CONFERENCE REPORT

Power and poverty: the Shapla Neer experience

Henry Scheyvens

Abstract: This report to the Poverty, Prosperity and Progress conference examines the village-level development programmes of Shapla Neer, a Japanese NGO which has been operating in Bangladesh since independence in 1971. Shapla Neer’s experiences offer hard-won lessons for development practitioners: the need for effective targeting; the desirability of self-employment as a livelihood option for poor households; the necessity of close monitoring; the need to target women; and the need for the poor to gain a political voice. An overarching lesson is that development programmes will be most successful when their design is based on an understanding of the relationship between power and poverty.

Keywords: Bangladesh, NGO, poverty alleviation, informal village societies

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. An examination of the shortcomings and strengths of these programmes reveals a number of hard-won lessons. The report draws together some of these lessons learned from the programmes of Shapla Neer, a Japanese NGO that has been operating in Bangladesh since independence in 1971.

THE SHAPLA NEER DEVELOPMENT STRATEGY

Before examining the experiences of Shapla Neer, it is necessary to briefly explain its development strategy. The formation and support of samities (informal societies) are the focus of Shapla Neer’s grassroots development
Programmes. Poorer villagers interested in forming a samity and seeking support from Shapla Neer are instructed to invite a field worker, commonly referred to as a field organiser, to discuss their plans. The field organiser provides basic advice on how to run the samity, including the need to build up samity size to about 20 members, the need to hold weekly meetings and the need for members to deposit weekly savings. Reflecting contemporary gender norms, separate male and female samities are formed. 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 recognised.

In each of the five unions in which it operates Shapla Neer has established ‘community development centres’ where training is provided to strengthen the co-operative structure and management capabilities of the samities. Other programmes offered by Shapla Neer are designed to raise awareness, through the use of popular theatre for example, and to supplement services provided by government, for example a child literacy programme and the training of health volunteers and traditional birth assistants. After 18 months the samities are encouraged to take part in an adult literacy programme and in another six months they become eligible for group loans.

Shapla Neer’s history shows it to be a well-motivated and strongly driven organisation (Shapla Neer, 1993). The following discussion draws out a number of lessons based on Shapla Neer’s development programmes in Bangladesh: the need for effective targeting, the desirability of self-employment, the need for close monitoring, the need to target women, and the need for a political voice. It is clear throughout that for development programmes to be of greatest value to poor households their design must be informed by an understanding of power relations and how these affect the distribution and control of resources.

THE NEED FOR EFFECTIVE TARGETING

A number of NGOs initially trialled 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). That the rural elite will most likely control development programmes that are not detached from the existing rural power structure is an enduring lesson of the development experience in Bangladesh. Reaching the rural poor has not been easy because of efforts by the rural elite to manipulate development programmes to their advantage. The scarcity of resources leads even those who are slightly better-off to seek participation in such programmes. The experience of Shapla Neer has been no exception with rural elite occasionally visiting its community development centres seeking to influence its programmes.

An internal evaluation of one para (neighbourhood) in Narayanpur union revealed that Shapla Neer has experienced some difficulty in reaching its target group. In Narayanpur less than half of the samity members were described as poor compared with 84 per cent of Grameen Bank (the largest micro-finance
institution in Bangladesh) members (see Table 1). Shaplar Neer’s approach has sometimes excluded poorer villages because *samities* wanted to include literate villages who could keep *samity* documentation properly (Shapla Neer, 1998: 26). Furthermore, a grading system is applied which rewards *samities* who are able to save rapidly and engage in productive investment by providing them with access to larger loans and other services. Some *samities* appear to have included better-off villages who will have no difficulty contributing to savings for this reason. Members of one women’s *samity* stated that they had refused to allow poorer villagers to join who they believed would have an adverse impact on *samity* grading.

A further concern is that Shapla Neer does not monitor closely the socio-economic position of members at their time of joining. By comparison, the Grameen Bank requires a bank worker, the local branch manager and the area manager to visit the household of prospective members on separate occasions. Because Shapla Neer places 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.

