, including reserves and assets to offset risk, ease setbacks and meet contingencies...
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(Reedliff 1990: 85). I would further argue that a sustainable livelihood approach puts people at the centre of development. It recognises that people do not live in discretely defined sectors or isolated communities (it is important to identify livelihood-related constraints and opportunities regardless of the sector, level or area in which they occur). A sustainable livelihood approach seeks to understand the dynamic nature of livelihoods and the influences on them, in order to support positive patterns of change and mitigate negative ones. It starts with the analysis of people's strengths not needs, which implies a recognition of everyone's potential, and calls for efforts to remove constraints to the realisation of this potential (Ashley and Carney 1999: 45-46). The case studies also showed that a livelihood approach facilitates 'lasting not fleeting' poverty reduction. The sustainability of livelihoods rests on several dimensions, including economic, social, environmental and institutional development (Bell and Morse 1999: 24). The case looks at how the organising practices of people's livelihoods shape and re-shape external policy guidelines in favour of their own interests, guided by local knowledge, revealing that there has always been a kind of counterpoint to structural analysis — the 'actor-oriented paradigm' (see Long 1992: 20). The case further shows us that it is important to understand social change in terms of the interplay and mutual determination of 'internal' and 'external' factors and relationships, and to recognise the central role played by human action and consciousness, as, all forms of external intervention necessarily enter the existing life-worlds of the individuals and social groups affected, and in this way are mediated and transformed by these same actors and structures (Long 1992: 20). Therefore, the process of livelihood sustainability has to be seen by the policy makers or anyone else from the viewpoints of people's own actions. People's action for their sustainable livelihoods is guided by local knowledge. They reconstitute discourses, and re-shape the tendencies to dominant development interventions, but they rebuild the practices of 'social actors' in order to achieve their sustainable livelihoods.

Conclusion

I have argued in previous sections of this chapter that sustainable development framework/models are linguistic representations and part of a vocabulary that provides meaning and intentionality of control over people's everyday lives through development interventions. These models do not take local knowledge into account in the formulation of policies of development interventions. I also argued that livelihoods are guided by local knowledge. People place greatest value on local knowledge in strategizing ways of making a living. I argued that expert guided development models lack analytical tools for including local knowledge, people's capacities for actions for their livelihoods. I have argued and also portrayed empirically, from an actor-oriented perspective, that actors are capable of formulating decisions, acting upon them, and innovating or experimenting. The
variations in organisational forms and cultural patterns are in large measure the outcome of the different ways in which actors organisationally and cognitively come to terms with their life circumstances. It can be argued that this type of theoretical approach offers an appropriate focus for unravelling the actions – at an individual, group or institutional level, whether powerful or powerless – implicated in processes of social change. Hence specific patterns and paths of rural social change cannot simply be seen as the result of the intervention of public authorities or powerful outsiders, nor the uncovering of some inexorable structural logic (Long 1989: 221-224).

Inspired by the writings of Long (1984 onwards), sociologists and development anthropologists at Wageningen University in the Netherlands have, over recent decades, undertaken a wide range of empirical work using methods of social research that centre upon actor-oriented and interface analysis of rural development. Long (Long 1997) gives us the dimensions that have been at the forefront of this actor-oriented endeavour,

‘the elucidation of actors’ differential perceptions and practices; the interlocking of emergent forms of agency and constraint; processes of political negotiation, accommodation and institutional regulation; a rethinking of issues of commoditisation and social attribution of ‘value’; the analysis of models and practices of intervention; the exploration of issues of power and authority; and the interface between science-based knowledge and technology, and forms of local knowledge.’

And he goes on to say that

‘such an approach is founded upon a sociology of rural development that aims to go beyond generalised theories or models of agrarian transformation propelled by market integration, institutional incorporation, and state or international intervention. While the shortcomings of these earlier generic models – especially their failure to explain adequately the sources and dynamics of heterogeneity in agrarian structures are now widely recognised by political economists and sociologists alike, much research in fact remains focused on how national and international institutional economic orders and discourses condition the parameters and possibilities of rural development, rather than on an analysis of the complex interplay of global/local relationships and representations in the making of rural development. For example, globalisation theories addressing the ‘declining coherence of national (agricultural and food) economies and national regulatory states’ (Buttel 1994: 14), situate analytically the restructuring of rural areas within the framework of globalised capitalist ‘regimes of accumulation’ and ‘modes of regulation.’ Although such analysis treats modes of regulation as essentially the product of past and present social struggles (Jessop 1988: 151) - and thus to a degree acknowledges the role of human agency – the principal protagonists of these struggles are depicted as macro-actors in the form of state systems and transnational corporations’(Long 1997: 1-2).

According to Arce, its meaning shifts in accordance with the different points of view of the global experts and bureaucrats involved. But, he argues, there is a rich vocabulary of political solutions and action programmes which attempt to shift the
debate about development towards emancipatory goals, 'bottom-up' participation, and local knowledge sensitive dimensions. Arce further argues that it is possible to see and understand locally situated experience of modernity as controversial and contested processes that are embedded in continuities and change. In this way, not only global decision-makers and development activists, but also local actors reposition themselves vis-à-vis the state, markets, international policies, nature and culture (Arce and Long 2000: 32-33).

The descriptions in the previous sections of this chapter on development, sustainability, livelihoods, focus on the global and local issues in which an actor perspective is central to an understanding of the social processes involved. 'Global commodity networks' and the heavy intervention of external institutions raise the need for a re-conceptualisation of 'rural' problems in a context where livelihoods are now deeply embedded in globalisation processes and where the willingness and ability of the state to intervene is lacking. An actor-oriented perspective is eminently suitable for researching these issues since it stresses actor-defined problems, looks closely at organising processes and networks of social relations, explores the social meanings invested in new and old experiences, throws theoretical light on the interrelations of meanings, practices and outcomes (Long 1997: 13).

I would now like to draw this chapter to a conclusion by taking a critical look at the key concepts of DFID's Sustainable Livelihoods Approaches and Sustainable Livelihoods Framework. The core concepts underpinning Sustainable Livelihood Approaches put people at the centre of development. They are holistic in that they recognise that people do not live in discretely defined sectors (as fishermen or farmers) or isolated community. They are dynamic in that they seek to understand the dynamic nature of livelihoods and the influences on them, in order to support positive patterns of change and mitigate negative ones. They build on people's strengths not needs. This implies recognition of everyone's potential, and call for efforts to remove constraints to the realisation of this potential; macro-micro links - development activity too often focuses either at the macro or micro level. Sustainable Livelihood Approaches attempts to bridge this gap. And finally they focus on sustainability, which is important if progress in poverty reduction is to be lasting not fleeting.

The Sustainable Livelihood Framework helps to 'organise' various factors that constrain or enhance livelihood opportunities, and to show how they relate to each other. It is an analytical structure that can be used to enhance development effectiveness. This framework defines livelihood assets as 'capital' - human capital, natural capital, financial capital, social capital, physical capital. It defines the indicators of 'livelihood outcomes' - more income, increased well-being, reduced vulnerability, improved food security, more sustainable use of natural resources (Ashley and Carney 1999: 45-47). One could argue that this is the representation
of a ‘dominant development paradigm’ guided by the ‘economic-growth model’ formulated by ‘western experts’ whose knowledge base is embedded in and generated from the process of ‘a long sequence of spurts and counter-spurts’ of modernity (Arce and Long 2000: 9). The concept of this framework is representational of the linguistic constructions of how to relate problems to solutions. It is a certain way of framing problems, attributing essences, and finding solutions based on the objectivisation of what constitutes development. This linguistic set operates against a background of human activities organised through policy actions, technologies and the deploying of specific language strategies. Using linguistic devices and mapping their interactions, the expert actors build realities in which international agencies impose their presence (Arce 2000: 33-35). Not only the international, but I would argue the dominant national development agencies also. For example, in Bangladesh there are 1,223 ‘development NGOs’ active in development interventions processes, funded by foreign NGOs, bilateral donors and multilateral agencies (Ahmed 1999: 24).

Many empirical studies explore the contexts of ‘vulnerability’ – the shocks, trends and seasonality embedded in the complexity of natural, economic, political, cultural, and social power relations. But I would argue that DFID’s Sustainable Livelihood Framework lacks many aspects of this complexity, aspects that are essential. Missing from the scope of analysis is the influence of ‘local knowledge’ in livelihood practices. Instead, the framework’s central focus is on the analysis of the ‘development intervention policies’ of external development agencies. This framework lacks another central element of development – counter-works and tendencies and the counter-development practices of ‘social actors’. As my empirical studies show, the processes and practices of ‘counter-work, counter-tendency, and counter-development’, guided by ‘local knowledge’, are continuously enriched through grappling with the learning experiences encountered daily in life-world and interface processes. Here, then, one can argue that the actor-oriented approach is an appropriate analytical framework for both sustainable livelihoods as well as sustainable development.
The chapter begins with an attempt to clarify conceptually the notion of 'participation' and to look at the central role the concept plays in development strategies. The word is defined with many shades of meaning. Longman’s dictionary give several related definitions. Participation is: ‘to take part in an activity, event, sport etc. together with other people; to start to take part in something that other people are already involved in; to take part in some way in an activity or piece of work, especially one which has a useful result or purpose; not to take part in something ... especially because you disapprove of it’. The International Glossary on Poverty (Gordon and Spicker, ed., 1999: 98) defines participation as referring primarily to the process of involvement in decision-making. It is seen as both an empowering and an educative process. Gordon and Spicker lean towards this latter definition. They believe, for example, that the only way the poor can overcome their difficulties is by directly participating in the process of development, including participating in the formulation of social policy and development programme implementation and sharing in their benefits It is a view to which I likewise hold. This 'participatory approach has the dual goal of promoting growth and equity while also ensuring the development of democratic processes in the grassroots' (in Silva and Athukorala 1996).

Oakley (1995: 1) argues that a refocusing of development strategies in the mid-1970s resulted from an increasing awareness of the importance of using human resources in development and to involve people directly in development processes. In the 1980s, the argument that there should be wider participation in national development became more generally accepted, with notions of improving the distribution of the benefits of development, devising more effective ways of reaching the lowest income groups, and re-emphasising development as a process concerning people. In the 1990s, people's participation strengthened into a well-established principle of development accepted at government, international donor,
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national and international NGO level. Oakley outlines the two broadly different schools of thought that have existed since participation became so dominant in the field of development:

One school saw 'participation' as key to the inclusion of human resources in development efforts; previously, development planners had overlooked the contributions that people could make and the skills that they could bring to development projects. If, therefore, one could incorporate the human element in such projects and persuade people to participate in them, then there would be a stronger chance that these projects would be successful.

The other school saw this 'participation' in a very different light – as more linked to tackling the structural causes of people's poverty, rather than as yet another input into a development project. People are poor because they are excluded and have little influence upon the forces that affect their livelihoods. Participation is part of the process whereby such people seek to have some influence and to gain access to the resources, which would help them sustain and improve their living standards (1995: 1).

According to Chambers (1995: 30), there are three main ways in which 'participation' is used. First, it is used as a cosmetic label; to make whatever is proposed appear good. Thus donor agencies and governments require participatory approaches and consultants and managers follow by asserting they will be used. In practice, however, a more traditional style is likely to be employed. Second, it describes a co-opting practice, to mobilise local labour and reduce costs. Communities contribute their time and effort to self-help projects with some outside assistance. In practice this often means that 'they' (local people) participate in 'our' (outsiders – NGO and government agencies) project. Third, it is used to describe an empowering process which enables local people to do their own analysis, take command, gain in confidence, and make their own decisions. In theory, this means that 'we' participate in 'their' project, not 'they' in 'ours'. It is with this third meaning and use that we are mainly concerned here.

'Participation' is a word that dominates the vocabulary of development intervention. Experts, professionals and development planners use 'participation' as a linguistic representation of regulative and authoritative development planning and policies. As Arce argues (2000: 36), the meanings of policies, guided by experts, are expressed through words, and words are located in the language of the development institutions, which are used to accomplishing political objectives and technical tasks. He argues that in development anthropology, when experts guiding development interventions use the language of participation they are doing nothing but 'ordering' and 'regulating' the use of knowledge, which represents the integration of development discourses within the international
institutions, the World Bank, and so forth (ibid). Though they represent the language of participation, these kinds of development policies often underestimate the socio-cultural structures of the community or society in the intervention process. In other words, development interventions, particularly those carried out by the dominant NGOs and other non-government development institutions, especially in case of Bangladesh, are 'planned interventions' which always imply notions of controlling the social processes and ultimately the day to day life of local people. I would argue as Long and van der Ploeg (1994: 83) argue, that these 'particular types of intervention must be placed in a broader sociological framework of understanding which identifies the crucial actors, interests, resources, discourses and struggles that are entailed'.

'They' participate in 'Our' project

_The Grameen Bank does not need to sue the credit defaulter because unrecovered money is secured from the people's savings, so said a women's' group leader and neighbour of Kalpana, a Grameen client in my research area. The case of Kalpana Begum illustrates how the framework and language of 'participation' in development intervention is used by development organisations, especially the micro-credit institutions, as a means of securing economic benefits for themselves. They do so by regulating people's resources and their day-to-day lives, through their control of development service (micro-credit) systems._

Kalpana Begum (32) has been a client of the Grameen Bank for twelve years. She became a member of a Bank women's group in 1987 (Group 01, Centre No. 15/M, Account No.50) of the Bharatkhali Branch in Shaghata Thana of Gaibandha district (my research area). There are eight groups in Centre No. 15/M.

In 1979, when Kalpana was 12 years old, her father arranged her marriage to a young man, who was a temporary migrant to the area from the southern part of the country. This man was running a small shop in the local market at the time. After seven years of marriage Kalpana became the mother of a daughter. Kalpana related how when her daughter was five months old, her husband went to Dhaka (the capital of Bangladesh) for 'business purpose' and never came back.

_I was abandoned by my husband (Kalpana did not want to mention his name) along with my five month old daughter. My father tried to locate the 'man', but we had no information about his permanent address so we could not trace him. I was helpless. I came back to live with my parents, because I had no alternative._

In 1986 this household consisted of Kalpana's mother, father, two brothers, younger sister, Kalpana, and her five month-old daughter. Her father is a poor landless peasant who sells his labour in agriculture. According to Kalpana, it was difficult for her father and brothers to earn enough to buy food and clothes for the six members of their household.
It was not enough to feed six people. My two brothers were not regular income earners and daily wages were very 'low' (5-10 taka) at that time. Always there I was a 'burden' to the household at that time, because what my father earned was a shortage of food, and they thought managing food and clothes for me was an extra burden.

Kalpana described how worried she had been about her own life and for the future of her daughter – how to feed her, what would happen to her when she grew up with the question of her missing father, and the problem of giving her a father’s identity if she went to school. Kalpana described then how she became a group member of the Grameen Bank:

I used to weep all the time for my helplessness and hopelessness. A year after my husband left me; the Grameen Bank came to our area (in 1987). An officer of the Bank called a meeting for the village women, which I went to. The officer told us that if we became members of the Grameen Bank, they would give us a loan. He explained the group 'system'—five women from neighbouring households in each group, and there could be many groups in each village. I thought, I have here a chance of survival. That same evening I asked my father’s permission to become a member of the Grameen Bank, mentioning to him the loan possibilities. My brothers supported me, maybe because of their interest in the loan money and my father agreed to my becoming a member of the Bank. After some days the officer came again and formed eight women’s groups. I became a member of group number one. The other members of my group were Sobia, Sakina, Rokeya and Zamila.

Kalpana mentioned that one week after their group was formed the Grameen Bank arranged a two-week training session for the group. The training consisted of about 16 Grameen Bank points/decisions that Kalpana had since forgotten. The sessions had been a long time back. After this training Kalpana was eligible to borrow 1000 taka for a ‘paddy husking’ project. This was one of the items selected by the Grameen Bank for which they would give the women credit. Kalpana had to give back 50 taka of the loan immediately to the Bank to provide a ‘group fund’, and she also had to buy a goat for 150 taka, which was a mandatory part of the loan. The remaining 800 taka, Kalpana gave to her father to buy paddy from the market which Kalpana boiled and dried at home, and then husked with her own Dheki (a husking pedal operated in seesaw manner). Her father or brothers then sold the rice at the market. She also could sell it from home herself. Recollecting that experience of borrowing her first loan and using the money for some income generating activity Kalpana exclaimed I was so happy, I saw my father was happy, my brothers too. I thought I was going to see my dreams of overcoming my days of suffering.

Kalpana paid back her loan within one year in weekly instalments, 30 taka in loan repayments and three taka per week in savings. In the meantime, three offspring were born to Kalpana’s she-goat bought at the beginning of the year. She related,
after two weeks of paying back the last instalment of my first loan I took a second loan of 2000 taka for the same project – 'paddy husking'. I gave back 100 taka of the 2000 on the spot for the 'group tax'. But, this time, I did not buy the mandatory goat, though it was a condition of the loan, because I wanted to invest the money to lease land.

I asked how she managed to cover it with the Bank staff, and she replied that she told the officer she had bought the goat and showed him one of the four goats born the previous year. And he was none the wiser.

Kalpana gave the money (900 taka) to her father and brothers to lease a piece of arable land for paddy cultivation. The way of leasing land in the area is to pay a certain amount for an agreed piece of land - negotiated between landowner and the lessee, on the condition that the lessee will use the land until the landowner gives him his money back. Generally, the landowner leases his land when he has an emergency of his own to cover. Kalpana described how her father added a further 300 taka from the profit of the last year’s paddy husking project and took a .12 acre piece of land. In fact, it was my brothers who asked my father to use the loan to take this land on lease she said. Replying to my queries, Kalpana said the paddy husking had been dropped because all the money was invested in leased land. She had agreed with the argument that if we have land, we can grow paddy and we would have 'Khabar' (food stock) for at least a few months. Of the weekly instalments, 60 taka against the loan and three taka for savings, Kalpana said her father and brothers managed to repay this from their earnings from wage labour, though she added after further questioning that it was difficult for them to find the 63 taka repayment every week. There was also almost always a shortage of food and she was again worried about her 'fate'. I asked her whether she had not had to face questions or enquiries from the Grameen Bank officer about the money that had been borrowed for paddy husking, which she was to have run by herself, according to the loan conditions. She replied, my kistee (weekly loan repayment instalment) and sonchoy (weekly savings payment) was regular and clear, so the officer never asked any questions, they were happy with my regular kistee. Kalpana went on to say in her phlegmatic way I must tell you one thing. When my brothers brought the paddy from the field, I was so happy that my hopes for the future were again restored. We could manage two meals a day for a few months from this paddy.

After paying back the second loan, Kalpana borrowed a third loan (in her third year of membership of the Bank) of 4000 taka for a 'milk cow'. Milk cows she said were one of the items/categories of Grameen loans allowed by the Bank. Cattle fattening is also an item, she explained but I took the loan for a milk cow. They bought a cow for 4000 taka from which they earned a regular income of 10/12 taka daily for six months from selling the milk. But, it was not enough to pay back the weekly instalment of 120 taka per week plus the three-taka savings. She
described how her father and brothers had no way but to find the loan repayment because they could not default on the weekly repayments (Kistee Khelapy). They were not happy with this, and I was also frustrated because I wanted to see profit, but it was not coming to me.

In her third year of membership, Kalpana’s father and brothers again arranged her a marriage to a man from a village called Shako, five kilometres away. Kalpana explained that the man already had a wife with a daughter of 12 years.

I was helpless, I just had to accept my father and brothers’ decision. So, I was again married and went to live at my husband’s house. But after one year I had to return to my parents’ home permanently”. When asked why she replied, “my husband was lazy and did not want to work hard. So, there was almost always a food and clothing crisis, and there was no money for medicine if any family member was ill. His first wife did not want him, in any way, to marry me and bring in a second wife. After a few weeks of marriage, my Shoteen [husband’s first wife] started beating me physically. She gave me no food. There were constant quarrels between us. My husband never tried to stop his first wife. And so I decided to return to my parents’ house.

But the husband did not divorce her and her parents did not ask for it. She still has a relationship with him and they have a five-year old son.

