

LESSONS OFFERED BY SHAPLA NEER'S EXPERIENCES IN POVERTY ALLEVIATION IN BANGLADESH

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Introduction

Behind the contemporary NGO scene in Bangladesh is a history of struggle, a willingness to experiment and be creative, to acknowledge failure, to learn and to modify strategies.¹ It is only in this setting that NGOs have been able to develop their programs to their present state, no matter however imperfect these may be.² An examination of the shortcomings and strengths of these programs offers a number of hard-won lessons that have come from daily interaction with the rural poor over a period of two and a half decades in an often volatile environment. The present paper seeks to draw together a number of these lessons through investigating the programs of Shapla Neer, a Japanese NGO that has been operating in Bangladesh since independence.³

The formation and support of *samity* (informal societies) are the focus of Shapla Neer's programs at village level. Poorer villagers interested in forming *samity* and seeking support from Shapla Neer are instructed to invite a field organiser to discuss their plans. The field organiser provides basic advice on how to run a *samity*, including the need to build up the *samity* size to about 20 members, the need to hold weekly meetings, and the need for members to deposit weekly savings.⁴ Shapla Neer monitors *samity* meetings over the next six months and, if after this period the *samity* is considered to be functioning well, it is then formally reconsigned. In each of the five unions in which it operates, Shapla Neer has established 'community development centres' where training is provided to strengthen the cooperative structure and management capabilities of the *samity*. Other programs offered by Shapla Neer are designed to raise awareness, such as through the use of popular theatre, and to supplement services inadequately provided by government, for example, a child literacy program and the training of health volunteers and traditional birth assistants. After 18 months *samity* are encouraged to take part in an adult literacy program and in another six months become eligible for group loans. Shapla Neer's history shows it to be a well-motivated and strongly driven organisation and its experiences in implementing these programs offer the following lessons.⁵

The need for effective targeting

A number of NGOs initially trialed a community development approach in Bangladesh but soon learnt that unless the rural poor were targeted directly they were unlikely to participate in the development process let alone benefit from it (Lovell, 1992). This has been an enduring lesson of the development experience in Bangladesh that cannot be over-emphasised.⁶ Development programs that cannot be delinked from the existing rural power structure will most likely be controlled by the rural elite who will use whatever resources are made available to extend their power base.

¹ This paper is based on a case study of Shapla Neer undertaken as part of a PhD research program at Monash University, Australia. Data for the case study was gathered through interviews with Shapla Neer staff in Tokyo, in the Dhaka office and at the Poyla development centre. Interviews of Shapla Neer *samity* members were undertaken during two weeks of field research in Poyla union in October 1998, and Shapla Neer kindly provided secondary data.

² Of course, it would be incorrect to present an image of all NGOs in Bangladesh as well-motivated. Undoubtedly, there are NGOs which have been created to promote the interests of their founders, for example, to provide employment to family members or to gain valuable resources provided by international donors. Nevertheless, a review of the literature (see, for example, Lovell, 1992; Kramsjo and Wood, 1992; and Counts, 1996) reveals that other NGOs were formed with the concerns of the poor foremost in mind and it is from their struggles that important lessons can be taken.

³ The origins of Shapla Neer date back to the dispatch of Japanese volunteers to Bangladesh in 1972 to provide technical assistance to farmers. On their return to Japan some of these volunteers formed the Help Bangladesh Committee which later sent observers to Bangladesh to learn from indigenous NGOs. A number of these programs were adopted but after one of the village offices was attacked the Committee decided to work through six local NGOs. Due to dissatisfaction with the management of these NGOs the Committee again began to implement its own programs. In 1982, the name of Help Bangladesh Committee was changed to Shapla Neer, which roughly translates as 'the house of the white lotus' - the white lotus being the national flower of Bangladesh.

⁴ Reflecting contemporary gender norms, separate male and female *samity* are formed.

⁵ Indicative of the difficulty of working at village level in Bangladesh, a Shapla Neer village office was attacked by 10 miscreants in 1977. The two resident Japanese staff were so badly beaten that without the intervention of neighbours it was thought that they would have been killed. After a period of self-reflection, Shapla Neer management resolved to continue with their village development programs.

⁶ See, for example, Hossain and Jones (1983) for further explanation.

However, reaching the rural poor has not been an easy process because of efforts by the rural elite to manipulate development programs to their advantage and due to the scarcity of resources that leads even those who are slightly better-off to seek participation in the development programs of NGOs. The experience of Shapla Neer has been no exception with rural elite often visiting its community development centres seeking to influence its development initiatives.

An internal evaluation of one *para* (neighbourhood) in Narayanpur union revealed that reaching its target group has been difficult for Shapla Neer.⁷ Figure One shows that in Narayanpur less than half of the *samity* members were described as poor compared with 84 per cent of Grameen Bank members. Among a number of systemic reasons why Shapla Neer's approach has excluded poorer villagers and included others already well-off, the *samity* approach requires that some members are capable of keeping records, hence it is not surprising that Shapla Neer (1998:26) found that 'there is prevailing preference among *samities* to include literate villages who can keep *samity* documentation properly'. Moreover, a grading system is applied which rewards *samity*, through access to larger loans and other services, that are able to save rapidly and engage in productive investment. Some *samity* appear to have included better-off villages who will have no difficulty contributing to savings for this reason.⁸ But perhaps more important is Shapla Neer's decision not to monitor closely the socio-economic position of members at their time of joining. By comparison the approach taken by the Grameen Bank is for a bank worker, the local branch manager and the area manager to visit the household of prospective members on separate occasions. Prospective members are also asked to complete a form that includes a list of household assets. Because Shapla Neer places great emphasis on self-reliance, this system of checking and close supervision may not appeal to the organisation. However, it is clear that with a closer check on the socio-economic position of prospective members, as well as policing of the criteria of membership, the organisation could reach more impoverished villagers.

Figure One: Relative Wealth of Members of Three Development Programs

Organisation	Rich Members	Middle-class Members	Poor Members
Shapla Neer	12 (24%)	17 (35%)	20 (41%)
Proshika	10 (29%)	7 (20%)	18 (51%)
Grameen Bank	1 (2%)	8 (14%)	47 (84%)

Source: Shapla Neer (1998).

The need for self-employment as a means to build adequate and sustainable livelihoods

Self-employment has become the favoured approach of many NGOs to enable the rural poor in Bangladesh to build adequate and sustainable livelihoods. Although such strategies undoubtedly advance the interests of NGOs,⁹ it is also important to recognise that self-employment may offer the best, if not only, means for many poor households to improve their economic standing.¹⁰ Shapla Neer provides a number of inputs and support services that can enable members to increase the economic base of their households. Training is provided at the development centres on income generation, *samities* are encouraged to build and invest their cumulative savings, and group loans are extended. These endeavours at promoting self-employment have met with varied success and offer important lessons.

With attendance on average above 80 per cent, regular savings and no critical internal conflicts, 'Mohila's Samity'¹¹, formed by 19 women in 1992, could be described as a *samity* that is functioning as Shapla Neer would hope. By 10/10/1998, the net worth of the *samity* had grown to 31,109 taka¹² and on average each member had cumulative savings of about 790 taka. These figures reveal that the net worth of Mohila's Samity had grown considerably over time and that Shapla Neer had been successful in motivating members to save.

The importance of savings and social support networks in mitigating against risk cannot be overstated. During the 1998 flood, which inundate 60 per cent of the country and was the largest in a 100 years, many members took loans

⁷ Shapla Neer uses a definition of its target group which is broadly similar to that of many other NGOs in Bangladesh based on land ownership and income. *Samity* members must own less than an acre of land and have an income of less than 15,000 taka a year, equivalent in value to about 2.8 kilograms of rice per day.

⁸ Members of one women's *samity* stated that they had refused to allow those villagers to join who they believed would have an adverse impact on *samity* grading.

⁹ Because microcredit for self-employment can be provided from a revolving fund it releases NGOs from the pressure of having to continually appeal to external donors to fund their development programs.

¹⁰ Although government has undertaken measures to encourage foreign direct investment, the economy, while expanding at a rate of about four per cent per year, has not been capable of absorbing the huge surplus wage labour force and it is unrealistic to expect it to do so. On the other hand, land reform and a redistribution of other productive assets will not bring significant benefits to the rural poor as landholdings are becoming increasingly fragmented and the average farm size is already very small. The average size of landholdings decreased from 3.5 acres in 1960 to 2.0 acres in 1977 (Wood, 1994:118).

¹¹ Pseudonyms are used for *samity* names and those of individuals.