I did not withdraw my membership of the Bank after my second marriage. I maintained my group membership by paying the weekly savings [sonchoy], because I thought I would be able to take a loan in times of crisis. I asked my father to manage the money for the weekly savings and he did it for me. I paid sonchoy, but I didn’t take any loan.

Three years after returning to her parents, that is, in the seventh year of her membership, Kalpana borrowed a fourth loan of 2000 taka for paddy husking. After 12 weeks of this loan, she borrowed another 2000 taka under the Moushumy Reen, or seasonal loan category of Grameen Bank provision, for crop cultivation. She gave this 2000 taka to her father and brothers for cultivation and used the other 2000 taka for buying paddy from the market for her husking activity, which she carried out herself. She mentioned that she had to work hard at the paddy husking in order to earn a regular income to repay the instalment on the two loans, which together came to 120 taka every week. It was difficult. Sometimes, on rainy days, it was impossible to boil and dry the paddy. I could not sleep - if the Kistee taka (money for weekly loan repayment) were not managed in any way – Ah! Kalpana sighed with a sorrowful expression.

After paying back her fourth and fifth loan, Kalpana took a sixth and seventh loan of 2500 taka from the Bank’s general loan scheme (Shadharan Reen) and 2,500 taka under the Moushumy Reen, seasonal loan scheme. According to her, all 5000 taka were spent on the reconstruction of their hut into a tin-roofed house. The
following year, Kalpana went for an eighth loan of 6000 for paddy husking. She gave this money to her father and brothers to lease 0.13 acres of land. But after one year they had to give the land back as they needed the money for consumption and investing in the paddy husking activity. Kalpana told me her brothers took the paddy to have it husked at a machine in the nearby market because it was easier to husk larger quantities at one time in this way. But she had to work day and night to boil and dry the paddy.

In the meantime, Kalpana and her father and brothers sold the cow (4500 taka) and four goats (2400 taka), and she withdrew her savings (3000 taka) from the Grameen Bank. According to Bank rules, a member is allowed to do so after completing ten years of membership with the Bank or if membership is terminated. Kalpana said they spent all of this money (9900 taka) on the marriage of her younger sister. When I asked why she had used all her assets and money for her sister's marriage, she replied that she had to do so out of my sense of responsibility. As I was living with my parents and brothers, I was dependent on them with my two children. Kalpana’s daughter was 12 years old in 1999 and was attending school. Her five-year old son had not yet started school. But Kalpana had hopes that her son would study in the future up to college level, though she believes that after higher education he might not take care of her. Kalpana wants her daughter to continue her education to at least high school level.

In Kalpana's group, three of the five members (Sobia, Zomela and Rokeya) were loan defaulters and had been dropped by the Bank. Kalpana and Sakina continued in the group and later included Sofia. There are thus three members in her group instead of the usual five, but they have no problems in getting loans from the Bank. According to Kalpana, when she went to withdraw her savings from the Bank she learned that the bank had ‘cut’ some (1100 taka) of her and Sakina’s savings money (group fund) to recover the unpaid loans of the three defaulters of the group.

Kalpana, had been angry and shocked at losing her hard-earned money, and described how she had protested against having her money deducted by the Bank. She demanded it back, saying they were poor and saved money at the expense of doing without food, and through extreme hard work. *Deducting our money to recover the money of loan defaulters was like ‘making our blood’ water,* she said. But it did not work. She said that in reply to her protest the Bank reminded her that Grameen Bank policy was that other group members would compensate for defaulted loans and that all members had signed the agreement of the terms and conditions for membership and loans at the beginning of the group formation. She recalled, how the Grameen Bank staff asked us to sign some documents during the two weeks training, just after our groups were formed in our centre. *We signed those documents. We call it the 16 Sikuly (the ‘16 points’ agreement/16 decisions of Grameen
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Bank). Now they are referring to that and telling us that we had agreed that ‘group fund – 1’ (the individual's weekly savings) and ‘group fund – 2’ (the forced savings against the loan) were non-refundable. So, I failed in my fight with the Bank to have the rights back to my own money.

Kalpana also recalled that they had received no records from the Bank concerning the deducted money. She found it difficult to accept the deduction of her savings by the Grameen Bank and added we keep (deposit) our savings with the Grameen Bank, but we have no control over them. They can directly deduct our money to recover a defaulter’s loan without even asking us (the group).

Over the twelve years period (1987-99) of her membership Kalpana had borrowed 22000 taka. She had yet to pay back 4000 taka (August 1999) to the Bank against her last loan. She has 136 taka savings with the Bank. During my last visit to her house she was suffering from fever which she had had for more than two weeks. A fellow member of the group had advised her to go to the ‘coalition clinic’ (a medical clinic run by an NGO) where treatment is free. My neighbours pushed me to go to the clinic, but I didn’t go because I did not have ten taka (required for registration at the clinic). First, I thought it would go automatically since it was just a fever, but it continued. Then I asked my brother to go to the doctor and bring some medicines for me. He bought some ‘paracetamol tablets’ after four/five days of asking, but I did not take them.

On the 15th day of her fever, she went to the ‘coalition clinic’, which is about three kilometres from the house. As she said, if I had had money of my own then I would have gone to the clinic in the early stage of my illness. I am now very weak and cannot even work now. She finally found the ten taka and went to the clinic and was slowly improving. I asked Kalpana why after the twelve years she had been involved in income generating activities and borrowing regular loans, she had not at least always had a little cash in her hand. Kalpana just smiled. But she did say that despite this she would continue with Grameen Bank because they will always give me loans.

Participation as a means of control over individuals lifeworlds

As the case shows, the money Kalpana borrowed was always given to her father and brothers and they used the money for their own purposes, except for the money used for the rice husking, which she did herself. The loans and other assets (raised from using the loan money) were also spent on her younger sister’s marriage. She has always been dependent on her father and brothers to cover loan repayments. This dependency was not altered by twelve years of membership of the Grameen Bank. It is easy to see the failure of the Grameen Bank staff towards Kalpana’s group and the centre (the network of groups and the weekly meeting point for the Bank’s clients and the place where transactions took place.
with Bank staff at village level) to enforce the rule that the ‘loanee’ must use the loan herself and presumably enjoy any profits this might bring. This was, I would argue, because of a failure to practice ‘participation’ (Todd 1996: 124). And this failure reinforced the culture of dependence that trapped Kalpana and others like her. This lack of ‘participation’ on the Bank’s part gave her no opportunity to learn to use her own skills to generate income or break out of her attitudes of helplessness. So when the ‘income earners’, her father and brothers, failed to earn enough to buy food and deliver the weekly repayment of her loan, she was particularly vulnerable. This means, as Oakley puts it (1995) that there is no ‘participation as empowering’ (1995) in this case of Grameen Bank intervention.

Drawing upon this case and the one reported by Todd (1996), one could argue that poor women dependent on their father, or brother, or with ill health and no other resources, are more or less doomed to descend into the ranks of the desperately poor and homeless. Neither the Bank nor the ‘group’ and ‘centre’ can protect members from the conjunctural crisis created by the coercive policy structure of the Grameen Bank. ‘Although the Grameen Bank sets up groups it is not a promoter. It does not try to get group members to run their own services. Its groups are customer groups – a set of customers brought together at the same time in the same place each week to facilitate a loan service. The Grameen bank owns the funds, and enjoys the income earned from the interest paid to loans. Loans go to individuals directly from the bank, not from the group. Group members cross-guarantee each other’s loans, but the group does not own the fund out of which the loans are made’ (Rutherford 2000: 91). ‘It is argued that the Grameen clients have no power in the bank policy matters. Dr. Yunus, the managing director, decides every thing. Women borrowers who are representatives on the board of Grameen bank are not brave enough to talk in front of Dr. Yunus. They are there to support his view’ (Rahman 1999: 133). Thus women in this position, who are members of the Bank, have the safety net of their loans. But unless they have been able to build their skills and assets by playing an active economic role themselves, using their own knowledge and any necessary and appropriate external technical assistance, then all that ‘membership of the Grameen Bank can do is to prevent them from pauperisation’ (Todd 1996: 127).

For Kalpana, the appropriation of her loans by her father and brothers went on for 12 years without being picked up by the Grameen Bank staff or challenged by her group or the centre, presumably because the kistee (loan instalment) was regularly repaid. It is said, ‘Grameen Bank has become a ‘kistee Bank’, a bank for instalments collection’ (Rahman 1999: 117). Deposition of all kinds of savings (see Chapter four) was also regular, which made the Bank staff satisfied, because their goals had been achieved. But Grameen Bank workers, centre chiefs and group chairpersons are supposed to check the utilisation of the loan, and ensure that the woman is using most of it herself. In practice, however, this is not done. The practice of transferring loans to men by the women borrowers and diversion of
loan amounts for other purposes is widespread and generally ignored, which is contrary to Grameen Bank philosophy. Grameen Bank workers rationalise their practice of not supervising loan investments by reference to the practical needs of the situation, enormous workloads due to the expansion of their operations, and the pressure from superiors to collect instalments (*ibid.* 116-117).

One might argue here that Grameen Bank intervention is an example of the practice of the inexorable ‘money-making machine’, tying the rural poor, especially its women, into the vicious circle of micro-credit without delivering to them any opportunity to learn the skills to unbind themselves from this vicious circle. ‘Most Grameen borrowers remain in debt all through their life. Many of these borrowers die with debts outstanding; they are punished during their lifetime and death’ (*ibid.* 142). In rural Bangladeshi Muslim culture, debt is considered unethical. No one should die with debts, and his or her heirs should pay off a deceased person’s debt before they can bury the body. The case shows how poor women, needing of credit support, get involved in the Bank’s groups and centres that secure ‘joint liability’ for the Bank. This joint liability (i) induces low risk borrowers to group together and select group loans at low interest rates; (ii) it induces high risk borrowers to select individual loans at high interest rates; and (iii) it induces group borrowers to utilise unique penalty capacities on those group members who chose voluntary default, thereby decreasing the individual return from voluntary default behaviour (Tassel 1999: 4). Group/peer pressure is imposed not only on loan defaulters but also on members of their households. When group pressure fails to convince the defaulter, then institutional pressure (bank workers and officers) is imposed on the borrowers and members of borrowers’ households (Rahman 1999: 81). ‘The bank gives loans to individual members but puts joint liability on all borrowers in the loan centre’ (*ibid.* 80). It is widely complained among the Grameen Bank borrowers that the policy of the bank is to ‘punish one person by using one’s own people’ (*ibid.*). This policy and practice of the Grameen Bank creates feuds among peers and neighbours. They become hostile to each other, but the bank loses nothing and gets back its invested loans (*ibid.*).

We learn how Grameen Bank officers manage to get the ‘16 decisions’ signed by the women’s group members that allows it to deduct money from the savings funds to recover the loans of defaulters, and to keep the groups in an inter-locking system of pressure for loan recovery. Morduch (1998) argues that the ‘formation of groups of poor people’, especially women, by the Grameen Bank, is with the notion that when a woman fails to repay her ‘weekly instalment’ on time, she will experience ‘humiliation’ through the verbal hostility of fellow members and Grameen Bank workers in the loan centre. Such public humiliation in turn gives *durnam* (a bad reputation) to males in the household and lineage. In extreme cases defaulters may be taken to the bank office. If this happens to a woman then it will bring *durnam* to the household, the lineage and also the village. People in other villages gossip about it. Sometimes, the clients find the instalment money by
borrowing from others to avoid the humiliation. Thus, as Morduch (1998: 14) points out ‘ironically, Grameen’s relative success springs partly from the lack of empowerment of women’, though in its language of development intervention it promotes empowerment as a principal objective. Humiliation by Bank staff sometimes goes to extremes, which makes the poor client extreme vulnerability and may result in suicide. For example, Rabeya (28), daughter of a rickshaw-puller, Sheikh Wazuddin, was a group leader of centre No. 61 (in Dohar Thana under Dhaka District). She borrowed 1100 taka as her second loan from the Grameen Bank. She failed to find the whole 460-taka weekly repayment and could manage only 120 taka from her father’s income from rickshaw pulling. The Grameen Bank officer insisted she pay the full amount and gave Rabeya only one hour to pay and asked her to sell the saree that she had on. Rabeya went home and hanged herself. That was not the end. Bank officers threatened to stop the funeral unless the loan instalment was paid (report in Banglabazar Patrika, a national daily in Bangladesh, 18 August 1998). Rahman (1999: 80) argues that ‘even if some one dies in the household, that borrower must come to the centre, pay her instalment, and then think about the funeral of the deceased’. The borrowers consider this type of behaviour from the Bank officers as omanobik (inhuman). Room for such aberration is often painfully visible in the design of dominant development schemes and at different levels of their implementation (Cernea 1995: 344).

Such practices are coercive, as the case shows, and a manipulation of the ‘poverty’ of rural people. The case also represents how dominant development organisations, especially micro-credit institutions, establish control over the system in order to keep control of people’s resources, since they manifestly cannot change the behaviour of the individuals in society. These dominant development organisations fail to give significance to the social construction and socialisation of individuals as much as they underestimate the influence of social, cultural, and political elements in the intervention process. Their presumption is that if you can get the price right, and I would argue - as the empirical evidence shows - loan recovery with interest, and regular deposition of forces savings, then everything else will fall into place (Cernea 1995: 344).

But, for development anthropologists and practitioners, it is essential to understand why individuals are victims of development intervention. Because individuals are social actors, they must live within the constraints and opportunities of the society they live in. Individuals can demonstrate that they are able to change their lives, but the trends and practices of econo-centric models are at work – that one-sidedly, by commission or omission, focus on influencing the economic and financial variables of development interventions regarding them as the only ones that matter - that undermine the individuals’ relationships with social processes (ibid), as we see in the field of micro-credit as in this case of Grameen Bank intervention.
A study by Todd (1998) explores a strike of female Grameen Bank members because a 'loan proposal' from one of the groups within the village group centre had been blocked by Bank staff because a member from one of the other groups of the centre had not paid her 'loan interest'. Thus the loan proposal in question was not from the defaulters group but from a group whose loans and interest repayments were up-to-date. All 30 members, that is, all five groups of the centre simultaneously stopped payment on all their loans. The same week, the male 'centre' within the village also came out on strike in support of the women's action. The women had marched the two miles to the branch office to complain to the branch manager about them turning down the loan, but they could not reach him. A Bank worker 'scolded them and threatened to stop all their irrigation loans, which [were] disbursed at that time of the year, if they persisted'. He talked to them like cows in the field, commented one woman indignantly. So the women decided to stop payment that week in protest and the men's centre, which also had loan proposals delayed, decided to join them. Within days, the branch manager and his senior assistant came down to the village and approved the loan proposals. Members resumed repayment. The refusal of the women to be cowed by the Bank worker's threats was impressive. After a decade of membership in the Bank they knew exactly how it worked (Todd 1998: 149-50). This illustrates my argument that these individuals, as social actors, are capable of organising networks and collective actions that implicate a wide range of other individuals or groups and in so doing shape and reposition processes of 'counter-tendencies' (see previous chapter). But this does not often happen in Grameen bank operational levels, because of its coercive control over the system. As we saw, Kalpana and her group members were neither consulted nor informed about the deduction from their savings fund by the Bank for recovering defaulted loans. Though Kalpana protested at what she saw as an unjust action, she was brushed aside because of her vulnerability.

Such case studies are examples of how the Grameen Bank takes on the rituals of a 'money-making-machine' and uses the language of 'people's participation' in its credit programmes, but not the 'empowerment' of people, of the poor. 'Credit without strict credit-discipline' declares Muhammad Yunus (1987) 'is nothing but charity' and workers of the Grameen Bank, follow this line of thinking in their credit transaction practices, ignoring Yunus' other commitment - that 'Credit is a Human Right' (ibid). The development practices of organisations like Grameen Bank 'since they control all the management of the financial service processes, can reap the benefits of scale if they make their argument efficient'. They don't have to wait around while a group of illiterate village women, in Bangladesh, for example, slowly learn how to distinguish income from liabilities (Rutherford 2000: 95). Thus the development interventions of powerful dominant organisations like Grameen Bank are not just the parenthesis of normative linguistic constructions, but they provide selected, and not necessarily correct, information, data, images,
representations, idioms and interpretation of development issues. They permit and legitimise the measures taken by national and international policy makers to control people’s livelihoods and to misrepresent local ‘realities’, and thus deny the agency of people and their influence on the production of identities and subjectivities in processes of development (Arce 2000: 39).

As the case illustrates, twelve years of being a client of Grameen Bank had not alleviated Kalpana’s vulnerability. She could not even find ten taka to get medical treatment. She saved with Grameen; she took loans, invested them, earned income from them and repaid them to Bank, which made it possible for her to maintain her membership of the Bank. ‘This is where Grameen really scores, because once a client is a ‘member’ of a weekly-meeting group she is guaranteed access to a series of advances, as long as she repays on time and her fellow-members do the same. To secure this rare right, Grameen clients struggle, sometimes at considerable cost, to maintain their repayments and retain their right to borrow’ (Rutherford 2000: 93-94). But clients such as Kalpana are unable to establish any sort of ownership over their own resources, because micro-credit, following the traditional economic development model, ignores people’s ‘entitlements’ to and ‘ownership’ over resources (Sen 1986: 49).

The leaders’ and development institution’s promises of participation and empowerment did not materialise. Local people were swept along with the their rhetoric and their ‘basket of commitments’ of participation, empowerment and assailing poverty. But fewer and fewer people believe that they have helped them to achieve a more secure living, but that in fact this slips yet further from their grasp with each passing day that they are entangled in the interventions of such institutions (Korten 1995: 18-19). The growth in such institutions, in the expansion of their operations, the increased number of professional employees, their huge budgets and capital bases, and the assertive vocabulary of participation they use versus people’s practices, can (only) be expressed as a ‘crisis of participation’, from which we must urgently find a way out.

Crisis of participation

The linguistic representations of development and the organisations responsible for carrying out interventions present participation as an end, but, in most cases, experience reveals that participation is used as a means. Korten (1995) argues that economically powerful organisations, such as the micro-credit institutions in Bangladesh, which are partners of the World Bank, are successful in achieving their own economic growth. Their interventions follow a participatory approach strategically. But they are designed by experts and ignore people’s knowledge, needs and capabilities. Korten (ibid. 42) expresses the point well when he says, ‘ironically, the argument that the well-being of the poor depends on economic
growth comes mainly from professionals, economists, financiers, corporation heads, and others who have no problem putting food on their tables.' When local people speak for themselves, they more often ask for secure rights to the land and water, and other agricultural, social and natural resources on which they live and from which they obtain their livelihoods. They seek assistance in a responsible way that helps generate the resources to improve their quality of life; they want health care and education for their children. 'In a world in which all things come to those with money, they may as well say, \textit{we want money}' says Korten. Indeed, the economically powerful development organisations such as the Grameen Bank, BRAC, and Proshika in Bangladesh, especially in their micro-credit policies, create a development world that leaves little space for local people to make their own choices other than accepting what are often coercive interventions.

Let me give here an example in support of this argument, that of a Centre for Human Development, a large NGO in Bangladesh, popularly known as 'Proshika'. In its statement about its 'approach', Proshika describes itself as being involved in organising the rural poor for development through education, training and various support services, including credit. Proshika, claims that 'development is neither the dole nor elusive growth and productivity measured in terms of input and output alone.' Its approach, it claims, 'owes its meaning to a concept of man who builds up himself through a process of becoming and is the measure of all things, including development understood in a broader frame of reference'. Proshika believes 'development is people's own business. Outside intervention and assistance are welcome and appropriate in so far as they support people's real regeneration as life transforming human beings, aspiring for emancipation'. It also makes the statement 'man for himself, works for himself, and even makes mistakes for himself' (Proshika 1986: 11). One could argue therefore that their statements represent the concept of 'participation as an end'. But one could also argue that their statements represent nothing more than the 'linguistic presentation' of development buzzwords, in tune with 'foreign funding' policy priorities. During its 1st decade of existence Proshika has implemented several programmes, e.g. 1) Organisation of the Rural Poor; 2) Development Education; 3) Employment and Income Generating Activities; 4) Community Services; and 5) Emergency Relief and Rehabilitation Activities. And Proshika would claim that all of these programmes have provided meaningful and practical contributions to the resulting stock of experiences of alternative development praxis (Proshika 1986: 13).

After twelve years of this, Proshika's five-year plan for 1999 – 2004, by reaching 3.2 million members, through 160,000 organised groups representing two million poor households intends to make them poverty-free. This means Proshika's commitment is to contribute to about a 20% reduction of overall poverty in the country and an approximately 60% reduction in its own working area. Up to 1998, Proshika had formed 81,627 groups of more than 1.53 million members. In the
present five-year plan, Proshika has fixed a target to achieve institutional sustainability by the second half of the five-year period. The source of funding (as identified by Proshika) for its 30,000 million taka budget (US$620 million) for the five years is: a service charge against credit to the poor (24% of the budget), a group savings fund (29%), PKSF/Bank loan (22%), other revenue (5%), and Foreign Donors US$122.6 million. It notes that, even with low interest, Proshika is not only able to recover the total cost of lending, but will have a surplus to meet social development costs (Proshika Five year plan, 1999-2004). Proshika’s fixed assets stand at more than Tk.480 million and it had a capital fund of more than Tk.2002 million, as of the end of June 1998 (Proshika Annual Report 1997-98). During its first two decades of operation, Proshika used the language of 'participation as an end,' and in the current decade Proshika is using the language of 'participation as a means,' in order to achieve its goal of 'institutional sustainability'. From such examples, using 'people's participation' as a framework in NGO programmes might be seen as a strategy to secure people's contributions - physical, financial, human, and social, towards building NGOs' own existence, growth and assets. It reveals the hegemony of practising participation as 'they' (local people) participating in 'our' (NGOs) projects, both in the short and long term.

In Bangladesh, as soon as local people become members of NGO groups, they must deposit savings with the NGO as a condition for NGO services. They must give their labour, time and a venue for project loan transactions and meetings free. But the NGO staffs are paid; their own office venues are rented or bought for the project. Moreover, the local people remain as beneficiaries of NGOs as they became dependent on them for their livelihoods. This is common with BRAC, Proshika, the Grameen Bank, and many others in Bangladesh. Local people, who are members of NGO organised groups, are for some 'regulated' reasons, highly dependent on NGOs. First, for credit - the people become entangled in a vicious circle of 'micro-credit'. Second, people's savings are deposited with NGOs, which they cannot withdraw as and when they need it without difficulty. Third, the presence of a large number of NGOs in rural areas with their 'service basket' has created an impasse of structured development with no alternative development services for the poor.

One study (Riddell and robinson 1995) explores the issue of self-reliance and sustainability, which has become more complex for NGOs in Bangladesh. The availability of foreign funding has shaped the style of NGOs in ways that are not easy to sustain from internally generated sources. The NGOs have become substantial institutions with a pronounced tendency to expand both the range of their programmes and the geographical scope of their working area. The donors have therefore played a contradictory role: on the one hand, they extol the virtues of self reliance, on the other, their provision of funds has moved the NGOs into a position where self-generation of funds to keep them going is simply impracticable

It is for these reasons that I maintain that local people's 'participation' in NGO programmes is manipulated as a 'means' to achieve the NGOs' predetermined goal. As one study shows, 'in practice, the tendency is for NGOs in Bangladesh to become large-scale and nationally based'. One reason for NGO programmes being thought of as more participatory than official programmes was because they remained of relatively small size and their orientation was local (Riddell and Robinson 1995: 133). But the bigger they become in membership, the larger the income from local people, from their savings, from interest against loans, and profit from the material inputs — hybrid seeds, chickens and chicken feed, fertilisers, irrigation, housing materials, and so on (see annual report of BRAC, Grameen, Proshika 1997-98). For example, all BRAC organised village organisation (VO) members (2.7 million as of 1998) are required to deposit weekly a minimum compulsory saving of five taka at the VO meeting and all borrowers are required to contribute four percent of their principal loan to the 'Group Trust Fund' savings account. Thereafter, limited withdrawals are possible (25% after five years, 50% after ten years and 100% after 20 years, or on resigning membership). This means, in practice, that members have to leave the organisation in order to get their savings (Wright, Hossain and Rutherford 1997: 315). All kinds of savings funds are controlled by BRAC. During 1988-94 total savings increased more than eight-fold, from Tk.55.5 million in 1988 to Tk.468.1 million in 1994. The volume of individual loans increased almost fourteen times during 1989-94, from Tk.429.9 million to Tk.5,813.9 million (World Bank 1996). 'Participation' is thus more illusory than real.

Thus 'participation' in rural development is regulated by the NGOs, whose policies are guided by a dominant Western paradigm, or in other's words by biased development models that are one-sidedly focused on economic elements. They ignore the social, cultural elements of society, and the people's knowledge, their consciousness as social actors, and their relationship to social processes. Participation is not, then, primarily concerned with notions of inclusion or involvement of the rural poor in development projects, but to the development of organisations and sets of organisations in which the rural poor can articulate their interests, and must defend what they have. It is thus not about staking out new fields of promises of sustainable livelihoods. One can easily find representations of 'participation' in the vocabulary of NGOs and other large and small-scale development institutions, but hardly find it in their practices and interventions.
**Impasse of participation**

It is difficult today for a researcher to find a project that does not use the language of participation. As Andrew Shepherd (1998: 19) argues, rural development, like other creatures of the ‘development industry’ (UN bodies, donor agencies, governments, consultancy firms, NGOs, academics), is prone to jargon and the extensive use of buzzwords. Participation is one of the many buzzwords or phrases uttered ritualistically when the need arises. At the same time, ‘participation’ as a word is not there by chance, but because it represents or should represent dimensions of the development process. It falls easily off the tongue or from the pen, but is less easily translated into reality, precisely because it is difficult (but not impossible) for the development industry to realise, since their policies are the linguistic representations of westernised development frameworks. The policy document – Bangladesh: Key Challenges for the Next Millennium – prepared by the World Bank as a background document for the Bangladesh Development Forum meeting held in Paris in April 1999, recounts Bangladesh’s long history of micro-credit finance, with internationally acclaimed organisations such as the Grameen Bank providing credit to the poor, particularly rural women and BRAC (Bangladesh Rural Advancement Committee). It emphasises the need to develop skills and raise consciousness among the rural poor. It notes that the Micro-credit Institutions (about 800) including the Grameen Bank, BRAC and other large and small NGOs in the country, made a cumulative disbursement of Tk.44 billion among about 7 million of their membership. This 44 billion taka in credit has created employment for about 54,000 people (The World Bank April 1999:45). The same policy document notes that ‘although micro-credit has proven to be an effective poverty alleviation tool it has had limited success in reaching the very poor, marginal groups, who are not served by mainstream programs aimed at reaching the poor. Innovative approaches should therefore be introduced to improve access of the excluded poor to basic social and economic infrastructure, by supporting small-scale projects identified and implemented through community participation’ (p: 47). One might well then argue that westernised development policy frameworks are set up with political objectives that relate to processes that control people’s life-worlds.

Micro-credit lenders, with the propagating role of the World Bank, have earned international acclaim but also criticism for their limitations in reaching the hard-core poor, who number about 50 percent of the poor, or, in Bangladesh, about 30 million people. In order for micro-credit packages to reach this group, the World Bank recommended an ‘innovative project’ in Bangladesh, which includes establishing social foundations. The social foundations are quasi-financial intermediaries who channel resources according to predetermined criteria to small-scale projects for vulnerable groups. Interventions are proposed, designed, and
implemented by community groups, with or without the support of private agencies, or local governments or NGOs (World Bank April 1999: 47). But I would argue again that such policy interventions represent 'participation as a means'. It is a means that ensures access to the day to day life of people at the grassroots, identified by the international aid agencies as 'excluded' from mainstream development interventions (the dominants), and that establishes control over their lifeworlds and sustains the objectives of political economy.

This also relates to Korten's argument (1995: 168-69) that the problem is basically one of defining poverty (from the standpoint of transnational corporate capital and the World Bank and their partners) as a lack of adequate money. To Korten, this is not the issue. It is the deprivation associated with the lack of money that is the problem. Here, deprivation means lack of access to adequate food, clothing, shelter and other essentials of a decent life for local people. He further argues that experts neglect an important alternative – to redefine the problem (poverty) and concentrate on organising livelihoods rather than jobs. Korten defines a job as a specific piece of work, as in one's trade, or done by agreement for pay. A livelihood is defined as a means of living or of supporting life. A job is a source of money. A livelihood is a means of living. He writes that speaking of jobs evokes images of people working in factories and fast-food outlets of the world's largest corporations. Speaking of sustainable livelihoods evokes images of people and communities engaged in meeting individual and collective needs in environmentally responsible ways – the vision of a localised system of self-managing communities (ibid: 288-299).

But the tendency of dominant development institutions is to target individuals, to brush aside the existing fluidity, plurality, and diversity of the social processes of livelihoods. In this way they establish control over the day to day life of individuals and then ultimately over the society in order to ensure their own security in terms of economic, physical, and political benefits. The other tendency is to consider the individual not as the objective term for their development, but as subjective elements.

According to Chambers (1995), the reality of development practice lags behind the language. Sometimes the language lapses into history, as with 'take–off into self-sustaining growth' which took off into self-negative decline. So widespread is its use that some talk of a paradigm shift to participatory development. According to Cohen and Uphoff (1977), 'participation in development projects deals with the fields of decision-making, implementation, benefits and evaluation.' First needs and priorities have to be formulated in the decision-making process and then the policies and the people involved have to be chosen. Cohen and Uphoff define decision making as an ongoing process, which continues during the implementation stage of programmes. The implementation element includes questions of who contributes to the programme and in what way. As regard
benefits, their quality and quantity and also their distribution within the group are important. Sharing of harmful effects is also to be considered. Finally, there must be participation in evaluation and it is important to note that views, preferences and expectations can vary among different groups (Cohen and Uphoff 1977: 31-56). This then implies not simply both parties taking part in decision-making, but emancipation in political and economic processes for those without power or possessions. The significance of the redistribution of power for real participation is that it is a ‘strategy by which the have-nots co-decide how information is spread, how plans and policies are formulated, how funds are spent, how programmes are completed, and how benefits are distributed’ (Sahid, Prins and Peter 1982: 35).

Participation has thus two main representations in the field of development: as a means, and as an end. Participation as a means implies the use of participation to achieve some predetermined goal or objective, and implies that ‘participation’ is a way of harnessing the existing physical, economic and social resources of rural people in order to achieve the objectives of development programmes and projects. Participation as a means stresses the results of participation in that the achievement of predetermined targets is more important than the act of participation (Oakley 1991: 7-8).

Participation as an end is an entirely different concept. It implies that participation is essentially a process which unfolds over time and whose purpose is to develop and strengthen the capabilities of rural people to intervene more directly in development initiatives. Such a process may not have predetermined measurable objectives or even direction. As an end in itself participation should be a permanent feature of any rural development project, an intrinsic part which grows and strengthens as the project develops. Participation as an end is an active and dynamic form of participation that enables rural people to play an increasing role in development activities (Oakley 1991: 8). A criticism of non-participatory development (Oakley 1991: 5) is that planning procedures for a project are not based on an understanding of the critical ingredients of participation, namely participation in problem analysis, participation in needs assessment, participation in decision-making, participation in implementation, participation in benefit sharing and participation in evaluation. Research shows that when villagers/local people undertake projects on their own, their participation in terms of all these dimensions is there (Oakley 1991: 5). But the planning of activities of World Bank projects, and for many other large-scale development interventions, people’s participation is simply non-existent (ibid). But, when the World Bank recommends any innovative new projects to its partners, for example ‘Social Funds/Foundations’ in case of Bangladesh (see World Bank April 1999: 47) – the use of the language of participation as a means is explicit.

The World Bank has been convinced that this strategy of using participation as a means, at least in the case of the 800 micro-credit institutions in Bangladesh, has
secured the economic growth and sustainability of the micro-credit institutions, through reaching the local people with their money-making machine i.e. micro-credit, following their notion of control over people's day to day life.

**Do ‘we’ have a way out of the impasse of participation**

This first part of this chapter discussed the crisis and impasse of ‘participation’ in rural development interventions, especially in the case of Bangladesh. The Grameen Bank and the NGOs, especially the largest, are dominant in the rural development sector, intervening in rural people’s lives in particular through micro-credit programmes. They use the language of participation in their intervention through which they establish their own system of centralising control over people’s lifeworlds.

Participation is used by the dominant development organisations as a means to achieve their predetermined objectives and goals, their financial sustainability. One can construe, from the narratives, analysis and empirical ethnography and its elucidation in the foregoing sections, that the language of participation attributes plausibility to dominant development intervention policies and strategies, especially to the micro-credit models of development agencies in their growth path. But, their growth is asymmetric to the existing social construction of people’s livelihoods. The more dominant the development organisations and their interventions grow, the more centralised and coercive become their systems to regulate the processes of development, and the more precarious people’s livelihoods.

Rural development project documents are prepared with buzzwords, with ‘participation’ being prominent among them in part because they are required by donor agencies and financing organisations, which must account for their spending or lending in the most up-to-date and convincing or fashionable terms. People who have little understanding of what they might mean or who chose to carefully underestimate or ignore the actual meaning of the language of participation, or carefully use participation as a means, often use such buzzwords – so they take on a hollow, artificial tone. Thus any document which states that people’s participation will be ensured in all activities, but fails to state what they mean by this and how this will be achieved, how the constraints previously experienced in ensuring people’s participation will be removed or reduced, are contributing to a mystification of people’s participation (Shepherd 1998:19-21).

Regarding the question of judging the performance of NGOs in a framework of participation practices, Riddel and Robinson claim (1995: 50) that the overriding problem is that there are – nor can there be – firm rules for judging the effectiveness either of NGOs’ participatory projects and programmes in particular
or of poverty alleviation projects in general. First, because of difficulties in measuring achievement. Social and political objectives are involved as well as economic and there is no satisfactory way of objectively evaluating qualitative achievements. Second, there is no correct time when an assessment should be made. There are several types of arguments for ‘rationalising’ or ways of ‘making the case’ in development interventions. Such arguments are widespread but weak. One of these is the add-on model, which is the time-honoured route of vaguely claiming that there are ‘some’ cultural-social implications to environmental issues or to health, or to whatever else may be the issue of the moment (Cernea 1995: 345-346). It can be argued further that the add-on model is often used in obtaining foreign funds, where the linguistic representation of participation exists explicitly.

Another big concern in judging NGO performance is the identification of suitable indicators to measure the impact of projects with social development objectives which, by their very nature, tend to be qualitative. This refers again, to a good understanding of the concepts and frameworks even the language or buzzwords of participatory development. But as Riddel and Robinson note, as yet, however, there is no agreement on what constitute appropriate indicators for measuring participation, empowerment, and other aspects of social development, nor on the most appropriate methodology to be used for this purpose (1995: 52).

Therefore, the impasse of participation, I would argue, is that it lacks an assessment and analytical investigation of ‘agency’ across different cultural and diverse societies, which are central elements and crucial for understanding social constructions of people’s practices in their day to day life and livelihoods processes. And we need to rectify this. I would argue that the actor-oriented approach is an appropriate approach for achieving this as it embraces several perspectives. First, the actor-oriented approach is a theoretical and methodological framework for understanding social processes and the life-worlds of social actors. Second, since an actor-oriented approach is concerned primarily with social analysis and with organising practices, it is ideal for looking at the empowerment of local people and local people’s initiatives towards sustainable livelihoods. It is useful and appropriate for use in the education and sensitisation of development researchers, and experts to understanding local knowledge, people’s capabilities, local needs and a value base that would guide them to be ‘people oriented’ in their role. Third, the guiding analytical concepts of an actor-oriented approach - agency and social actors, the notion of multiple realities and arenas of struggle where different life-worlds and discourses meet, interface encounters and interface in terms of discontinuities of interests, values, knowledge, power and structural heterogeneity – it is an approach that could be used as a guiding principle for development practitioners. It would help them to be more flexible and respectful to people’s actions, values, knowledge, power, and people’s own control over their day to day lives. Finally, as far as the related concepts of an actor-oriented
approach are concerned, which include strategies and projects, interlocking projects, intermediate and differentiated structures, organisational fields, networks of knowledge and power, and processes of negotiation and accommodation, I would argue that the approach in development/livelihoods processes would facilitate the resilience of people's practices of sustainable livelihoods that ensure sustaining their control over their day to day life.

Can 'we' do 'our' work differently

To summarise the arguments made above, one can state that rural development intervention in Bangladesh is guided by the linguistic representation of 'participation' constructed by experts and influenced by the policies of the donors.

In Bangladesh, NGOs, especially the largest, operate rural development programme very widely, covering almost the whole country. They make the local people, the poor, members of organised groups, clients of micro-credit, and beneficiaries of social services. In order to establish their control over people's day to day life, the NGOs introduce their own systems, developed by professionals - the 'group' organising processes that the NGOs call 'participation'. The dominant programme of the NGOs is 'micro-credit' - pioneered by the Grameen Bank with the objective of creating 'jobs' for local people.

That poor people need 'jobs' is not in doubt. But it is extremely important not to see or consider 'jobs' as an alternative to people's 'livelihoods'. And as a concomitant to this, it is important to analyse and understand the social processes that make up livelihoods. Building upon my own empirical research, I would also argue the importance, in both anthropological and sociological analysis and in development intervention processes, to understand the role of the 'individual' overall in society. Individuals, through empowerment, are able to transform social relationships and interactions vis-à-vis society. Here, empowerment is the ability or awareness, reflection and interaction to bring social change. The central point here I would argue is that individuals in society should not be seen in isolation. An individual should be seen as aware and reflexive and able to act with others to rebuild the formation/order of society. Some define 'individuals' as persona in the society. From an actor-oriented perspective an individual is a 'social actor'.

In order to understand people's livelihoods and individuals in society, I portray below, a case study and its analysis, which attempts further to illustrate, conceptually and empirically, the focus on the individual – the persona, the actor – as central to social transformation processes. Through the anthropological and sociological analysis of the day to day life experiences of people I wish to put back the concepts of society, group and community into the development picture.
I start this section with comments from villagers from Putimary, a fishing village and one of ten villages of Muktinagar, my research area. Their comments were made during discussions in August 1998, after ten years of development intervention initiated in the village by an outside NGO. First are some comments about the setting up of a Nangta School in the village by the Unnayan Shahojogy Team (UST). Batashi Rani (a widow), and grandmother of Anita – who was a student of the Nangta School and now attends the village Girls College (1999) said:

if the Nangta School had not been initiated then our children would never have had the opportunity of going to school, because we were so poor. It was beyond our imagination to buy books and give children clothes so they could go to school. It showed us that children’s education is possible, even for very poor families.

Another widow, Pushpa Rani, a member of the Muktinagar GUP, and grandmother of a boy who is now a high school student said,

I became a widow when my son was only six years old. I have struggled all my life just for survival. My son is now grown up, is married and has three children and his son lives with me. My hope for children’s education was like an ever-lost dream. But the Nangta School worked as the revival of our hopes.

Shudhir Das, a fisherman and father of Subash, also a past student of the Nangta School and now (1999) at college, commented:

since the time of our grandparents, we have been used to engaging our children in fishing in the river, we never thought of sending them to school instead of going to catch fish. But the Nangta School in our village has brought a change of mind, of thinking.

Sunil, another fisherman, and father of two children who are students at Kheli Pori school in Putimari agreed with his fellow fisherman and said that if the UST had not come to his area then the nangta school would not have been set up at Putimari and they would never have thought of sending their children to school.

Another fisherman, Montu Das, said:

we could not find food for our children, we starved, how could we have thought about sending the children to school. Buying books and pencils for them was out of the question in our thinking; but the Nangta School showed us the way.