¹² At the time of fieldwork, US\$1 was approximately equal to 45 taka and the average monthly wage of agricultural labourers stood at about 1,200 taka.

without interest, secured by their savings, from their *samity*. Without access to such support networks, in times of misfortune the poor are often forced to sell productive assets and/or to seek loans for survival purposes from moneylenders that they may have difficulty in repaying.¹³ The financial base built by Mohila's Samity also enables small scale investment by members that can contribute to household income. The net return for each member involved in a potato cultivation project was recorded as varying from 600-3,000 taka with an average of 1,610 taka. At 400 taka per month over the period of the loan, equivalent to ten days income from agricultural labouring, this would appear a reasonable return, especially as income earning opportunities for rural women are extremely limited. Two members of the *samity* had also mortgaged in land for cultivation under a 50/50 agreement.¹⁴ One member recorded an income of 3,990 taka over a period of two years from the sale of crops, a considerable sum equivalent to over one and a half months income from agricultural wage labour for each year. Jahangir, a member of a male *samity* in the same village, had recently taken a loan from his *samity* of 4,000 taka to purchase a rickshaw. If he is able to meet all instalments, in 50 weeks time he will be in full possession of the rickshaw and be earning a monthly income 300 taka above the average agricultural wage.¹⁵ In comparison, another member of Jahangir's *samity* rents a rickshaw and earns only half the agricultural wage.

Through the self-employment strategies of NGOs in Bangladesh a tremendous number of poor households have been able to improve their asset base and daily income.¹⁶ However, the varied experiences of NGOs reveal that this process is not assured and can even place households under duress if their investments do not succeed. Shapla Neer supplements *samity* savings with credit but, not wanting to exceed the capacity of members to invest or for members to view Shapla Neer as a kind of benefactor, the organisation has kept loan size small.¹⁷ Stressing the importance of self-reliance, Shapla Neer does not make loans available for a period of two years during which it attempts to build the capacity of the *samity* to employ loans and to function democratically. This strategy, however, conflicts with another important lesson that has emerged from NGO experiences in B, namely that livelihoods of the poor must be both sustainable and sufficient. Self-employment strategies must provide sufficient and timely credit if they are to make more than a marginal contribution to household income. Taking the potato project of Mohila's Samity as an example, although it produced a reasonable income for participating members over the dry season when the project was under way, poorer members will only be able to claim adequate livelihoods if they are able to generate a similar income for the remainder of the year, as well as in subsequent years. If the net worth of Mohila's Samity is divided evenly between members, at 1,637 taka on 10/10/1998, it becomes clear that this would not be sufficient to significantly improve the living standards of all members' households. The relatively small size of Shapla Neer loans, combined with a long waiting period, limits the possibility of members engaging in significant income generating activities. Livelihoods of the poor must not only be sustainable but also adequate.

The dual need for participation and supervision

In a rural setting where human relations are characterised *inter alia* by the seeking of patronage by the powerless and the seeking of clients by the powerful (Maloney, 1988), even within *samity* power gradients must be expected in relationships between members. Unequal power relations within *samity* combined with a strong desire of members to pursue their self-interests could lead to the monopolisation of benefits by more powerful members. Through many years of working directly with the rural poor, Shapla Neer has become well aware of this and now expends much of its energy on building the capacity of *samity* to act in a democratic fashion. At weekly meetings field organisers play an important role in encouraging *samity* to reach decisions, recorded in a resolution book, based on the participation of all members. This is supported by training offered at the development centres to members selected by their *samity* and includes topics such as leadership skills and participatory decision making. In an effort to reduce the potential for domination by one or two individuals, the alternative leadership program seeks to build the leadership skills of several potential leaders in each *samity*.

However, when patronage is part of the very fabric of the social order, to encourage participatory decision-making is not always an easy task. An important lesson that emerges from Shapla Neer's *samity* strategy is that in addition to efforts to foster participatory decision-making, in some cases close supervision still needs to be maintained, especially if the poorest members are to benefit. Shapla Neer does not control how *samity* use their collective savings and there is strong evidence to suggest that in some instances this is monopolised by better-off members. Figure Two lists the

¹³ Bertocci (cited in Wood, 1994:46) noted that in two villages he surveyed almost half the subsistence farmers were in heavy debt and 'faced certain downward mobility'.

¹⁴ The members retain 50 per cent of the income from the sale of crops while the other 50 per cent is turned over to the *samity*.