Omicha Bu, President of the Muktinagar GUP said I don’t have the language to describe the impact of Nangta School on children’s education in Muktinagar, but I can say that there will not be a single illiterate father and mother from Muktinagar in the future, And Mizanur Rahman, Headmaster of a local High School said he found the changes in Muktinagar a revolution in the education sector. Shova Rani,
wife of fisherman Horilal, told of how children came to the Nangta School with ragged clothes, only shorts, some were with Nengty (just a piece of torn cloth), but they tried to keep them clean, even put water in their dirty hair, and on their faces to show they were clean. We are now able to buy clothes for the children, and soap for washing clothes and taking baths. Our children now go to school 'dressed'. Her husband, Horilal, added there have been a lot of changes in our community over the last ten to twelve years (1986 – 1999); Nangta school was the beginning. After that many Kheli Pori schools were established in Muktinagar. There are now two girls' schools where Kheli Pori graduates get a chance of further education and there is a girls College in the community to which many girls around the area come to study. All this has happened from our own initiatives, but the UST contributed a lot through financial assistance, their workers have always been with us as facilitators. We have been able to mobilise government support (the local Member of Parliament) for all these education institutions. We feel strongly that we are no more backward, the whole [social] environment has changed. The Nangta School showed us the way to make these big changes possible.

**From dejection to hope**

It was in August 1986 that I was visiting Muktinagar in response to an invitation by a local youth club ‘Udayan Shangha’. This club was voluntarily involved in welfare activities for the poor and in sports & cultural activities for youth. I was contacted with a request to help them organise development activities in their area. As Founder and Director of Unnayan Shahojogy Team (which had just been formed and as yet had no funds) I went to Muktinagar to learn about the area and the problems and needs of the poor villagers, and opportunities of working with them for their development. The second day of the Mukitnagar visit, I visited the households of some of the villages, along with members of Udayan Shangha, and talked to villagers, mostly to men, since I was unknown to the women who called me Bideshi (foreigner) and refused to talk to me. I was told by the Udayan Shangha that I looked like a foreigner to them because I was tall and of fair complexion - and also ‘well dressed’ they said. They rarely saw a man dressed in trousers, shirt and shoes from the city that came to talk to them.

At about midday we approached the village of Putimari - *Puti* is a small fish, and *marl* means catching fish - where dozens of children surrounded me, almost all of whom were naked. The parents I was told did not have the means to buy clothes. The children were saying, salaam sister, some were saying, salaam Padri. I asked the Udayan members why they addressed me so and they replied the children probably thought I was a Bideshi (foreigner), or perhaps a Padri (a Priest). They said there was a foreign NGO-run project on the other side of the Jamuna River where foreign medical nurses worked. They were popularly referred to as 'sister' and this had been generalised to calling any foreign person 'sister', or *Padri* since I was a bearded man, and looked like a foreigner and such people were often priests or Padri, in the local tongue.
In the meantime we entered among the closely built dwellings of the households and saw more than two dozens men and women waiting. I was told they were members of a ‘savings group’ organised by the Udayan Shangha. I was then introduced by Shahadat Mondol, the club’s President as coming from an NGO, and that I had come from Dhaka to see them. Almost all the men and women stood up and offered me their respects in the manner they might treat their Thakur, or Hindu Priest. I stood and responded in like manner and mentioned that I had already visited their district, Gaibandha, on several previous occasions.

It was the men who replied to my questions about the number of households in their village, what they did to earn income, the source of their drinking water, whether their children went to school, what they did if they were ill etc. The women were silent, except for a few, but all seemed to be interested in the discussions. I learned that of the 101 households of Putimari (during 1986) 78 were occupationally dependent on fishing, 14 households were barbers, four were dependent on daily wage labour, six had small business and the remaining three were small farmers. Each household comprised husband, wife and two to three, in some households, four children. All the members slept under one roof. The size of the homestead is just the space for the hut. All the huts of Putimari village are adjacent to each other.

The fishermen catch fish free in the nearby river and ponds beside the railway lines, the canals, and the low agricultural lands where water flows openly during the monsoon season. Anyone is free to fish in such waters. They also catch fish in private ponds the villagers keep on a shared basis. The fishermen sell their fish in the village market and also walking around neighbouring villages. They sell both for cash and kind (paddy, serials, vegetables, etc., depending on the season). During that time, 1986, only the men were earning members of the households, except the households that had no male members (female-headed households). The children worked as ‘helping hands’ for the men. The widows (11 female-headed households) had to earn their own living by doing different kinds of work such as collecting straw from the fields and cow-dung from the road sides and river-banks to sell as fire fuel, or they sold their labour in the tea stalls of the local railway stations. Some widows were beggars. The barbers cut hair in their homes. They earned only little. The customers pay the barbers in kind during the harvesting season. It is like an annual contract of services. The barbers also go to the weekly village market, where they can earn cash, which was also poor they said.

While I sat talking to the men and women, sitting under a tree inside one household, the children still surrounded me, their number getting higher. They looked at my face while I was talking, sometimes laughing at my talk with their parents. The children laughed loudly when I asked the parents whether the children went to school. The parents stopped the children and replied that they...
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were poor and how could their children go to school. I thought, they were talking about lack of opportunity for their children's education. I mentioned to them that government primary school was free, meaning 'you will not need to pay tuition fees'. But they replied that children needed clothes to go to government schools and they were too poor to provide clothing and that buying books and other needs was beyond imagination.

At this point of discussion an idea suddenly occurred to me and I asked whether, if there was a school where the children would be allowed to go nangta, and where books would not be required and there would be no tuition fees, would their children then go to such a school. (Nangta is a Bengali word meaning nude; when a child is without clothing then he is called nangta. Generally, the children of poor households in the rural areas move around nangta because their parents cannot buy clothes). The parents asked whether it was possible to have such a school. I said I thought it might be, if they wanted it. They replied that they wanted their children to have the opportunity of education.

The discussions ended with a promise to return in response to their invitation. The men and women shook my hand as though I were a priest. When I left, the children walked with me to the end of the village. I returned the next day with four young high school graduates, members of Udayan. Within moments, dozens of children gathered around us. We had brought a football and the children were curious to know whether it was for them. Finally they asked for the ball and we threw it into a small field, the ground of an abandoned community centre. Both boys and girls 'jumped' on it like bees on a honey pot. The field was very muddy, but who cared? The children just enjoyed randomly kicking the ball. Direction was of no concern to them; they were enjoying kicking the ball. In the meantime some parents assembled and seemed happy. They were saying that it was the first chance their children had ever had of playing with a 'real ball'. They had never been able to buy a football for their children because of their poverty. We saw how the children enjoyed the 'foot ball'. It was almost impossible for us to stop them. They played for more than one and a half hours. When we stopped them they were not happy with the interruption and asked if we would "come back tomorrow". I promised them I would.

The next day the children were waiting in the grounds of the community centre and wanted to know when play could start. They were told that they would first play other kinds of games before football. The children were very curious. Some of them went back to call other friends. The Udayan youths helped me fix a poster on the community centre wall and the children were asked to look at it. The children were describing the poster in response to my questions but the numbers made the exercise chaotic and so the older boys organised a line of all the children present. They were then placed in several lines. Two other boys joined in leading the lines. I
asked one of them to count the children present. Some of the grown ups also came forward, but all failed to count, even after several tries. Then I counted for myself and there were 63 children present.

We then started games like counting hands. I led all the children in one line, counting legs, fingers, eyes, ears, and so on. The children were enjoying it; it was like having fun. After more than one hour of these activities, I asked them whether they wanted to have these kind of activities everyday, and to play football. They all shouted ‘yes’ loudly. Then we gave them the football. They played for almost two hours until we stopped them. We left them with a promise to come next morning. I returned to Putimari with several kinds of posters from the Udayan collection. The children were already there when we arrived. We asked them to fall into lines and it was not as difficult for them as it had been the previous day. Then each line was asked to sit in a circle. There were four groups. One of us joined each group and started different activities using the posters with the children.

We again asked all the children to fall in four lines and to do some traditional physical exercises, then count numbers, rhymes, songs, etc. When asked whether they enjoyed the activities, they were enthusiastic. "We like it, we love it" the children replied and said ‘they’ would like to do it every day with ‘us’.

So, we identified some volunteers from Udayan Shangha’s members and they started to go to Putimari to continue these activities. These activities with the children of Putimari turned into ‘their school’ where the children could come nangta. But we found that the children began to come in at least half pants, no matter if they were dirty and torn, and they were very dirty, and little more than rags. After a few days of starting the school, we put up a signboard saying Nangta School. After three months the villagers wanted to change the name, because they were ashamed of having their school named Nangta. They shared with me their experience that some of the rich people in the area were unhappy with Nangta School. They blamed the people, especially the fishermen and barbers of Putimari, for lowering the whole area by setting up such a school. The parents then suggested a name for the school that would suggest the concept of playing and studying at the same time and so the name of Kheli Pori was born, meaning Kheli, play, and Pori, read, in other words learning through play.

Gradually (within six months) all the children began to come to school with their own books (different for each of them) and the slates and pencils that their parents had managed to provide. No child came to school nangta anymore. Within a period of one year this school turned into a fully-fledged Non-formal Primary School.

In the meantime (since 1987), the UST had been carrying out development intervention in other villages of Muktinagar through this Khelipori school process. The UST, in partnership with the Udayan Shangha, became involved in organising
women’s groups, training women’s group members, giving adult literacy classes for men and women, health care education for the women and children, promotional work for immunising children (below five years) against six primary diseases – measles, diphtheria, tuberculosis, whooping cough, polio, and tetanus. It is worth noting that the government ‘Expanded Programme for Immunisation’ had targeted this area, but the people had refused to have their children vaccinated. The local government asked our help to motivate people to do so. We got a ‘no’ from the villagers who said they would never allow their children to be vaccinated. We met the response “Children are like angels” and Allah (for the Muslims), or Bhagavan (for the Hindus) would save them from diseases. They believed “if our children are needed (vaccinated), they would be ill”. We thought that in fact they were afraid of the ‘pushing needle’ (of vaccination). So, we promoted vaccination through giving them the information in government materials that talked of protection from diseases. We organised cultural shows – folk songs by hiring a professional group from the city – to disseminate health messages. We received financial assistance from an international organisation with an office in Dhaka for these activities. Then we organised a series of discussions with the villagers and they finally accepted vaccination for their children. The mothers too.

But, sadly, that year a record number of children, including the vaccinated, were affected by measles. The people made us absolutely responsible for their children’s illness and claimed the vaccines had carried the disease to the area. They were angry with our front line workers and came to the field office to demand help with medical treatment. They threatened they would no longer continue any activity with us. The frontline workers (who came from the same locality) were no longer welcomed by the villagers. It took two months to explain our mistakes and inform people of how the vaccines had been no good because of a failure in ‘cold-chain’ maintenance. The mother of a student from the Putimari Khelipori School came with a serious complaint that her son (six years old) was handicapped because of a vaccination. His leg was crippled. She said her husband had beaten her for this. She is a member of a women’s group and her group asked our assistance for the son’s medical treatment. She still says that if she finds the technician who vaccinated her son, she will ‘give him a good lesson’.

Coming back to the Khelipori School, over the first year the older children reached standard two. The rest (those below the six or seven year age group) were at standard one level. There were new enrolments at the beginning of the second year with all together 144 students within the two years (1987) of starting. We categorised the children into three sections: Nursery group, Class One and Class Two.

The children of the nursery and class one groups managed to find their own books, but the children in class two had problems. Books on the open market were too expensive for parents whose income was not even sufficient to buy food for their
household members. We had no resources to give free books to the children. But there was a ‘free book’ distribution system for government primary schools, which was organised by the local Education Officer of the area. We contacted the local education office for books but learned that only government primary schools were entitled to such books. But, we also learned that every year a large number of books remained undistributed because of dropout from primary schools, before the books reached the schools from the central department. If the local Education Officer was convinced, then he could give books from schools other than the government primary schools under his jurisdiction. We shared this information with the parents of the children.

There was already a plan to organise a sports programme for the children of the Kheli Pori School and the Education Officer was invited as chief guest to this event. The parents and teachers from the government primary schools were also present. The children’s performance was impressive. The Education Officer expressed his happiness at initiatives such as the Putimari Kheli Pori School. Over tea, the children and their parents appealed to the Education Officer for free books, explaining their economic inability to buy them and for the UST staff to supply them. The officer was so impressed with the idea of Nangta School and the children’s performance that he promised to supply books for the school and he kept this promise until he was transferred three years later.

Putimari Khelipori School was used as an example for initiating schools in other villages of Muktinagar Union. The UST contributed to this process by mediation, salaries for teachers, teacher training in methods and extra curricula activities - developing children’s cultural groups, health care education etc. Khelipori School offered three years education to the children. They would then have to transfer to government primary schools. In the meantime the UST began to receive foreign donations for the Khelipori school programme and other programmes such as the training of women’s group members, water and sanitation services, tree plantation, and loan support for group members.

As the children of group members were finishing primary education, the parents, especially the mothers, were keen for them to receive further formal education and discussed the issue in their group meetings. They were convinced that the boys could go to high schools at some distance from their villages but this was difficult for the girls. Then the women groups came up with the proposal for a high school for girls to serve the ten villages. With some financial support from the UST, the women’s groups mobilised resources within their reach - bamboo, straw, jute rope, jute sticks - and gave their labour to construct a school house and thus was born the girls’ high school in Muktinagar (Udayan Girls High School). Seeing this, the middle and rich people of the area initiated their own girls’ high school (at a distance from this school).
After the Udayan Girls High School was established and in discussions with the women’s group leaders they decided that their girls should be provided with some education about the development activities the women’s groups were involved with. They said they wanted their daughters to grow up in a way that would help them in their family and married life. They wanted their daughters to be taught about women’s organisation, women’s and children’s rights and about income generating activities and health care. They suggested that the women group leaders could give ‘lectures’ in the school. They wanted their daughters to have what they called a ‘practical’ education so they would not have to suffer as they had. We discussed this idea with the teachers but they seemed less enthusiastic. Over a period a series of discussions were held between teachers and group leaders and students of the girls school during which extra curricula ‘life-oriented education’ was developed in the Udayan Girls High School. The group leaders gave lectures where they shared their experience of life, of the groups and their economic activities, and the experience of their role in Salish (village arbitration). The teachers are also now experienced, through training from the group leaders. The women have expressed their satisfaction that the UST accepted their idea of Jibon Dhormi Shihkhkay (life-oriented education) for their daughters in the school and college. In the meantime, a children’s cultural group was developed from the Putimari Khelipori School. They perform songs, dance, act comedies, and role playing at the various celebrations, such as the annual general assembly of the women’s groups, national victory day, etc. Adolescent and youth cultural groups have also developed over the period of the UST’s work in Muktinagar who give similar performances, including social dramas, in regular cultural programmes organised for different occasions – New Years Day (Bangla calendar), Independence Day, Victory Day, Child Rights Day, and so on. The women’s group leaders, Member of Parliament, government officials and local government leaders are invited as guests to these programmes. The cultural groups and students from different schools of Muktinagar always participate in activities to celebrate various events organised by local government.

When the girls graduated from the high school, their parents, poor and rich, indeed the whole community came up with a proposal for ‘a girls college’ in Muktinagar. There is a college about ten kilometres from Muktinagar, which, according to the parents, makes it difficult for the girls, since unlike boys, who can cycle to the college, the girls could not walk the twenty kilometres daily. Both the teachers of the girls’ high school and the women’s group leaders were keen and asking for a girls’ college in Muktinagar. They mobilised the whole community to participate in setting up a college. The high school graduates motivated their parents’ support and contribution – money and materials to construct the college house. Finally, the Udayan Girls College was founded, situated in Putimari village to give daughters of Muktinagar the chance of higher education. The UST made some finance available for the college in the initial stage, but the major contributions came from the community. Since then both the girls’ high schools and the college have obtained
financial assistance from the government. The local MP and government officials have always been supportive of these girls’ schools and the College. Both have been affiliated to the government financial and technical support systems.

During my last visit to Muktinagar, before I left for Wageningen, I met with the women’s groups and their leaders and the villagers in Putimari and discussed education, among many other things, and they said we do not blame the lack of opportunity for our children’s education any more on our poverty, as the cause, because we have been able to establish schools and a college on our own for our children.

As the case shows, people’s realities are local, complex, diverse, and dynamic. But, the ‘social narratives’ about their life-worlds and day to day life help to assess and understand their problems, needs and capacities to address their needs and attempt to solve their problems. Here, the social narratives are stories of people’s life-worlds that can be conceptualised as providing the social-cultural-economic-political opportunities and scope for the phenomenon of grassroots social development (van der Does and Arce 1998: 85). Narratives stress both their status as stories or arguments and their differences from other notions more familiar to the development practitioner, namely, ideology, myth and conventional wisdom. Further, ‘the narratives are treated by many of their tellers and hearers as retaining some general explanatory or descriptive power even after a number of the specific conventional wisdoms upon which they are based are understood to be subject to serious qualification’ (Roe 1991: 000).

We learn from the case that narratives are presented by the local people as programmatic statements of how they propose to reform reality, how they want to regulate changes, and incorporate others, which help us, as professionals, understand the intended ways in which the local people try to recognise intervention and manage social development (van der Does and Arce 1998: 86). Here, the term ‘reality’ has two clusters of meaning: ‘physical’ reality that exists outside the local people, the so-called ‘real world’ of physical things; and ‘personal’ reality that we can construct for ourselves – what we perceive, know and believe (Chambers 1997: 56).

Local people analyse their own situation from their life experiences or what they are prepared to see of their day to day life within the limit of their ‘knowledgeability’ and ‘capability’. They create what they want to see; the more powerful local people are, the more they do what they think to do, and the more of it they do for themselves (Chambers 1997: 162). The case demonstrates that recognising people’s reality, and respecting their social narratives enables the outsiders, the professionals to help poor people in general to express and analyse their individual and shared realities and act upon them in building a relationship with the outside world for mobilising technical and material support for their
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development initiatives. In this case, for example, the local people contributed materials, labour, and time for school and college constructions. But their resources in relation to needs were limited. Then through building relationships with government departments and representatives they mobilised government assistance for the education institutions in their community.

One might argue that the realities expressed by the people sometimes differ. But their critical (self) analyses contribute understanding and a valid insight into the lives, values, priorities and preferences of poor people. The professionals and poor also differ more generally in their values and preferences. What the poor people want and need is often not what professionals think they want and need, or what professionals themselves want (Chambers 1997: 179). Therefore, I would argue that social researchers and development policy makers and practitioners should take into account the explanation of problems, needs and life situation of local people as expressed by people themselves, in other words act from the view of local people – the social actors – and their positions and practices (van der Does and Arce 1998: 85).

In the field of development intervention, the analysis of social processes should not be made by outsiders – researchers, or NGO workers – but by the people themselves, assisted by outsiders. What can be transferred by the outsiders to the poor people should not be precepts but principles, not messages but methods, not a package of practices to be adopted but choices made and selected by local people themselves (Chambers 1989: 182 – 183). In this way there is a greater chance that resources available to development projects will be used efficiently in locally initiated programmes. In people’s initiated development, the local poor have their voice in determining objectives, in policy making, in project management and in applying their own, local knowledge, skills and resources for the projects which ensures their success. If ‘their’, i.e. local people’s initiatives are assisted and mediated by outsiders, or ‘we’ participate in ‘their’ projects, this helps to break the mentality of dependence which characterises much development work. Instead, it promotes self-awareness and confidence, making people examine their problems and think positively and take actions for solutions. So, the central notions of outsiders ‘participation’ is to understand and take into account people’s concerns and needs and to contribute to the process of human development and to increase people’s control over issues which affect their lives, help them plan and implement development programmes and establish their own control over the development processes.

As I have mentioned elsewhere, local people’s initiatives also generate a coalition of social actors who ‘share common definition of the situation, or goals, interests, or values, and who agree, tacitly or explicitly, to pursue certain courses of social action’ (Long 1997: 9). We further find from the cases that the development initiatives of local people created inter-individual and inter-group action, and
encompassed interaction in both face-to-face and more distanced relationships (Long 1997: 10). Interactions between parents and the government education officer resulted in a supply of free books for Khelipori schools. The women's groups, children cultural groups and the parents jointly discussed with the local MP, and government officials between whom, for the local poor people, especially the women, there had been a very large gap. But through networks among local people and their interactions with government officials and MP they mobilised government resources for the school and college.

The case shows that individuals are conscious of social processes and their influence on their daily lives. It is important to see individuals not just as part of a collectivity, but to recognise each as a conscious actor in the social transformation process. If individuals are convinced that they have space in the process of social analysis, and can themselves contribute to identifying and influencing the affects caused by inequality in the defined objectives of development intervention, then they take part/act consciously, and generate interactions to recreate a transformation in relationships among individuals and other people in the community/ society. This leads to strengthening the individual's networks, to coalition and solidarity among the individuals, and it generates hope that they are going to be able, efficiently and effectively to spread the benefits of developments in society, even among those who are not among the official target beneficiaries of the development project, as it did in creating a high school for the children of the better off in Muktinagar. The men also, though they are not members of groups, are always actively involved in interactions, negotiations, and informal networks for resources mobilisation, from local and government sources, for the schools and college, because their interest in their children's education and their control over the education institutions creates solidarity among them and generates hope for sharing the benefits of education for their own life worlds.

The case gives us an example of how different actors go about various tasks and livelihood concerns through the process of community solidarity. Through negotiation, the MP, the education department, local government and NGO were all able to give the material and financial supports for the education institutions initiated by the local people. It is not difficult to see in this case that local people place their central focus of inter-individual and inter-group networks and organising practices on their livelihoods. Through their informal contacts, existing institutions, exchange of experience, their participation in discussions, meetings, celebrations of social and cultural events/occasions, and their sharing and counterpoising of their perceptions and ideology about the world around them, they create new form of community solidarity. In this way actors reposition themselves and their relationships vis-à-vis their own social and cultural viewpoints on livelihoods (Arce and Long 2000: 19-20). Here, livelihood implies more than just making a living i.e., economic strategies at household or inter-household levels. In this case, livelihood encompasses also status, a sense of identity,
improved capacity, continuity of reshaped interaction processes and other modes such as the formal education of children, and social and cultural activities, etc. It can also be argued from this case that ‘livelihoods are both individually and jointly constructed and represent patterns of inter-dependencies between the needs, interests, events of life and values of a particular sets of individuals and groups or the community’ (Long 1997: 11-12).

**Counter-development and new social forms**

In sociological terms, we might say from the case that people’s decision-making about livelihoods generates a disembedding and re-embedding of existing economic and political factors thus creating new social forms. This can be conceptualised as processes of counter-development to dominant development (Arce and Long 2000: 18), a sort of balancing act between introduced bureaucratic procedures and local practices. The notion of counter-development is oriented to understanding and acting upon the processes that produce the multiple effects of dominant development. The notion helps to identify and understand the types of representations, practices and organisational forms of counter-tendency that emerge. It also helps to understand what modes of authority and power open up and are consolidated in the processes of re-directing social change.

Counter development is then based on the opportunity and power people have to blend and shape things emerging in the processes of development and in the repositioning of local modes of organisation (ibid. 19). In counter-development the researcher can explore how people experience the establishment of new and the transformation of old codes of communication. It is also possible to capture in narratives and practices how people re-order their myths, images, fears, hopes and expectations, which are held together through partial relations. This is central to the actor-oriented perspective (ibid. 27).

As the case shows, ‘mobilisation’ is a significant element of counter-development (Galjart 1981:92). Local people engage in collective action when they have a problem that they can not solve it individually, and they believe that collectively they may be able to solve it (ibid). Mobilisation can generate many new reordering aspects of social life elements, positioned either individually, or collectively - in different in kinship relationship, cultural elements or activities, economic and political power processes and practices of mobilising power. Mobilisation has to be facilitated from the standpoint that people can mobilise for themselves. It should not be pushed from outside. As we saw, local people were not interested in vaccinating their children. But, ‘we’ (the outsiders) organised different activities to motivate people to decide for themselves to ‘participate’ in the immunisation programme. We communicated information and materials about the risks for children if they were not vaccinated and people responded to this ‘knowledge’ and promotional work by ‘participating’ in the immunisation programme. The
government target was achieved. But when the local people repositioned themselves because their children had not been protected as expected, they were seriously critical of our role in the immunisation programme. They demanded compensation from 'us' for their children's medical treatment. 'Our' relationship with the local people was damaged. Their own inter-individual and inter-group networks and interactions with us mobilised them to reconstruct their position.

Researchers and development practitioners need to understand that mobilisation can re-build or re-construct traditional institutions to produce a form of revolution, not necessarily as action against landlords or money lenders, but by creating new institutions that can mediate between the 'dominant' and the local people, market and the producers. This process can facilitate the individuals' contribution to the community development process in terms of new knowledge, technology and commitment. The constant mobilisation of people's collective actions is linked to the significance of their numerous social commitments (Arce and Long 2000: 19). Drawing upon my research and the work of Arce and Long (2000), I would argue that researchers and development practitioners need to look into this important sociological element of social commitment, and to understand clearly and give it value. Here, 'commitment' is seen as part of the everyday choices of individuals that replicate and proliferate notions of tradition of modernity in a variety of social forms. These social forms, while regular, may not be similar and, if similar, they may not be regular' (ibid: 20).

Local people's initiatives represent 'counter-development', which generates the effective agency of poor people. We can also argue from the case, that agency requires the strategic manipulations and generation of network of individuals, groups, and other social relations and the channelling of resources and information through certain nodal points of interaction. The case reminds us, as Long (1992) notes, that 'it is important to emphasise that agency is not simply an attribute of the individual actor. Agency entails social relations and can become effective only through them. Agency therefore requires organising practices'.

The people's own agency and organising processes in Muktinagar contributed to establishing educational institutions that provided formal educational opportunities for children that will shape the social, cultural, economic and political processes for their future sustainable livelihoods.

**Agency**

Collins's dictionary of sociology defines agency as the power of 'actor' to operate independently of the determining constraints of 'social structure'. The term is intended to convey the volitional, purposive nature of human activity as opposed to its constrained, determined aspects. The importance of human intention thus
emphasised, places the individual at the centre of any analysis and raises issues of moral choice and political capacity.

According to Giddens (1984: 9), ‘agency refers not to the intentions people have in doing things but to their capability of doing those things in the first place’. He notes that it has frequently been supposed that human agency can be defined only in terms of intentions. This refers to the fact that an item of behaviour to count as action, whoever perpetrates it, he must have intended it or the behaviour in question is just a reactive response. Giddens further notes that ‘for an event in which a human being is involved to count as an example of agency, it is necessary at least to count that what the person does be intentional under some description, even if the agent is mistaken about the description’ (Giddens 1984: 8). Thus it is important to understand what it is to do something unintentionally. So first of all a clear idea is needed of how ‘intentional’ should be understood.

It is argued that unintentional doings can be separated conceptually from unintended consequences of doings, although the distinction is irrelevant when the focus is the relation between the intentional and unintentional. Ordinarily we think of what an agent ‘does’ – as contrasted with the consequences ensuing from what has been done – in terms of phenomena the agent has more or less within his control (ibid: 10-11). Therefore, we can render agency according to Giddens as that which ‘concerns events of which an individual is the perpetrator, in the sense that the individual could, at any phase in a given sequence of conduct, have acted differently. Whatever happened would not have happened if the individual had not intervened” (Giddens 1984: 9).

According to Gell (1998), ‘agency is the source, the origin, of causal events, independently of the state of the physical universe’. Gell notes, ‘agency is attributable to those persons who are seen as initiating causal sequences of a practical type, that is, events caused by acts of mind or will or intention, rather than concatenation of physical events’. Gell further notes that it is not a matter of prescribing the most rational or defensible notion of agency, but to describe forms of thought which are, none the less, social and cognitive practice.

An agent is thus one who ‘causes events to happen’ in their vicinity, which are not necessarily the specific events that were ‘intended’ by the agent. Whereas chains of physical cause-and-effect consist of happenings that can be explained by material laws which ultimately govern the universe as a whole. But agents initiate actions caused by themselves, by their intentions, not by the physical laws of the cosmos (Gell 1998: 16). Here, I would argue that scientific tools, then, cannot assess agency. Hence, agency cannot be analysed by any scientific methods of universe or by any law of physical science, since they possess no tools for assessing, understanding and analysing human value-bases, local knowledge, norms and people’s practices. Agency is attributed by social actors and requires
some sort of 'knowledge process' of organising practices of people's livelihoods.

Arce (1997: 179) argues that 'abstract entities are not significant in the way that humanity's agenda is thematised; what is significant is the ability of actors to represent their emergent capacities and to imagine themselves as communities parallel and comparable to other communities'. He further argues (p180), we could narrate that the individual social actors 'are located at the centre of this organisation of knowledge and consciousness', which is organised, valued and used in the social practices that make up the actors' life worlds. For individual actors, through social practices, space and time are compressed into zones (a range of different and specific events in the life trajectory of an actor) with different degrees of relevance and meaning. These practices of the social individual refer to his agency.

According to Norman Long (1997: 3-4), agency is the knowledgeability and capability that social actors have and articulate with notions of relevant action to give meaning to their experiences through an array of representations, images, cognitive understandings, and emotional responses. Further, from Long (1997: 2), agency is an actor's (individual or collective) capability and knowledgeability to command different types and scales of resources, interests, values and institutional capacities, and (1992: 22), "the notion of agency attributes to the individual actor the capacity to process social experience and to devise ways of coping with life, even under the most extreme form of coercion".

For understanding the lexicon of 'participation' and the concept of agency narrated in the foregoing sections, it is central to assess, understand and depict the relationship between participation and agency in the hemisphere of development interventions and the lifeworlds of local people - the social actors. The following section attempts to portray the relationship between participation and agency and whether participation attributes agency in the process of development intervention.

The language of participation and agency

This section presents an argument based on the assumption that the greatest single challenge to development organisations is to bring sustainable livelihoods opportunities to poor rural communities in Bangladesh. As in most Third World societies, poverty in Bangladesh tends to be at its worst in rural areas, and women are usually more disadvantaged than men. They encounter cultural, social and economic problems that even the most underprivileged men do not. The poor in Third World countries live in conditions almost unimaginable to people in Britain and other industrial societies. Their conditions support the assumption that rural poverty alleviation programmes of the previous several decades are examples of (relative) failure (Riddel and Robinson 1995: vii).
I have argued that the ‘acceptance’ of the framework of participation in development interventions by the NGOs and the state, is little more than the linguistic representation of experts’ and guided and influenced by international institutional policy. Furthermore, it is the authority of these international institutions and their national partners that define the forms and contents of the languages of development. Over time this becomes an international pattern of ordering, which is usually concerned with international actors who draw images from their development policy universe, and who share a common identity or interest with the international agencies (Arce 2000: 34). It is further argued (34-35) that these international institutional actors ‘transact’ representations and images with each other, exchange resources and balance political elements between themselves and with their national partners – NGOs and government in developing countries. This done to enhance and optimise their mutual relationships, with the notions of sustaining their own growth and control over their ‘members’ or ‘clients’ or ‘beneficiaries’ resources.

For example, BRAC (Bangladesh Rural Advancement Committee) is one of the largest national NGOs in the world. BRAC’s funding partners are the European Community, DFID, NOVIB, the Dutch and German Governments, CIDA/AKF, DANIDA, NORAD, OXFAM, SIDA, Ford Foundation, AusAid, Royal Tropical Institute, UNICEF, Pathfinder International, and the Government of Bangladesh (BRAC annual report 1998: 75).

BRAC was born in 1972. It was essentially a relief and reconstruction effort to help victims of the civil war in one of the remotest parts of Bangladesh. But it was soon realised that the needs were much greater. Poverty was so prevalent it was difficult just to walk away from people. Even so, it was thought that only a limited number of initiatives would be taken and in two or three years it would be possible to replicate models of the kind of work that needed to be done to eliminate rural poverty. The rest would be up to the national government and the people. But as time passed, it became obvious that this was too optimistic. Presently nearly three million poor women, representing as many families, are participants of BRAC’s poverty alleviation programme. BRAC believes that the alleviation of poverty will be a continuous challenge because world conditions continually change. In the 27 years since BRAC was born, it has not yet outlived its usefulness. On the contrary, the experience gained makes it incumbent them to do more. It is believed that the sustainability of BRAC as an organisation is also important if the current crusade against under-development is to continue. When it became apparent that poverty alleviation and social development needed long-term commitment, and that BRAC’s own work was contributing to the improvement of the condition of the poor, BRAC looked at ways to assure its own existence. In order to reduce dependence on donors, BRAC started setting up commercial ventures, and developing income generating assets of its own. These account for over 60
percent of BRAC's annual budget of $130 million' (University of Amsterdam Development Lecture by Fazle. H. Abed, Founder and Executive Director of BRAC, 1999).

There should not be, I would argue here, any question as to the good intentions of BRAC's development policies. But the argument that BRAC makes for its own existence and the experience of practising a 'participatory approach' reveals that the BRAC has been consolidating its own control over its members' resources (local people - the poor) and their daily lives. We can further see from the BRAC example that 'all powerful uppers think they know what is right and real for those below; at least each upper so believes, but all are wrong; all power deceives' (Chambers 1997: 100-101). Here, those who are powerful and dominants in a context are 'uppers' and those who are weak and subordinate are 'lowers' (ibid: 58). One can question how many NGOs in the development worlds of Bangladesh society also belong to the 'uppers'. There are more than 1,300 development NGOs, 147 of which are foreign, involved in development interventions in Bangladesh. For simplicity of understanding, a development NGO has been defined here as one which is, under present circumstances, is registered with the NGO Affairs Bureau of Bangladesh government. Foreign NGOs, bilateral donors and multilateral agencies overwhelmingly fund their programmes (Ahmad 1999: 24 – 27).

The numbers of NGOs located in the developing world itself must be closer to 50,000 (UNDP – United Nations Development Programme, 1993), rising to many hundreds of thousands when one includes not just the larger and intermediary NGOs but all the different types of grass-roots NGOs (Riddel and Robinson 1995: 2). Riddel and Robinson (1995: 32) note that this rapid growth has been spurred by the more positive attitude on the part of donors and many host governments towards the NGO sector, and by the increased availability of funds from foreign donors to both NGOs and governments. One can argue, then, the escalation of 'mutual relationships' among the national and international development institutions is explicit.

From the vocabulary of both international and national development institutions importance given to 'people's participation' in development policies, projects and programmes. For example, international agencies like FAO, ILO, UNIFEM, and WHO, who are the members of the Panel on People's Participation – an inter-agency body of the United Nations Task Force on Rural Development, established in 1982 – have given prominence to initiatives promoting the concept and practice of people's participation in rural development activities. Likewise programmes carried out by the United Nations specialised agencies as well as NGOs and Governments, funded by international agencies and bilateral donors (Oakley et al.1991: v). But one can again argue, how much of the reality perceived by these international institutions their own creation as uppers? What are the realities of lowers and how can they be expressed? Whose knowledge counts? Whose
preferences and criteria are taken into account? Whose values? Whose empowerment? Whose action? Whose reality counts? 'Ours' or 'Theirs'? (Chambers 1997: 101). From the experience of the third sector of development, i.e. the NGO sector, one can easily argue that 'participation', as a framework for intervention is the one identified, accepted and practised.

As argued before, development is a process by which people increase their human, institutional, and technical capacities to produce the goods and services needed to achieve sustainable improvements in their quality of life using the resources available to them is not in contention. Such a process of development is centred in people. A small amount of foreign funding support can be very useful in this kind of process. However, too much foreign funding can prevent real development and even break down the existing capabilities of people to sustain themselves (Korten 1995: 168). One can argue this from the Bangladesh experience of receiving foreign aid by NGOs (US$10.66 million in 1992, increasing annually to US$ 20.73 million in 1999). It is estimated that 16.7 percent of foreign aid (1997-98) to Bangladesh goes to NGOs, which was 6.2 percent in 1990-91 (see Ahmad 1999: 21-35). It is assumed that 80 percent of foreign aid to the NGO sector goes to the first large/leading twelve NGOs. It is therefore not difficult to argue that NGO development intervention, especially of the large NGOs, also contributes to the dependency of the people in NGOs. In other words, it prevents people's own initiatives for livelihoods; it controls people's day to day life; it displaces local production of the things that poor people use in order to produce more of the things that the wealthier want; it even deprives the poor of their basic means of livelihood (Korten 1995:168). From the conceptual framework, one might argue that participation demands a reverse in practice and a radical shift in emphasis from the external professionals to the local people (Oakley et al 1991: 4). This reflects the argument that participation cannot merely be proclaimed or wished upon rural people; it must begin by recognising the powerful, in many instances the NGOs, which dominate the lives of rural people. Decades of this domination and subservience reveals that 'participation' cannot attribute human agency in the development intervention of NGOs, and it is argued that this domination and subservience will not disappear overnight just because the concept of participation has been discovered (Oakley 1991: 4).

**Participation, people's practices and an actor-oriented approach**

The practice of participation does not occur in a vacuum; on the contrary it is susceptible, in a negative way to a whole range of influences. This section of the chapter will deal with factors, elements and phenomena that emanate from people's livelihood practices.
The case of *Muktinagar Gram Unnayan Parishad,* a local people's organisation in my research area, illustrated in the following section reveals, 'counter-development processes' and 'agency' and shows also that agency is the central element of sustainable livelihoods. It shows how 'agency attributes to the social individuals or social actors the capacity to process social experience and to devise ways of coping with life' (Long 1992: 22).

**The Case of Muktinagar Gram Unnayan Parishad:**

The Muktinagar Gram Unnayan Parishad is a local people's organisation. It is known as GUP, its acronym. Though I described Muktinagar GUP in chapter 2 and 3, I will briefly narrate its institutional aspects here. Then I will illustrate the practices of its members in their rural livelihood efforts.

GUP is the broad umbrella organisation of disadvantaged women of Muktinagar. It consists of 120 small groups with 1,717 members from as many households in ten villages under this GUP's 'development constituency' that is their working area. Each of these 120 women's groups of 10 to 15 members is independent, but linked to each other and with the GUP. Each group manages independently its own social, economic, political affairs and activities. As we saw in earlier chapters, the GUP helps women's groups to solve conflicts between members and between them and non members, conflicts in a member's family, divorce issue and dowry issues, marriage registration and lead protests against child marriage, etc. It manages the savings fund system and decides on the use of the savings fund, the loan system, selection of those to receive loans, loan disbursement and recovery, agricultural technology, whether an ecological approach or chemical technology, on export or local consumption oriented, farm or off-farm activities, self-employment or dependency etc., and political - it manages access to government services e.g., relief for the vulnerable groups, participates in village arbitration, exercises voting rights in the national election, protests against the abuse of women abuse and exploitation, and contests dominant development intervention activities. The group manages its own savings fund - all members of the group save the same amount weekly - and this is kept with a commercial bank for security, and to build a channel of information about banking, giving their members access to banking services.

The savings fund is used as a Revolving Loan Fund (RLF) mainly for income generating activities (IGA). The borrowers pay a 12 percent flat rate interest against this loan. The income from the interest is added to the group savings to which all members have equal access. The interest earned from their bank deposits is also added to the group savings fund. The group has no expense to bear except to buy a loan and meetings register and a pen (25 taka annually). Each member has her individual 'passbook' (a record of loan repayments), which
she buys for two taka from the group. The group gets a supply of passbooks from the GUP on credit, which is repaid after sale.

If the group savings fund is not enough for a required loan, then the group can go to GUP for an IGA loan for its members. The group decides over loan applications, which are then submitted to the GUP Executive Committee through the respective village representative. The Committee allots RLF loans based on availability. GUP raised its RLF from the money they were owed from the Unnayan Shahojogy Team (UST). The UST handed over the Revolving Loan Fund to GUP at the time of it phased out its operations in Muktinagar soon after GUP was formed. It had worked there for six years period (see Chapter three). The UST raised this revolving loan fund from foreign donations for the projects it operated in Muktinagar.