¹⁵ This estimate is based on the assumption that he works seven days a week and on average earns 50 taka per day, a figure given by members. Caution in making future estimates of this sort is necessary because of the vulnerability of the rural poor to misfortunes. Also, members of the *samity* stated that rickshaw riding was more strenuous work than agricultural labouring, and ultimately detrimental to long-term health.

¹⁶ It is estimated that micro-credit programs in Bangladesh reach over a quarter of rural households (Wood and Sharif, 1997).

¹⁷ The only loan received by Mohila Samity from Shapla Neer was 18,000 taka. Divided equally between 11 members each received only 1,636 taka which, if expressed in local terms, is less than half the amount required to purchase a cow for fattening.

members of Mohila's Samity, the positions they have held in the *samity* and the amount of *samity* loans they received. Both Jorimon and Alekha have taken loans many times larger than other members, some of whom have taken none. That they have both held important elected positions may reflect their greater power in the *samity*. I asked another women's *samity* to identify their poorest member and found, not only that she had received no loans, but also that she still had a very negative view of credit, associating it with consumption in times of distress rather than with productive investment. This is contrary to Shapla Neer's intention that through its programs *samity* members will develop the capacity and confidence to use credit to fund income generating activities. Also suggesting that more influential members may be benefiting most from Shapla Neer's programs, a better-off member of a male *samity*, described as the 'landowner', had been to several training courses, whereas the two poorest members of this *samity* had been to none.

Other NGOs attempt to guard against the control of decision-making in groups by influential members by rotating elected positions on a regular basis and not allowing a member to hold the same position twice within a certain period of time.¹⁸ Shapla Neer has not set in place rigid systems to minimise the potential for domination of *samity* by more influential members, once again it appears because the organisation has preferred a more hands-off approach in its endeavours to encourage self-reliance. However, in a recent internal evaluation two *samity* stated that to ensure funds were not misappropriated it was necessary for field organisers to regularly check accounts (Shapla Neer, 1998:25) indicating that while participation is worth striving for, in some instances a strong supervisory role must still be played.

Figure Two: Distribution of Loans and Positions Held by Members in Mohila's Samity

Name	Amount	Positions Held
Sakhina	unclear	
Tara	unclear	secretary
Jorimon	17000	president, from 13/09/97 onwards
Alekha	12000	reporter, secretary
Jamuna	1575	reporter
Fuljan	1500	president, 04/02/95 - 6/09/97
Maya	1300	
Moyna	900	
Halima	500	
Mamtaz	500	
Musa	350	
Asia	none	
Rabeya	none	reporter, secretary
Shumari	none	reporter
Taslima	none	reporter
Fehmin	none	

Source: Samity records. Figures in taka.

The need to raise awareness

The success of microcredit in Bangladesh in enabling the rural poor to improve the economic base of their households stands testimony to the wealth of life skills that the poor already possess. Nevertheless, the use of superstition and gossip by rural elite combined with illiteracy means the poor do not have access to all the information they require to improve their living condition in a sustainable manner.¹⁹ A study of Grameen Bank highlights the need for awareness raising citing the following case.

Marium depended on the help of an untrained local midwife. The midwife was so ignorant that she believed that Marium's daughter's abdomen must be tied tightly around near the chest so that the baby does not come out of the mother's mouth When there were too many complications, a local doctor was called and only then and with the persuasion and active help of neighbours did Marium take her daughter to a hospital. But it was too late. Both mother and child died. Marium has been a Grameen Bank member for ten years . . . (Khan and Ahmed, 2000).

¹⁸ The Grameen Bank takes this a step further giving the last loan to the group chairperson.

¹⁹ There are many recorded cases of rural power holders, especially moneylenders, discouraging the poor from participating in the programs of NGOs. I was informed by one Grameen Bank member that when she was considering joining the bank she was told by other villagers that it was a Christian organisation, which it is not, and that if she joined her God would no longer look favourably on her household and bring it prosperity.

Shapla Neer seeks to avoid such tragedies by providing necessary information on life skills to members through systems designed with a strong emphasis on self-reliance and sustainability.²⁰ These include an adult literacy program, a child education program, and the training of traditional birth assistants as well as health volunteers.