Let me narrate here one experience that GUP leaders shared with me about the handing over of the Revolving Loan Fund (RLF) from the UST. There had been an agreement between GUP and UST that within three months of GUP’s formation the UST would hand over the ownership of the revolving loan fund to them. This had been decided when the idea was muted of having a local people’s organisation constituted by the women that UST had been working with. This took two or three years. The UST had declared its commitment to handing over the RLF and other assets and official responsibility and authority to GUP at a public ceremony where the elected Executive Committee of GUP took oath. But the local authority of the UST did not do this until three or four months of this declaration and until then the GUP were unable to begin their work with any authority. Meanwhile the UST had ceased to work in Muktinagar, because they had already been assigned to other fields. GUP talked to the local office but the staff delayed the handing over process and GUP then brought the matter to me when I (as head of UST) visited. The UST staff claimed that they were busy with assignments for the new working area and the records had therefore not been updated. There was also a shortfall in the declared (RLF) amount because of disbursement of loans in other areas, and also a problem of space for a GUP office. A joint meeting of the GUP Executive Committee, the UST local office staff and myself was held. GUP leaders wanted to know the problems of handing over the overall responsibility and authority of the programmes of Muktinagar. The UST staff explained the above mentioned problems and after detailed discussions, GUP leaders proposed that the UST staff would update the project documents and include records of all the activities that the UST was supporting in Muktinagar; the shortfall of money in the revolving loan fund would be paid by the UST within six months. Within a month of this the UST handed over the revolving loan fund and other assets and an office room to GUP. The GUP Secretary commented that ‘if we have to fight even with UST for our rights and power, then it is clear we will have to fight a lot with other development organisations to establish our rights’.
I will now come back to the aspects/system of the revolving fund that the GUP practices. After approval of loan applications, the GUP disbursed loans from the RLF through the respective groups who were then responsible for monitoring and following up loan utilisation and recovery and paying the recovered money back to GUP. The money then goes back into the GUP (commercial) bank account. The President, Secretary and the Treasurer operate the bank account jointly, following the decision of the Executive Committee of GUP. From the 12 percent interest charged on loans GUP pays the salaries of its two staff members, recruited from the locality. Their job is to keep the records of accounts, write reports, take care of GUP’s office, and do secretarial work for GUP. These two staff also take part in monitoring and follow up of the loan activities if the Executive Committee of GUP assigns them.

Group members can also borrow interest free loans from the group savings fund for buying housing materials, tube wells for safe drinking water, low cost sanitary latrines, books and fees for children’s education, for the marriage ceremony of children, for medical treatment for family members, for festivals (Eid – Muslims’ festival, Puja – Hindus festival), and to meet emergency needs caused by floods and drought.

Other activities of GUP include regular monthly visits by the leaders to Khelipori schools to see whether the attendance of children and teachers is satisfactory, and whether teachers are adequate in teaching the children also songs, dance, rhymes, and health care. The leaders also keep contact with the parents over repair and maintenance work of the schools’ houses. GUP leaders also give regular lectures in the Udayan Girls High School and Girls College in Muktinagar on the women’s groups’ activities and tell the girls their own life histories.

GUP leaders encourage mothers to go to the ‘health clinic’ run by an NGO that offers free health care services for poor women and children. They bring mothers among group members and their children to the government hospital if they are ill. The GUP President related one of her experiences with the government hospital. A member went to the hospital for treatment but was refused admission with the word ‘hobenda’ (a Bangla word meaning ‘not possible’). She came to OmichaBu, the GUP President, for help because she was ill and had been referred to the hospital by a NGO run clinic. The GUP leader went with her to the hospital and looked for the Medical Officer whom she knew, because medical officers from time to time attended different functions of the UST as guests. This medical officer had made a public commitment to hospital services. In full trust and confidence she tried to reach the medical officer, addressing him as Bhai, (UST staff addressed one another as Bhai, meaning brother, and not ‘sir’. It is a term generally used to address older men and male staff in the NGO field were addressed in this way. Female staff is called Apa). OmichaBu told me that The medical officer was furious with me for addressing him as ‘Bhai’. He said he was
nobody's Bhai, he was an officer and people should call him 'sir', and he asked me to leave the hospital. So, they returned home, but the following day the ill woman went to the hospital along with her fellow members and they paid a member of staff at the hospital and she was admitted.

GUP leaders told me that they invited the medical officer to their annual general meeting that all group members of Muktinagar attend. He and other officers from local government came. The GUP President and Secretary mentioned this experience in their 'speech' in that occasion. Then the medical officer, in his speech 'apologised' for the 'incident' and gave his commitment that his hospital would be open for the poor people, specially the women groups' members. The GUP leaders told me that after that they got service from the hospital and this medical officer visited the GUP office from time to time and he comes to the village if called by a 'seriously' ill person.

The GUP encourages people, especially group members, to grow more trees. They also encourage their members to practice ecological agriculture, grow more vegetables as an alternative to rice (since many of the group members have no land, and cannot grow rice), and to raise more cattle and poultry.

The GUP organises social and cultural activities such as their annual general assembly of women's groups, observe national days, hold agricultural and environment fairs, children's rights day etc. Through these activities, women and children play a very active role and enjoy their own social and cultural practices.

The GUP works to combat divorce, dowry and child marriage in Muktinagar. They organise village arbitration for conflicts (among neighbours, between couples, between landowners and peasants, abuse of women). They fight and influence local government (officially responsible for village arbitration) for justice.

The Muktinagar GUP and UST work in partnership on technical matters. For example the UST provides information about funding, linkage building with government and NGOs to mobilise services. It also helps to document GUP experiences. GUP supports the UST organising staff training in its area, orientation of women's groups leaders from UST's other projects, doing research, and introducing UST's partner NGOs to professionals, helping with donor's evaluations, etc. The Muktinagar GUP has been leading the sustainable livelihood programmes of the women's groups' members in ten villages, independently, as a local people's organisation, since 1996.

The study of the Muktinagar GUP shows how outside assistance can contribute to local people's initiatives and self-help practices by increasing their capacity to manage livelihood development programmes for themselves. Through 'group' work they identify problems, assess and prioritise needs, locate resources required
from their own and other sources, plan activities and help individuals to implement their plans with the NGO acting merely as mediators. It has been argued that in the development of locally initiated livelihoods, outsiders become catalysts by facilitating discussions, planning and decision making that give recognition to local people's knowledge and capabilities (Arce and Fisher 200: 4). But, I would argue that they can only become facilitators since the exercise of people's power is spontaneous, and within their own control, which Long (1992: 22) defines as 'agency', and must not simply be equated with decision-making capacities. Here, "agency - which we recognise when particular actions make a difference to a pre-existing state of affairs or course of actions, events - is composed of social relations and can only become effective through them" (ibid. 23). Given the recognition, local people are capable of enrolling NGOs in 'their' projects.

The guiding principles for NGOs working with local people must be embedded in local people's initiatives and local knowledge about people's livelihood practices. Development programmes may be supported by internal and external resources, but local people need to have control themselves of those resources. 'Our' (NGO) participation needs to focus particular attention on empowering the rural 'poor' through a process of facilitation to take charge of their own development, in order to ensure the continuity of their livelihoods. One can argue from the case of Muktinagar that 'our' (NGO) participation cannot simply be bolted to an existing project concept as an add-on. A policy of handing over power and resources or in other words 'delegating' power to 'them' rather than establishing 'our' control over the day to day life of local people has to be the central notion of the entire gamut of working practices of NGOs (Shepherd 1998: 203).

The case of the GUP clearly indicates that resources are the key aspects of decision making and devolving control over resources to local people is a procedure of shifting decision making power from NGO/externals to the local people, which fits well with an approach that develops local people's organisation as a fundamental for people's empowerment. As Oakley (1991) argues, people's organisation is a fundamental ingredient of a process of empowering.

As Shepherd (1998: 199) states, development organisations with resources are generally anxious to keep control over them; but a positive institutional development approach creates a process of devolution of control over resources to build local management capacity. This case shows how the NGO facilitated the development of a local people's organisation - the Muktinagar GUP - in order to hand over the resources (fund, assets, authority, etc), which was in the control of the NGO. The case shows how the women then decided, negotiated, and mobilised resources, prioritised their needs, and took the actions needed in accordance with their daily lives and the common interests and issues at community level.
Oakley notes that a broad and recognisable distinction can be drawn between participation as a contribution and participation as organisation and empowering (1991: 9). But I would argue that there is no distinction where participation in people's livelihood initiatives is to facilitate local people's organisation building, and to assist empowering processes. Further, I would argue that 'our' (NGO) participation and other external support become essential for local social actors. It is essential in people's organisation building and empowerment to help them manoeuvre through the meanings and structures of particular events in the social and political development world and to win the struggles against intervention models and ideologies that are strategic weapons in the hands of the development organisations, professionals, and experts, and used to establish control over people's lifeworlds. Social action – organised or collective or through either of these two - also attribute agency.

So, one can argue, 'organised and or collective actions not only then attribute to the individual actor or group of individuals the knowledge and capacity, but also empower them to analyse and process social, economic and political experience and thus shape the social process in favour of their own day to day lives, and frame acts and means to ameliorate their livelihoods. As mentioned before, such action helps people to devise ways to struggle, negotiate and exploit available resources and services for livelihoods and coping with life, even under extreme forms of coercion or within the limits of information, uncertainty and the other constraints' (Long and van der Ploeg 1997: 66-67).

As our experience shows, the driving force of people's livelihoods is 'agency'. But the framework of participation fails to assess and analyse 'agency'. In participation, both conceptually and in practice, collective and organised actions are guided together, because, participation as a concept is developed by experts and as a process is 'facilitated' by professionals. In my own work in the UST, I played the role of 'facilitator' that was guided by the orientation of 'participation'.

It is argued, 'there is (across the wide range of UN, Bilateral and Non-Government Agencies) evidence of widespread commitment to promote people's participation as a key principle of development activities. Several recent studies confirm the increasing interest of the World Bank, for example, in building people's effective participation into the projects it supports' (Oakley 1995: 8). Increasingly in the past decade participation as an exercise to empower people has gained wide public support and the term has been accepted into development vocabulary (ibid: 5).

An effective way of doing this, I have argued is to adopt an actor oriented approach but again we must be careful. As Long and van der Ploeg argue (1994: 83), 'an actor-oriented approach should not be embraced as a kind of panacea for ameliorating poverty...one should not equate an actor oriented approach with
participatory action research or translate it as a methodology for increasing the claim-making capacities of local groups' (ibid) but to use the approach as a guideline for developing methodologies and theoretical interpretations of the different knowledge interfaces inherent in intervention processes and local change (Arce and Long 2000: 24) to establish participation as an end. The actor-oriented approach centrally focuses on the detail of fieldwork exercises and reflexive criticisms of the parties involved – local people, development agencies, social anthropologists, donors, planners of state agencies/NGOs - in development intervention processes. So, ‘the actor-oriented approach might prove to be rather more radical because any reflexive criticism entails clarity in respect of the expectations of the development theorists’ (Preston 1996: 303). As a practitioner I can argue that the approach is highly appropriate for a critical analysis of the social construction of development interventions, especially by the dominant development organisations. They use the language of participation without thoroughly taking on its meaning.

Emphasis needs to be given to the useful role of anthropological field research in development work and the importance of anthropology’s contribution to positive social change, and to ‘affirming the continuing role of the anthropologist in unpacking, analysing and changing development practice over time’ (Arce and Long 2000: 25). It is argued that the important role of the development anthropologists, researchers and planners in reconstructing ideas and practices of development frameworks have not been used enough in the efforts to overcome poverty and improve quality of life across the world. So, what is urgently needed, as I have argued, drawing upon the evidence from my empirical studies and a critical analysis of participation, is a theoretically grounded methodology that construes ways to manoeuvre around the impasse of participation and to contribute to the reconstruction of ideas and practices of frameworks that go beyond the present kind of Western romanticism, guidance and regulations. To achieve this we must exercise a critical reflection to unpack and analyse precisely the representations, practices and taken-for-granted goals of development, to explore and analyse, which has been one of the central focuses of this chapter, ‘the way we can tackle the larger problem of decontaminating the underlying ideological assumptions of prevailing approaches to development practice and its improvement’ (ibid).

Long has argued (Long 1989: 223) that, within the limits of existing information, uncertainty and other physical, normative and social-political constraints, social actors are knowledgeable and capable of processing their social experiences and devising ways of struggling, negotiating and grappling with their livelihood problems. Hence, from this point of view, one can argue that livelihoods are socially constructed, and reconstituted, through the interplay of actions carried out by actors, whether they are acting vis-à-vis each other on an individual or collective basis, and whether or not they draw upon formal or informal sets of relations. So-called ‘collective’ actions are either embedded within in specific
normative frameworks (founded upon legal criteria, social norms or the attributes of a political system such western democracy or communism), or they are driven by spiritual or material motivations and/or critical circumstances which highlight particular individual problems or issues concerning solidarity or conflict. The notion of ‘organised’ forms of action embraces these various possibilities and includes such dimensions as livelihood concerns (in the sense of ‘making of a living’ and pursuing certain ‘styles of living’), organisational practices which bring people together in various sets of relationships (both formally and informally), and bridging processes (involving both ‘intermediation’ between levels of organisation or ‘interfaces’ between different institutional domains (for further elaboration of these processes, see Long 1997 and 1999).

Building upon the empirical evidence, it is clear that in the process of social constructions of development interventions it is crucial to take on board local knowledge, people’s experiences of interlocking projects, their interests, positioning and actions in relation to any intervention, and their daily livelihoods practices.

Drawing upon Long (1997), I argue that the actor oriented approach gives one the tools to identify the relevant arenas of action and contestation; documenting social practices of local people ethnographically. It gives attention to the social networks of local people and distributions of meanings and social constructions of value generated in the different situations of social process. It focuses upon organising and ordering processes, which are relevant to different ‘arenas’ and institutional ‘domains’. ‘Arenas are social encounters or series of situations in which contests over issues, resources, values, and representations take place...Arenas are either spaces in which contestation associated with different practices and values of different domains take place or they are spaces within a single domain where attempts are made to resolve discrepancies in value interpretations and incompatibilities between actor interests’ (ibid: 6). Domains represent for people some shared values that absolves them from the need to explain themselves to each other, but leaves them free to attach their own meaning (ibid.).

The actor-oriented approach elucidates the processes of knowledge and power construction of local people entailed in their arenas and interfaces of contestation and negotiation. It embraces the tools of identifying analytically the discursive and practical underpinnings of emergent social forms and connectivities in the day to day life of local people and in the context of development intervention (ibid: 3).

In reviewing Long, Preston argues (1996), that the major focus of actor-oriented analysis is the way in which those concerned in the matter of rural development construe and attempt to order their various interactions. Here, ‘the central claim made is that those involved must be seen as agents, as having their own understandings of their situations, their own expectations of change, and their
own strategies for securing such objectives' (ibid: 301-302).

**Conclusion**

This chapter examined the most dominant component of intervention activities carried out by development organisations, especially the powerful micro-credit institutions such as BRAC, Proshika, and the Grameen Bank. Their activities have contributed little to alleviating the vulnerability of the rural poor, especially poor women – widows, divorcees, and those abandoned by their husbands. Instead daily life is more precarious under the control of the micro-credit circle.

Different sections of the chapter discuss examples of the centralisation of rural development processes through expert-designed systems that influence the everyday fluidity, plurality, and diversity of people's life worlds in order to achieve the predetermined goal of financial sustainability of the micro-credit institutions themselves.

Through the misconception that 'livelihoods' are 'jobs', the intervention of micro-credit institutions displaces the individuals' own understandings, meanings and ways of creating livelihoods and then regulates their activities/actions. The chapter highlights how the micro-credit model is used as a 'money-making-machine' for micro-credit institutions to sustain their growth, and to keep their interventions operational, by coercive means when necessary.

The chapter elucidated how the dominant development organisations use the language of participation in their development interventions in order to achieve their own predetermined goals and objectives. National and international development organisations, donors, and professionals are guided by a language of participation designed by experts, which furthers their aims to build their own system for constructing development over the fluid social processes that exist in the everyday life worlds of their target groups. They do it through the plausibility of the concepts of development language such as participation, poverty alleviation, and sustainable development. But these buzzwords have brought very little meaning and benefits for the local people, because the interventions that use such language is often asymmetric to the day to day life processes of the local people.

The case studies depict how knowledgeable and capable in creating their own livelihoods individuals in society can be. But, the dominant intervention programmes, such as the micro-credit programmes of Bangladesh, displaces the individuals' own knowledge and processes of making a living with the dominants' own system that ensures their centralised control over the livelihood processes of the individuals. These development organisations regulate the individuals activity
in contract form purportedly for the client's own economic benefits. However, despite this individuals do create their own space. Through inter-individual networks they generate their own ways of making a living and in the processes of doing so they initiate interactions, negotiations, mobilisations, and organising practices to construct social processes and establish their own control over these processes.

The chapter discussed agency as a central element of livelihoods and of individuals in society. The case studies and their analysis and the evidence they present on development interventions, gives a clear picture of the importance of assessing, analysing, understanding, and taking agency into account. It is also crucial for development anthropologists and sociologists, as well as development professionals and practitioners to regard people's own control over their livelihood processes as paramount.

Participation, as a framework for development intervention, lacks an assessment and analysis of agency. The chapter recommends an actor-oriented approach as an appropriate framework for this work in rural development which aims to help people create in the context of their own life worlds a better living for themselves.
Chapter 6

Conclusion

The central focus of my study has been to explore people's livelihood practices and examine the effects of development interventions on the everyday lifeworlds of local people. I have followed an actor-oriented approach in analysing these issues and in looking at how the people of Muktinagar in Bangladesh struggle to make a better living using their labour, homesteads, land, traditional skills and small capital raised from loans and group savings and other available help from their social networks of relationships.

The book has discussed intervention processes and the way they enter the lifeworlds of the various social actors and take control of people's lives. It also takes up issues of vulnerability contestation, counter-development, empowerment, entitlements and ownership. The central goal of social actors in their everyday lifeworlds in rural Bangladesh is to survive the vulnerability of conditions and processes that are intrinsic to their livelihoods, covering a range of natural and cultural dimensions. Poverty is often identified as the main factor that gives rise to vulnerability. But cultural, social and macro-economic trends are also critical. Yet vulnerable social actors can empowerment themselves through the processes of self-organisation as was clearly shown in Chapter 2.

Vulnerability is usually defined as a condition or a set of conditions that adversely affects people's ability to prepare for, withstand and/or respond to hazards. In their everyday experiences people develop an ability to deal with risks and endure shocks and setbacks. Their ability to cope depends on how strong or weak their situation is at the time adverse events occur, and this will be determined by how well they have faced and dealt with similar events in the past. Their circumstances will determine their susceptibility to future risks, stresses or loss.

Vulnerability is two-sided. There are external factors and forces such as floods and droughts to which an individual or household is subjected: and internal factors, such as not having the means to cope with any damage or loss. In addition to externally produced risks, there are risks within households such as accidents,
illness, death and divorce, etc. that produce extreme vulnerability and often long-term changes in family structures.

The households of my study often faced risks or hazards that left them few alternative livelihood opportunities. Risk might well be considered the central element of vulnerability for poor families in Bangladesh. As Mary Douglas puts it (1986: 22): ‘Risk can be estimated as some sort of product of the probability of the event times [i.e. multiplied by] the severity of the harm’. People’s perceptions of risk are many. They tend to underestimate risks that they believe are under their control, which they assume they can cope with in familiar ways. They also underestimate risks that are rarely expected to happen. Most common everyday dangers tend to be ignored also although, at the other end of the scale of probabilities, the most infrequent, low-probability dangers also tend to be played down. Putting these tendencies together, the individual seems to block out highly probable risks so that his immediate world seems to be safer than it is, and since he also cuts off interest in low-probability events, distant dangers also fade (ibid: 29-30).

My study reinforces the need for an appreciation of the qualitative aspects of life. These must be examined in order to explore the complex associations between vulnerability, life cycle and livelihood circumstances and quality of life. We need to find ways for victims and the vulnerable to have some renewed awareness of the conditions that make them vulnerable and ways in which they might reduce such conditions. Improved understanding can reduce risk, especially when appropriate resources and institutional support match this. Those with few or no assets face the gravest risks, since the loss of an asset, no matter how small, leaves them without the means to raise support, to safeguard survival and reduce future vulnerability. Thus, reducing the risks faced by the poorest and widening their choices entails building up their social and economic base. But choices are determined by pressing personal needs and contingencies and by policy priorities, which are in turn shaped by the power relations inherent in societies.

The vulnerability of the poor, as shown in this study, especially the vulnerability of women, arises from several social, economic and cultural elements. These include illiteracy, property rights, the dowry payment system, the dominance of men in decision making, constraints to participation in education and other services, control by men over 'bread winning' and the low wages and limited opportunities for women to work. As the study shows, vulnerable conditions for women are linked to an overall environment characterised by a lack of regular income, unprotected employment, marginal living conditions, poor quality of life and diminishing family and community supports. As we have seen, widows and divorced women and female children are the weakest among the weak.
The vulnerability of women and girl children due to harassment, the dowry system, and the economic poverty of parents has a deep-rooted influence on the marriage system in Muktinagar and other parts of Bangladesh. As a cultural practice the complexity of dowry payments in marriage is one of the root causes of vulnerability for women. Parents in poor families must often become oppressors in order to be released from the obligation of paying dowry. Beatings and oppression because of dowry disputes is one of the main forms of violence against women. But of course not every woman is a victim of the marriage system in Bangladesh. Dowry payments play a part, but vulnerability for women is also related to livelihood issues and safety, and the need for protection from scandal associated with sexual harassment.

It is well recognised that in rural contexts such as my field area of Muktinagar, children from economically poor families rarely attend formal schools. This is for several reasons. One of the major factors is culture. Until recently, poor parents (fathers) saw educating children as a waste, since it drained resources and brought no economic benefit. The education of daughters was seen not only as a waste but met with social disapproval and was considered culturally 'bad'. Education was of no use to girls because, as the parents thought, after marriage they would do the same 'job' of cooking, cleaning out the animals and other household work, whether literate or not. The dynamics of this situation keeps women in a 'vulnerability locked' state of affairs from which they are only seldom able to escape.

My argument has been that empowerment is the key to reducing the vulnerability of the poor and it is therefore central to my analysis. Empowerment is a 'process which enhances the ability of disadvantaged individuals or groups to challenge and change in their favour existing power relationships that place them in subordinate economic, social and political positions' (World Development 1997: 1106).

Individuals and households inherit vulnerable conditions, since families often lack opportunities to enhance their resource base that could enable them to handle problematic circumstances better. Many do not have the means to cope but simply muddle through, drawing upon whatever sources of support that become situationally available. This not only marginalises the entire household but the burden is often unequally borne, with women and female children carrying most of it. Mothers may want education for their children but they often have no voice in decision making and have little choice but to accept the decisions of the husband. Sex difference act as a major constraint in the acquisition of education and skills.

In the context of hierarchical power relationships one might divide people into 'uppers' and 'lowers' (Chambers: 1995: 33), though with the proviso that individuals may be placed perhaps as 'upper' in one context and 'lower' in another. By analogy, the 'lower' can be called powerless, and the 'upper' powerful. Powerful
individuals, because of who they are and their position in society are capable of achieving many things. Power is treated in this book as an entity or attribute of all manner of things, processes, or agents. The whole value of the concept of power in everyday life resides in its deeply theoretical character as a label for capacities, institutional or otherwise.

The powerless can be powerful, but this requires what we might term a process of 'empowerment.' Empowerment is an essential starting point and a continuing process for realising the ideals of human liberation and freedom for all. To hold on to their empowerment, social actors in general, and women in particular, need to become familiar with the institutional factors that have previously constrained them. Knowing what to expect from others in the process of empowerment will enable women to maintain stronger functioning positions.

The cases elaborated in the book highlight how extremely important local women's organisations are and how central they are prominent in negotiating key matters relating to land, irrigation, credit, welfare services such as education, medical care, water and sanitation, and arbitrating in village disputes. These women's organisations have generated a sense of collectivity among their members and for the wider population have become markers of what is possible through joint organising practices.

I explored in chapter 3, how in rural society in areas like Muktinagar, local organisations are crucially important as a vehicle for helping the disadvantaged gain access to capital of different kinds. This empowers them towards raising livelihood levels. Local organisation provides poor people with the support necessary to contest existing power structures and to establish a new reality that challenges their domination. I further explored how social actors, through local organisational processes, create counter-tendencies and interaction between interface brokers, deal with the conflicts within groups, shape knowledge construction and power, and re-conceptualise the changing dimensions of power and authority in re-shaping their own society in their favour.

Through collective action people recognise the diversity of social life, that it is replete with images, representations and categorisations of things, people and organisations that have been assumed or pictured as somehow constituting a unitary whole. Collective action also generates the propensity to shape boundaries in local actors' orientations and actions, and processes of negotiation. Socialising constitutes the context in which actors reflect and develop concerns and strategies towards society.

Rural development situations are shaped and re-shaped by power relations. The everyday practices of social actors involve struggles with different forms of domination and subjection, they constitute the interlocking of counter-discourses
and local people’s resistance in shaping and reshaping the future social configurations of their society.

I have explored in the book aspects of counter-development that help to identify the types of representations, practices, discourses, performances, organisational forms, institutions and forums of counter-tendency that emerge, and what forms of authority and power open up and are consolidated in the re-directing of social change. The acceptance and practice of the collective policy of counter-development processes reinforce the culture and norms of sharing resources. This process re-consolidates the empowerment of local disadvantaged people since it is a process that is tied to individual networks and their own local organisations. It shapes and re-shapes interaction and interface modalities with outside organisations, and establishes new realities, that is, outsiders accept (though perhaps not often) local actors’ discourses.

Action and counter-action is important in that it increases the actor’s capacity to organise linkages and interactions that gives them more control over their lives and helps them to fight victimisation. I explored how, through the opportunities given to women for new experiences, they discover how to organise and share their views. They create new images of the future, reinterpret social norms and generate a new sense of local identity that challenges and contests existing orders and, one might add, disorders. They do this through the linkages they make with others through group organisation. This helps women especially to generate their own local identities and through these to create new social space for themselves.

When local people speak for themselves about what they want, they more often than not ask for secure rights to land and water and other agricultural, social and natural resources on which they rely to obtain a living. They want assistance that helps to generate the means to improve their quality of life. They want health care and education for their children. But economically powerful development organisations such as the Grameen Bank and BRAC, in Bangladesh, especially through their micro-credit policies, create a development world that leaves little space for local people to make choices. The latter are obliged to accept such interventions, even when these are coercive. In contrast, local people’s initiatives generate coalitions of social actors ‘who share common definitions of the situation, or goals, interests, or values, and who agree, tacitly or explicitly, to pursue certain courses of social action’ (Long 1997: 9-10). The development initiatives of local people create inter-individual and inter-group action that provides genuine support and encompasses interaction in both face-to-face and more distanced relationships. Locally initiated projects can generate community solidarity. They involve existing institutions, exchanged experiences, participation in discussions, meetings, and celebrations of social and cultural events, and shared and counterpoised perceptions and ideology about the world around them.
In Muktinagar, the realities expressed by the local people differ from those of experts and development professionals. What they need and what professionals think they need likewise often differ. But the social actors’ own analyses can contribute valid insights into the problems they face and their priorities and preferences. Those involved in development, whether as researchers, policy makers or practitioners, need to heed people’s own explanations of problems, needs, and life situations and ensure that they are given room to formulate their own solutions. What outside agents bring should not be precepts or blueprints but principles and methods to be drawn on or debated, which feed into the process by which local people make their own decisions and choices. This can add to the capability and knowledge of local actors whether individuals or groups, that is grounded in the detailed observation and interpretation of ongoing lived experiences. Through observation and experience actors learn of the complexities, uncertainties and ambiguities of actions, beliefs and values. In the same way they incorporate, appropriate or reinterpret inputs from outside including ‘expert’ knowledge.

As I have elucidated in several chapters of this book, rural livelihoods in Muktinagar are embedded in a variety of processes involving a diversity of social, economic, cultural and political ties. People work out their livelihood strategies and projects based on the reality of these societal contexts. They want development projects in their area to support their livelihood efforts and to take account of the overall local situation. They want local people’s knowledge and experiences, opinions and concerns and analysis to count in the design and implementation of interventions. Social change and development is a multi-dimensional and contested reality and those involved in the intervention process must take account of the contrasting interpretations in development policies and practices, and the diverse forms of livelihoods and experiences of local social actors. Livelihoods are central to inter-personal networks and organising practices in Muktinagar and through them people attempt to meet various consumption and economic needs, to cope with uncertainties, respond to new opportunities, and to choose between different value positions.

Experience of social practices in Muktinagar led me to draw upon the notion of sustainable livelihood security as an integrating concept. Livelihood in this context is defined as adequate stocks and flows of food and cash to meet basic needs; ‘security’ as the ownership of and access to resources and income-earning activities, including reserves and assets to offset risk and meet contingencies; and ‘sustainable’ as the maintenance or enhancement of resource productivity on a long-term basis (Redclift in Lowe, Marsden and Whatmore 1990: 85). I further argued that livelihoods encompass income, both cash and kind, as well as social institutions relating to kinship, family, neighbourhood and village, women’s groups and property rights required to support and to sustain a given standard of living.
Livelihoods involve social and kinship networks for facilitating and sustaining diverse income possibilities.

Decisions about livelihoods usually generate a 'disembedding' and 're-embedding' of existing economic, cultural and political factors, and can create new livelihood forms. This can imply, as Arce and Long contend (Arce and Long 2000: 18) 'a process of counter-development to dominant intervention trends'. Local initiatives that involve people's practices and which represent 'counter-development' involve effective agency from below. I further argued that agency requires the strategic manipulation and generation of networks and other social relations and the channelling of resources and information through certain nodal points of interaction. Agency is not only an attribute of the individual actor. Agency entails social relations and can become effective only through them. Agency therefore requires organising practices (Long 1992: 23).

The analysis shows that agency is a central element of people’s livelihoods. Seen the way it operated in the micro-credit programmes in Muktinagar, 'participation', which has become part of the general interventionist framework for development intervention, shows a lack of attention to agency and allows little scope for people to use their agency in tune with their own values. I emphasis that an actor-oriented approach is an appropriate framework not only for researchers but also for practitioners for considering dimensions of human agency and how it can be harnessed to help people to achieve better and more sustainable livelihoods.

In chapter four I criticised existing models of sustainability, arguing that 'sustainable development' is a linguistic representation used within development intervention processes. Linguistic representations are part of a vocabulary that provide meaning and intentionality to development concepts and policies. The specific linguistic representation of sustainable development has influenced policies and acted as a framework for organising and providing orientation to experts and policy makers in exercising their knowledge and solutions to the world's problems, as well as to exercising political control over development processes.

Experts and development professionals often articulate a language of sustainable development bases upon predetermined goals and objectives. However, in the process of implementing these models there will necessarily arise ambiguities and contradictions. These cannot easily be solved since what is sustainable in terms of one set of interests, may not be sustainable in another. We are therefore often faced with — in both the local and the development institutional domains - with a cacophony of divergent and/or discordant messages. One important lesson of the present thesis is that diversity and local solutions to problems should be seen positively. From my point of view, sustainable development encompasses three usually inter-dependent linguistic/strategic positions - economic growth, natural resource management, and livelihoods. These ill at ease bedfellows generate
generate incongruencies since the meanings attributed to them differ according to the user. The central concept of sustainable development is linked to theoretical ways of talking about the manifestations and dilemmas of social change and intervention. The successive re-thinking of policy options within international development agencies has heavily influenced the direction of social change, as can be seen from interventions in Muktinagar, where micro-credit and economic growth models have been applied as general solutions, but with little success in raising living standards or increasing participation for the local poor.

When one looks at economic, environmental and social trajectories, the concept of sustainability embraces, as part of its content, a rich vocabulary of diverse political agendas, each one attempting to redirect social development. As extensively illustrated in the book, the vocabulary of development is full of examples of the institutional and ideological power of language. The vocabulary of development ‘projects’ and other intervention instruments are thus windows for understanding the mechanical and organisational power of language. The power of language arises from congruences and other relations within of social, political and cultural institutions that frame problems within policies, projects, and programmes. Often the primary aim of policy language is to persuade rather than inform. The language of policy and policy analysis seeks authority through characteristically defining policy problems. In this way policy and the language used itself becomes a source of power (Apthorpe 1997: 55).

As I have tried to bring out for the Bangladesh case, development organisations start their interventions from an economic understanding and orientation to social development. One of the reasons for this is because an economic orientation contributes to ‘institutional sustainability’, propelling the action of people into an economic growth model that will create sustainable paths to continued social progress while at the same time reaffirming the sustainability or the continuing need for intervening development institutions. In this paradigm of development intervention, in Bangladesh, micro-credit is usually the operational way to achieve take-off. What is interesting here, is the use of the concept ‘sustainable development’ to justify interventions which do not take into account people’s own experiences, self-organising processes and interests, needs and cultural orientations. I have argued that micro-credit and the role of the Grameen Bank serve as metaphors of ‘good practice’. They supposedly make the link between people’s needs and the more abstract goal of economic progress, but the type of sustainable development and economic orientation practised, in fact can fracture existing social arrangements, can blocks the fluidity of people’s orientations and practices, and often has the effect of controlling or limiting the social, economic and cultural futures of local people.

My research, then, pinpoints how people lose confidence in development interventions, as they struggle to maintain their livelihood options in the face of
the coercive situations often created by dominant policy interventions. As my case material shows, people reposition themselves by engaging in counter development work based upon social networks and collective action to fight the negative consequences of these dominant development 'projects', and to protest against such interventions.

My findings indicate that it is important for researchers, policy makers, and development practitioners to re-analyse issues of sustainable development projects through the lens of counter-tendencies. Through encountering contestation and counter-tendencies in the field against the dominant development models, I have been able to develop a critical and reflexive understanding of these dynamics, showing their importance for development research.

In chapter five I attempted to further depict and clarify the concept of participation as a central concern of development strategies. I argued that in development intervention processes 'participation' is used mainly in two ways. First, it is used as a cosmetic label to make whatever is proposed by experts and development professionals appear good. Second, participation is used as a means. Participation as a means implies its use to achieve some predetermined goal or objectives. It is a way of harnessing the existing physical, economic and social resources of local people in order to achieve the predetermined objectives of development programmes and projects. Participation as a means stresses the results of participation, in that the achievement of predetermined targets is more important than the act of participation itself.

The rituals of the Grameen Bank's 'money-making-machine' uses the language of people's participation in its micro-credit programme as a means but not as a way of empowering people. It follows Muhammad Yunus' tenet (1987) that '[c]redit without strict credit-discipline is nothing but charity', and ignores his other tenet that '[c]redit is a human right'. I argued, therefore, that the development practices of dominant development organisations such as the Grameen Bank in Bangladesh, are not just the parentheses of normative linguistic constructions, but provide selected, and not necessarily valid, information and interpretation of development issues. It permits and legitimises international policy makers to interfere in livelihoods, misrepresenting local 'realities', and in so doing promotes the production of particular identities for people and accords them the status of social subjects rather than social actors in the processes of development and social change. This, as I pointed out in the main body of the book, contributes to the deestructuration of local social processes. As the intervening institutions seek to gain sustained control over the development process and sustain their own livelihoods, local people have less control over their own lifeworlds. However, through their own agency local individuals and groups often mount counter-development efforts — some that challenge existing authorities, and some
assuming a more accommodating strategy – and in the process reposition themselves vis-à-vis ‘projects’ and their livelihood concerns.

Outsiders - experts and development professionals - need to recognise and respect local people’s realities and social narratives if they are to enable the poor to build relationships with the outside world for mobilising technical and material supports for their own development initiatives. Local people can contribute to their own process of development. They may have limited ability in relation to their needs but they are able to mobilise government and NGO assistance given an opportunity to build relationships with government departments and NGO representatives.

Finally, drawing upon my findings, I argue that anthropologists, experts, development professionals, sociologists, and social researchers need to take full account of people’s livelihood practices in order to reinforce existing paths of resilience historically and experientially constructed through the lives and narratives of local people.
Appendix 1:

Bangladesh Map Showing Muktinagar
Appendix 2:

The 16 Decisions of Grameen Bank

1. We shall follow and advance the four principles of Grameen Bank – Discipline, Unity, Courage and Hard Work – in all walks of lives.
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 as soon as possible.
4. We shall grow vegetables all year round. We shall eat plenty of them and sell the surplus.
5. During the plantation season we shall plant as many seedlings as possible.
6. We shall plan to keep our families small. We shall minimise our expenditures. We shall look after our health.
7. We shall educate our children and ensure that we can earn to pay for their education.
8. We shall always keep our children and their environment clean.
9. We shall build and use pit-latrines.
10. We shall drink water from tubewells. If it is not available, we shall boil water or use alum.
11. We shall not take dowry at our son’s weddings, nor shall we give any dowry at our daughter’s weddings. We shall keep our centre free from the curse of dowry. We shall not practice child marriage.
12. We shall not inflict injustice on anyone, nor shall we allow anyone else to do so.
13. We shall collectively undertake larger investments for higher incomes.
14. We shall always be ready to help each other. If anyone is in difficulty we shall help him or her.
15. If we come to know of any breach of discipline in any centre, we shall go there and help restore discipline.
16. We shall introduce physical exercises in all our centres. We shall take part in all social activities collectively.