Particularly interesting is the use of popular theatre in an effort to contribute to the knowledge base of poor households. In Shapla Neer-sponsored performances the script and lyrics are written by the actors (Shapla Neer *samity* members) with direction from the field organiser who specialises in theatre. During fieldwork I was able to observe a recital of a Shapla Neer theatre group and through discussions with *samity* members gained some insight as to the success of popular theatre in awareness raising. About 300 villagers constituting a wide age range attended the first of three performances, with similar numbers of men and women present. Important messages were delivered in a manner that was easy for the audience to relate to. For example, one poor man found himself in economic strife as a result of having too many children and through this a strong message to practice family planning was delivered. Because of the distressed economic state of his household he took a bribe of 20 kilograms of rice from the Union Chairman and in return surrendered the future happiness of his daughter, agreeing to her marriage to a man she had no affection for. Suggesting popular theatre as an effective medium for delivering information, a male *samity* member recalled that at a drama he attended the actors advised against taking loans from moneylenders and discussed the evils of violence towards women.²¹

The need to deliver resources to women and the value in doing so

The traditional role of women/girls in Bangladesh has been to create an environment in which men can succeed. The success of men in fulfilling their social obligations, on the other hand, is gauged by their ability to provide a safe and secure environment for women. This is an environment in which women's mobility is severely curtailed and their behaviour closely policed. Although there is no denying that traditional roles of women/girls have status associated with them, it is also clear that these roles are considered subordinate to those of men, explaining why family resources are directed towards the education of sons, why violence against women is widespread, why poor families practice child marriage and why women are more vulnerable to impoverishment than men (Kabeer, 1989; White, 1992; Thomson, 1997). Not only are a number of NGOs directing their attention towards women for these reasons but also because women have proven far more capable financial managers (Yunus, 1998).

The *samity* mechanism appears to offer women a potential means to improve their social position. *Samity* meetings create a social space for women to gather and discuss their development problems on a regular basis. Given that the social and physical space considered appropriate for women to venture into is severely circumscribed by patriarchal norms, this represents a positive step towards increasing women's mobility and networking potential. Although because of their heavy workloads it may sometimes be troublesome for women to attend weekly meetings, during a field study of Grameen Bank I observed that women made an effort to arrive at meetings early in order to interact with each other.²² While approaching one meeting place I could hear boisterous discussion even though the meeting was not due to begin for another 15 minutes.

By encouraging savings and investment, as well as providing skills training and awareness raising, Shapla Neer seeks to build the capacity of women to engage in productive enterprises. Not only does this provide the potential for women to contribute directly to household finances but in doing so it can enhance their status within the household.²³ A strength of Shapla Neer's approach is what was described by one member as a 'strict' monitoring of the loans it extends. Loans examined in this study were not diverted into the hands of male relatives thus greatly enhancing the potential of women to use these loans to empower themselves. Shapla Neer can also be commended for providing training on gender issues to a number of staff, and anecdotal evidence suggests that it has been successful in encouraging members to enrol their daughters at school.²⁴

²⁰ Taking the adult literacy program as an example, *samity* become eligible for this only after they have proved for a year and a half that they can discipline themselves sufficiently to attend weekly meetings and are sufficiently motivated to act for their own development. Shapla Neer provides the material for a small structure to be built as a schoolroom but participating *samity* are asked to show commitment to the program by constructing this and supplying the land on which it is located. In a similar vein, one health volunteer is selected by each women's *samity* who receives training but not payment for her work, and members are asked to make a small payment towards sanitary latrines and tubewells that are distributed.

²¹ An overall finding of the Shapla Neer 1998 evaluation was that villagers regarded popular theatre as very effective with the social messages being remembered for a long time.

²² The same observation was made by Fuglesang and Chandler (1988:41).

²³ Todd (1996:87-91), in a study of 40 women borrowers, recorded that 84 per cent stated that they made household decisions jointly with their husbands, compared to only 47 per cent of her control group, concluding 'without doubt that women who have a decade of Grameen Bank loan use behind them exercise much more power in their families than do similar women without such access'.

²⁴ Members of a male *samity* stated that they were all sending their daughters to school and, indeed, that there was so much motivation by Shapla Neer in this area that they had 'little choice'.

However, how much can be expected of the present strategies of NGOs is limited by the fact that most have not challenged the existing sexual division of labour. Moreover, changing men's views of women, which are integral to their socialisation, is not easy as the following dialogue between a male field organiser and male *samity* members suggests.

Field Organiser: 'Who helps your wife?'

Members: *initial silence before some state they are not yet married.*

Field Organiser: 'Do you know how a woman walks 24 kilometres each day?'

Members: 'No'.

Field Organiser: 'From the kitchen to the main room to the yard and back again. By doing this 100 times a day'.

One Member: 'Well, if you put it that way, we walk much further. To the fields, to the schools Why don't you count up the distance for us?'

Nevertheless, NGOs may be playing an important role in changing the way women view themselves in Bangladesh. When I asked one Grameen Bank borrower why she thought loans were now being given to women, she replied 'Things are changing for women in Bangladesh!'. The significance of this answer lies in the fact that it was given by an illiterate woman who had seldom ventured beyond the bounds of her village.

The need for a political voice

Multifaceted patron-client relations have traditionally characterised relations of production in rural Bangladesh. Factions amass around more powerful patrons and form the basic political structure of a village. Impoverished households concerned primarily with their day to day survival will sell their votes to a faction that promises to meet their immediate needs. The local Union Council thus normally consists of wealthier villagers who are motivated to represent the interests of their faction rather than those of the poor as a class.²⁵ Elite villagers also control the *salish* or village court, hence 'it is rare for the courts to decide in favour of a poor peasant over a rich peasant, or for the weaker faction over the stronger' (Library of Congress, 1988). Perhaps most importantly, factionalism keeps the poor apart. As the majority in Bangladesh, the voice of the poor should be a major force in shaping national policy and development practice. Instead, factional politics at the local level subsumes the needs of the poor below those of the well-to-do in politics at the national level.

Through its *samity* approach Shapla Neer's greatest potential to contribute to political empowerment of the poor is enabling them to meet their basic needs and thus reducing their economic dependence on local elite. No study of relations between Shapla Neer members and village elite has been undertaken, but studies of the Grameen Bank indicate that a strategy to promote economic self-reliance can lead to a more independent political voice.²⁶ A Shapla Neer staff member suggested that evidence of this can be seen in the last Union Council elections when between ten and fifteen members of Shapla Neer *samity* stood as candidates. Of these, several members, including one woman, were elected. Shapla Neer has also supported the government's voter education campaigns encouraging all members to vote responsibly during election time. Members of a women's *samity* stated that they had all voted in the last election deciding who to vote for through discussions with others in their community. Shapla Neer encouraged them to vote, they volunteered, without telling them who to vote for.

A second means by which Shapla Neer could contribute to the political empowerment of the rural poor is through the collective action of *samity* members in claiming rights of access or resolving disputes with more powerful villagers. Shapla Neer has not supported such action, however, feeling it inappropriate for an outside organisation to be involved in political struggles. In comparison, Proshika, an indigenous NGO, adopted a more confrontational approach, achieving some success in the 1980s in its efforts to mobilise the poor in order to gain access to *khas* (government owned) land (Kramsjo and Wood, 1992). However, NGOs that sought advocacy through direct conformation with rural elite have changed tack towards a more subtle approach realising that 'it is not safe or responsible to antagonise the rural elite because the poor inevitably continue to need cordial relations with the elite' (Ahmed et. al., 1990:190).

²⁵ Quite frequently reported in the broadsheets is the misappropriation of relief by Union Council members. One example is of a Union Chairman accused of distributing part of the relief received on behalf of his village for victims of the 1998 floods 'among his supporters who helped him returning in the election' and keeping the remainder for himself (*The Independent*, 10 February 1999). That such practice is commonplace caused Khushi Kabir, then Coordinator of the NGO Nijera Kori to complain that 'The Union Council, is almost always made up of people from the richest strata of society - and almost always men. So the poor don't really have a voice.' (UNDP, 1996:54).

²⁶ Rahman and Wahid (1992) investigated this issue and found in a survey of 49 patrons that 25 sharecroppers had left their patrons soon after joining the bank. A number of GB borrowers have also withdrawn from broader political structures that maintain the dominance of village elite in local politics. The same study noted that of the 15 per cent of faction members who had joined the bank in the study area, only five per cent remained with their factions.

Conclusion

In recent times some academics have been quick to point out the shortcomings of NGO programs while NGO representatives could be criticised for highlighting only their successes.²⁷ The study of Shapla Neer has shown that its programs have both strengths and weakness that need to be recognised, but equally importantly that its experiences have important and hard-won lessons to offer that would not exist without persistence in a challenging setting. This paper has attempted to draw out a number of these lessons in the hope that they can be used to build more effective development interventions.

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²⁷ For contrasting pictures of the impact of NGOs compare Lovell (1992) with Aminuzzaman (1998).