These 'Sixteen Decisions' were formulated in a national workshop of 100 women centre chiefs in March 1984, and form the social development programme of the Grameen Bank. All members are expected to memorise and implement these decisions (Todd 1996: 241).
### Abbreviations and Acronyms

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>AKF</td>
<td>Aga Khan Foundation.</td>
</tr>
<tr>
<td>Apa</td>
<td>Addressing to elder sister, calling respected women ‘Apa’ is a social practice.</td>
</tr>
<tr>
<td>Bari</td>
<td>Household.</td>
</tr>
<tr>
<td>Begum</td>
<td>Begum is used as last name of female person in Muslim family, Mughal Emperor called his wife ‘Begum’.</td>
</tr>
<tr>
<td>Bahi</td>
<td>It means brother, but in Bengali Muslim culture elderly brother is addressed as ‘Bhai’. Any respected male person in Bengali Muslim culture is addressed as ‘Bhai’. NGO Muslim male staff is called as ‘Bhai’, but Hindu male is called as ‘Dada’, and female as ‘Didi’.</td>
</tr>
<tr>
<td>Bideshi</td>
<td>Foreign, foreigner.</td>
</tr>
<tr>
<td>BRAC</td>
<td>Bangladesh Rural Advancement Committee, a largest national NGO.</td>
</tr>
<tr>
<td>BRDB</td>
<td>Bangladesh Rural Development Board, a government rural development agency.</td>
</tr>
<tr>
<td>Bubu/Bu</td>
<td>Elder sister in Muslim family is also called ‘Bubu’. In northern part of Bangladesh elderly woman in Muslim culture is addressed as ‘Bubu’. When they address a particular woman then they add ‘Bu’ with her name, e.g., OmichaBu.</td>
</tr>
<tr>
<td>CDL</td>
<td>Community Development Library, a national NGO, works as a development communication centre, and publisher.</td>
</tr>
<tr>
<td>CIDA</td>
<td>Canadian International Development Agency.</td>
</tr>
<tr>
<td>CI Sheet</td>
<td>Corrugated Iron Sheet, people use it for roof of house, and wall.</td>
</tr>
<tr>
<td>CUSO</td>
<td>Canadian University Services Overseas, CUSO works as International NGO.</td>
</tr>
<tr>
<td>Dal</td>
<td>Lintel, farmers grow it, it is a common item with rice.</td>
</tr>
<tr>
<td>DANIDA</td>
<td>Danish International Development Agency.</td>
</tr>
<tr>
<td>DFID</td>
<td>(British) Department for International Development Assistance.</td>
</tr>
<tr>
<td>Dhaka</td>
<td>It is the capital city of Bangladesh.</td>
</tr>
<tr>
<td>Dheki</td>
<td>A manual/ traditional paddy husking instrument which works in a zig-saw manner, village women work on/use it for paddy husking, and crashing other grains.</td>
</tr>
<tr>
<td>Dhormi</td>
<td>Oriented, e.g., ‘Gibon Dhormi’ means life oriented.</td>
</tr>
<tr>
<td>Eid</td>
<td>Religious festival of Muslims.</td>
</tr>
<tr>
<td>Term</td>
<td>Description</td>
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<tr>
<td>------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>FAP</td>
<td>Flood Action Plan, Bangladesh, created after 1988 Flood devastation.</td>
</tr>
<tr>
<td>FAP 21/22</td>
<td>Two joint projects under Flood Action Plan, Bangladesh.</td>
</tr>
<tr>
<td>Grameen</td>
<td>Rural.</td>
</tr>
<tr>
<td>Gram</td>
<td>Village.</td>
</tr>
<tr>
<td>Groyne</td>
<td>Cross dam from river bank into the river, to control the current.</td>
</tr>
<tr>
<td>Gusti</td>
<td>Patrilineal kin group.</td>
</tr>
<tr>
<td>ILO</td>
<td>International Labour Organisation.</td>
</tr>
<tr>
<td>IIRR</td>
<td>International Institute of Rural Reconstruction, Philippines.</td>
</tr>
<tr>
<td>Jamuna</td>
<td>The mighty river in Bangladesh.</td>
</tr>
<tr>
<td>Jibon</td>
<td>Life.</td>
</tr>
<tr>
<td>Kantha</td>
<td>Traditional Blanket, or patchwork quilt assembled from old cloths, village women make it using old cloths; they also make it for others, with design, from which they earn income – as labour charge, or selling it.</td>
</tr>
<tr>
<td>Kheli</td>
<td>Play, playing.</td>
</tr>
<tr>
<td>Khelapi</td>
<td>Defaulter.</td>
</tr>
<tr>
<td>Kistee</td>
<td>Loan (repayment) Instalment.</td>
</tr>
<tr>
<td>Kistee Khelapi</td>
<td>Defaulter of Loan Instalment Repayment.</td>
</tr>
<tr>
<td>Kisteer Taka</td>
<td>Money for Loan Instalment.</td>
</tr>
<tr>
<td>Kobul</td>
<td>Agreed upon, in Muslim family culture Bride and Bridegroom use to say &quot;Kobul&quot; in the function of wedding.</td>
</tr>
<tr>
<td>Mohila</td>
<td>Woman, Women.</td>
</tr>
<tr>
<td>Moushumy</td>
<td>Seasonal (Moushumy Reen = Seasonal Loan).</td>
</tr>
<tr>
<td>NGO</td>
<td>Non-government Development Organisation.</td>
</tr>
<tr>
<td>NORAD</td>
<td>Norwegian Agency for Development.</td>
</tr>
<tr>
<td>NOVIB</td>
<td>A Dutch International NGO Donor.</td>
</tr>
<tr>
<td>NIEO</td>
<td>New International Economic Order.</td>
</tr>
<tr>
<td>Nangta</td>
<td>Nude, (young) Children of rural poor households move around nude, because they do not have cloths.</td>
</tr>
<tr>
<td>OXFAM</td>
<td>A British International NGO.</td>
</tr>
<tr>
<td>Padri</td>
<td>Christian Priest.</td>
</tr>
<tr>
<td>Parishad</td>
<td>Council.</td>
</tr>
<tr>
<td>PKSF</td>
<td>Palli Karma-Shahayak Foundation, Bangladesh.</td>
</tr>
<tr>
<td>Porî</td>
<td>Read.</td>
</tr>
<tr>
<td>Proshika</td>
<td>a large national NGO in Bangladesh.</td>
</tr>
<tr>
<td>Puja</td>
<td>Religious festival of Hindus.</td>
</tr>
<tr>
<td>RLF</td>
<td>Revolving Loan Fund.</td>
</tr>
<tr>
<td>Salish</td>
<td>Village Arbitrary.</td>
</tr>
<tr>
<td>Samity</td>
<td>Group, (e.g. Mohila Samity means Women’s Group).</td>
</tr>
<tr>
<td>Seekuly</td>
<td>Points, Decisions (Grameen Bank introduced 16 Seekuly for its members).</td>
</tr>
<tr>
<td>SIDA</td>
<td>Swedish International Development Agency.</td>
</tr>
<tr>
<td>Sonchoy</td>
<td>Savings.</td>
</tr>
<tr>
<td>Shadaron Reen</td>
<td>General Loan.</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Description</td>
</tr>
<tr>
<td>--------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Taka</td>
<td>Bangladesh Currency, symbolic is TK.</td>
</tr>
<tr>
<td>Thakur</td>
<td>Priest of Hindu Religion.</td>
</tr>
<tr>
<td>Thana</td>
<td>Police Station, Local Government.</td>
</tr>
<tr>
<td>Udayan Shanga</td>
<td>Name of a local NGO in my research area.</td>
</tr>
<tr>
<td>UN</td>
<td>United Nations.</td>
</tr>
<tr>
<td>UNDP</td>
<td>United Nations Development Programme.</td>
</tr>
<tr>
<td>Union</td>
<td>Constituency of last tier of Local Government in Bangladesh is called 'Union'.</td>
</tr>
<tr>
<td>UP</td>
<td>Union Parishad (Last tier of Local Government is called Union Parishad in Bangladesh).</td>
</tr>
<tr>
<td>UST</td>
<td>Unnayan Shahojogy Team (A Team of Development Partners, an NGO in Bangladesh).</td>
</tr>
<tr>
<td>VERC</td>
<td>Village Education Resource Center, an NGO in Bangladesh.</td>
</tr>
<tr>
<td>VGD</td>
<td>Vulnerable Group Development.</td>
</tr>
<tr>
<td>VO</td>
<td>Village Organisation (BRAC call their group VO).</td>
</tr>
<tr>
<td>WUR</td>
<td>Wageningen University and Research Centre.</td>
</tr>
<tr>
<td>Ward</td>
<td>one of the nine sub-constituency of Union Parishad in Bangladesh.</td>
</tr>
<tr>
<td>WHO</td>
<td>World Health Organisation.</td>
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</tbody>
</table>
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Summary

The central problems explored in the thesis concern the vulnerability of disadvantaged local people, especially women, and their agency; development discourses and counter-development processes; livelihood strategies and local social, cultural, and economic changes especially they relate to the empowerment of women. The people of Muktinagar, a rural community in Gaibandha District in the northern part of Bangladesh, position and reposition themselves vis-à-vis development intervention and apply their capabilities and knowledgeabilities in the building of livelihoods practices and forms of empowerment. A key issue is to define how far development interventions imply control over the day to day lifeworlds of the local people.

The study aims to contribute to the debate on the negative impact of development interventions on people’s lifeworlds. The thesis aims to capture the attention of anthropologists, sociologists, social researchers and development professionals, arguing for the importance of detailed empirical studies on people’s livelihoods practices and processes of counter-development. It also aims to re-emphasise the importance of taking full account of people’s knowledge, interests, needs, capabilities and discourses in day to day life, including the context of development policy and planning itself.

The thesis suggests that local, rural people, particularly in Bangladesh, want development inputs in order to support existing livelihood practices and interests, but not development interventions that seeks to control their lives.

The framework adopted is an actor-oriented one. This enables one to look at local people’s experiences of planned intervention, as well as the ways in which they themselves go about making a living and resolving issues concerned with constructing an adequate livelihood and well-being.

While the thesis addresses an academic audience, it also should be of value to development practitioners and NGO leaders alike.

Chapter 1 deals with the concepts and theoretical frameworks used in the thesis. It provides a picture of rural development in Bangladesh and maps out the kinds of macro-policies and models that have predominated. It also explores the ways in which various development interventions designed by international development
organisation such as the World Bank have impacted on people's lifeworlds and have determined the shape of national development programmes.

Chapter 2 focuses on issues of vulnerability and empowerment, the central themes of the book. It embraces the complexities of lifeworlds of rural women in Bangladesh and identifies the cultural, social, economic, and political trends that have resulted in a range of vulnerabilities. The ethnographic presentation allows the reader an opportunity to learn about a remote rural community of Bangladesh where disadvantaged women engage in their own struggles for empowerment. It also elucidates issues concerning the nature of power and rights across generations, and how people struggle to cope with critical and other events and experiences that constrain their life chances in their effort to maintain their livelihoods. The chapter takes the notion of risk as the central focus of vulnerability.

Chapter 3 describes a local people's institution, Muktinagar Gram Unnayan Parishad, and its members, and the struggles engaged in to access capital of different kinds. Such struggles show how local people achieve a degree of power, and how they contest existing power relations, thereby establishing new practices that challenge existing structures of domination and exploitation. It covers issues of counter-development and negotiations between interface brokers for power and authority sharing. It depicts group conflicts, the construction of knowledge and the shaping and re-shaping of development discourse.

Chapter 4 argues that 'sustainable development' is a 'linguistic representation' within the field of development. The analysis shows how development intervention, building upon the language of sustainable development, enacts cultural practices, ideas, and the distribution of meanings associated with the construction of development projects. The representation of sustainable development acts as a framework for organising and orientating experts, policy makers, and development professionals. This gives legitimacy to expert types of knowledge and to government and NGO organisations and their donors to prescribe 'development solutions' to problems.

The chapter presents case studies of the 'beneficiaries' of micro-credit, giving special mention of the interventions of development organisations such as BRAC, the Grameen Bank, and Proshika in Bangladesh. These studies show how the language of 'sustainable development' is used at all levels to control people's lifeworlds, but is used largely to 'sustain' the interests of the powerful development organisations themselves. The chapter is also an ethnography of local people's livelihood practices, showing how they are embedded in local knowledge and counter-development processes.
Chapter 5 begins with an attempt to clarify conceptually the notions of 'participation' and 'agency'. Participation is a word that dominates in the vocabulary of development intervenors. It is used as a linguistic representation of regulative and authoritative planning and policies. Development interventions are guided by experts, in the name of 'participation' but are used mainly to underline issues of 'ordering' and 'regulating' the use of knowledge and organisational practices. These kinds of models often underestimate the role of existing socio-cultural practices and import into local contexts, external ways of thinking and doing. In contrast the thesis suggests that development processes can be practised differently if outsiders believe and apply the concept of participation as 'we' (the outsiders) participating in 'their' (local peoples) projects.

It is argued that individuals should not be seen in isolation from their social context and that individuals are socially conscious, reflexive, and capable of acting with others to rebuild the fabric of society. In other words, the argument takes a clear actor-oriented position.

The chapter presents three empirical case studies that depict different forms of practising participation, where practitioners have differing notions of the process and what it entails.

All the chapters of this thesis focus on issues of agency, a central element in understanding the livelihoods of both individuals and groups. Agency is an extremely important theoretical concept for understanding social process and organisation that provides insight into the semi-autonomous ways in which persons deal with and construct livelihood solutions. As argued throughout the thesis, it is also central for identifying the 'space for manoeuvre' and creativity in the face of externally imposed or generated constraints that impinge upon and shape the possibilities of social action.

Through the study of the day-to-day lives of local people in Muktinagar, Bangladesh, we have been able to record the ways in which development intervention attempts to establish control by outsiders over the lifeworlds of local people. This generates coercive situations and personal dilemmas but, in the end, it is the social actors themselves who must, on the basis of their previous experiences and commitments, position themselves in relation to these ongoing intervention processes. Their success in managing such changed circumstances depends crucially upon their knowledgeabilities and capabilities, and especially their capacity to act collectively to protect their interests.

We need to support local people's practices as their path to resilience, and to leave rural livelihood processes firmly in local people's control.
De centrale problemen die behandeld worden in de thesis betreffen de kwetsbaarheid van achtergestelde lokale groepen, met name vrouwen, en hun agency; ontwikkelingsdiscoursen, en andersoortige ontwikkelingsprocessen; livelihood strategies; en lokale sociale, culturele en economische veranderingen die betrekking hebben tot de empowerment van vrouwen. De mensen van Muktinagar, een rurale gemeenschap in het district Gaibandha in het noorden van Bangladesh, schikken en herschikken zichzelf ten opzichte van ontwikkelingsinterventies en passen hun bekwaamheden en kundigheden toe in hun alledaagse activiteiten. Een voornaamste doel van de thesis is te definiëren in hoeverre ontwikkelingsinterventies controle uitoefenen op de dagelijkse levens van de lokale bevolking.

De studie beoogt een bijdrage te leveren aan het debat over de negatieve impact van ontwikkelingsinterventies op de leefwerelden van mensen. Met de thesis wil de schrijver de aandacht trekken van antropologen, sociologen, sociaal onderzoekers en ontwikkelingswerkers, en hij beargumenteert het belang van gedetailleerde empirische studies over livelihood practices en processen van andersoortige ontwikkeling. Ook duidt hij op het belang van het op waarde schatten van de kennis van de mensen, hun interesses, hun behoeften, hun kundigheid en discoursen in het alledaagse leven. Dit ook op het gebied van ontwikkelingspolitiek en planning.

De thesis suggereert dat de lokale, rurale bevolking, speciaal in Bangladesh, ontwikkelingsinputs prefereren boven ontwikkelingsinterventies die hun levens controleren. Deze ontwikkelingsinputs zouden bestaande livelihood practices en interesses moeten ondersteunen.

Het theoretisch raamwerk waar vanuit wordt gegaan is actor-oriented. Dit stelt ons in staat de ervaringen van de bevolking met geplande interventies te bekijken, evenwel als de manier waarop mensen zich een bestaan opbouwen en de problemen oplossen die hun welzijn in de weg staan.

Hoewel de thesis een academisch publiek als doelgroep heeft, is het ook van belang voor ontwikkelingswerkers en NGO leiders.
Hoofdstuk 1 behandelt de concepten en het theoretische raamwerk die gebruikt worden in de thesis. Het schetst een beeld van de rurale ontwikkeling in Bangladesh en beschrijft de macro-politiek en de modellen die deze hebben gedomineerd. Het laat ook de manieren zien waarop verschillende ontwikkelingsinterventies, ontwikkeld bij internationale ontwikkelingsorganisaties zoals de Wereldbank, invloed hebben op de leefwerelden van mensen en hebben geleid tot het vormen van nationale ontwikkelingsprogramma's.

Hoofdstuk 2 richt zich op de noties kwetsbaarheid en empowerment, de centrale thema's van het boek. Het laat de complexiteit zien van de leefwereld van rurale vrouwen in Bangladesh en beschrijft de culturele, sociale, economische, en politieke trends die geresulteerd hebben in een verslechtering van de situatie onder de kwetsbaren. De etnografische presentatie geeft de lezer inzicht in de afgelegen rurale gemeenschap in Bangladesh waar achtergestelde vrouwen hun eigen strijd leveren voor empowerment. Het maakt zaken duidelijk die betrekking hebben op het wezen van macht en rechten 'door' generaties, en laat zien hoe mensen omgaan met kritische gebeurtenissen die hun kansen in dit leven beperken in hun mogelijkheden hun livelihoods te onderhouden. Het hoofdstuk neemt de notie van risico als centrale oorzaak voor kwetsbaarheid.


Hoofdstuk 4 beargumenteert dat 'duurzame ontwikkeling' een taalkundige representatie is binnen het veld van ontwikkeling. De analyse laat zien hoe ontwikkelingsinterventie, voortgaand op de taal van duurzame ontwikkeling, culturele praktijken opvoert en de distributie van betekenissen inzet gepaard gaand met de constructie van ontwikkelingsprojecten. De representatie van duurzame ontwikkeling handelt als een kader voor het organiseren en oriënteren van experts, beleidsmakers en ontwikkelingswerkers. Dit geeft legitimititeit tot het toekennen van ‘ontwikkelingsoplossingen’ door regeringen en NGO organisaties en hun donoren.

Het hoofdstuk presenteert case studies van de ‘begunstigden’ van micro-krediet, waarbij speciale aandacht wordt gegeven aan de interventies van ontwikkelingsorganisaties zoals BRAC, de grameen bank, en Proshika in Bangladesh. Deze studies laten zien hoe de taal van duurzame ontwikkeling
gebruikt wordt op alle niveaus om de leefwerelden van mensen te controleren, en
hoe het meestal wordt gebruikt om de belangen van de machtige
ontwikkelingsorganisaties te behartigen. Het hoofdstuk is een etnografie van
livelihood practices en laat zien hoe deze zijn gegrond in lokale kennis en
andersoortige ontwikkelingsprocessen.

Hoofdstuk 5 begint met verduidelijking van de noties 'participatie' en 'agency'.
Participatie is een woord dat domineert in de taal van ontwikkelingswerkers. Het
wordt gebruikt als een representatie van regulatieve en autoritaire planning en
politiek.
Ontwikkelingsinterventies worden geleid door experts, uit naam van participatie,
maar worden voornamelijk gebruikt om het gebruik van kennis en organisatorische
praktijken te ordenen en te reguleren. Deze modellen onderwaarderen vaak de rol
van bestaande socio-culturele praktijken en brengen een externe wijze van denken
en handelen in lokale contexten.
De thesis, daarentegen, suggereert dat ontwikkelingsprocessen anders uitgevoerd
zouden kunnen worden als buitenstaanders zouden geloven in het concept van
participatie alsof 'wij' (de buitenstaanders) deelnemen aan 'hun' (lokale bevolking)
projecten.

Het wordt beargumenteerd dat individuen niet geïsoleerd gezien zouden moeten
worden van hun sociale context en dat individuen sociaal bekwaam zijn, in staat
hun handelen te beoordelen, en in staat zijn te handelen met anderen om de
structuur van de samenleving te herbouwen.

Het hoofdstuk presenteert drie empirische case studies die verschillende vormen
van de uitvoering van participatie belichten, waar uitvoerders verschillende
opvattingen hebben van de processen en wat participatie inhoudt.

Alle hoofdstukken van deze thesis hebben een focus op agency, wat een centraal
element is in het begrijpen van de leefwerelden van zowel individuen als groepen.
Agency is een belangrijk theoretisch concept voor het begrijpen van sociale
processen en organisatie en geeft inzicht geef in de semi-autonome manieren
waarop personen omgaan met livelihood en oplossingen construeren op dit
gebied. Zoals door de thesis heen wordt beargumenteerd, is het ook centraal voor
het herkennen van 'ruimte voor manoeuvre' en creativiteit in het licht van extern
opgelegde of gegeneerde beperkingen, die van invloed zijn op, en de
mogelijkheden tot sociale actie bepalen.

Door het bestuderen van de dagelijkse levens van lokale bevolking in Muktinagar,
Bangladesh, zijn we in staat geweest te kijken naar de manieren waarop door
ontwikkelingsinterventies buitenstaanders controle proberen te krijgen over de
leefwerelden van de lokale bevolking. Dit genereert dwangmatige situaties en
persoonlijke dilemma's, maar uiteindelijk zijn het de sociale actoren zelf die zich,
op basis van hun eerdere ervaringen, positioneren in relatie tot deze interventieprocessen. Hun succes in het beheersen van zulke veranderde omstandigheden hangt nauw samen met hun kundigheden en capaciteiten, en met name hun capaciteit tot collectief handelen om hun belangen te beschermen.

We zouden het handelen van de lokale bevolking moeten steunen en zien als hun pad tot veerkrachtigheid en de processen van rurale *livelihoeid* onder de controle moeten laten van de lokale bevolking.
Curriculum Vitae

Hamidul Huq was born in Tangail, Bangladesh in 1955. He completed his B.A (Hons) in Social Welfare in 1975 and Masters in same subject in 1976 from the University of Dhaka.

Huq started his carrier as Rural Development Worker in NGO in Bangladesh. He has been known as a devoted grassroots development worker, and development trainer. He is the founder and Executive Director of Unnayan Shahojogy Team (UST), an NGO. He has very extensive exposure to different development initiatives in different countries especially India, Nepal, Sri Lanka, the Philippines, The Netherlands. He travelled 17 countries for education, training, and policy lobbying activities. He came to Wageningen in 1998 for his Ph.D.

Hamidul Huq has been actively involved in network, advocacy and policy lobbying work in national and international level for grassroots-embedded development policies. His devotion of working with the rural disadvantaged people in Bangladesh has been with a vision of developing theory of *Swabolombi Gram* (Self-help Village), which is grounded in people’s practices, he argues.