### THE DESIRABILITY OF SELF-EMPLOYMENT TO BUILD LIVELIHOODS

Many NGOs in Bangladesh promote self-employment as a means of assisting the poor to build adequate and sustainable livelihoods. Although self-employment strategies undoubtedly advance the interests of NGOs by reducing their reliance on foreign funding, it is also important to recognise that self-employment may offer the best, although not the only, means for many poor households to improve their economic standing. Government has sought to encourage foreign direct investment through economic liberalisation but the economy has not been capable of absorbing Bangladesh’s growing labour force. By 1997, only 76,000 jobs had been created in the two largest export processing zones (*The Independent*, 8/01/99), yet approximately 1.3 million people were estimated to have entered the labour force each year (UNDP, 1997: 59).

In order to promote self-employment Shapla Neer provides a number of inputs and support services. Training is provided at the development centres through the following ways:

<table>
<thead>
<tr>
<th>Organisation</th>
<th>Rich members (%)</th>
<th>Middle-class members (%)</th>
<th>Poor members (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shapla Neer</td>
<td>12 (24)</td>
<td>17 (35)</td>
<td>20 (41)</td>
</tr>
<tr>
<td>Proshika</td>
<td>10 (29)</td>
<td>7 (20)</td>
<td>18 (51)</td>
</tr>
<tr>
<td>Grameen Bank</td>
<td>1 (2)</td>
<td>8 (14)</td>
<td>47 (84)</td>
</tr>
</tbody>
</table>

*Source: Shapla Neer (1998).*

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on income generation, *samities* are encouraged to build and invest their cumulative savings, and group loans are extended. An examination of the records of Shapla Neer *samities* reveals that self-employment can be a viable alternative to broader economic growth strategies for building livelihoods.

Mohila’s Samity, a society formed by 19 women in 1992, was one of the *samities* I examined and appeared fairly representative of such institutions. With attendance at weekly meetings on average above 80 per cent, regular savings and no critical internal conflicts, Mohila’s Samity could be described as functioning as Shapla Neer would hope. The *samity*’s cash book begins in May 1995 by which time the *samity* had built its net worth to 6,739 taka of which 2,789 taka was held in cash and 3,950 taka was as outstanding loans to members. On 10/10/1998, when the last entry was made, the cash book records that the net worth of the *samity* had grown to 31,109 taka, of which 7,647 taka was held as cash and the remainder as outstanding loans. These figures reveal that the net worth of Mohila’s Samity grew steadily over time. In making this observation, two questions immediately arise: How did the *samity* build up its cumulative fund? How significant is this fund to the well-being of members’ households?

The primary sources of revenue for the *samity* are compulsory savings and the interest paid by members on personal loans taken directly from their *samity* fund. Savings were set by members at three taka per week and the savings register recorded the total savings of each member as ranging from 604 taka to 793 taka. These savings are pooled together and can be lent to individual members, providing another source of revenue for the *samity* through the interest charged. Discussions with two male and two female *samities* indicated that members had mainly used loans to rent land for the purpose of cultivation, to purchase livestock and to purchase rickshaws. Although the profitability of these enterprises was generally not recorded, the limited data that was available suggested they provided an important revenue stream for participating households.

In the project book of Mohila’s Samity a separate page was dedicated to a potato cultivation project with the profit of the 11 members who participated listed. The net return for each member is 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 10 days income from agricultural labouring, this would appear a reasonable return, especially as income earning opportunities for rural women are extremely limited. Two members have also rented land for cultivation using loans from the *samity*. In this arrangement members who use the land must give 50 per cent of their profits from the sale of crops to the *samity*. In one of these cases the member paid the *samity* 3,990 taka over a period of just under two years. This is equivalent to over one and a half month’s income from agricultural wage labour for each year and thus could be considered important supplementary household income. Hence, from the limited data that was available it appears that most of the members of Mohila’s Samity have been able to engage in at least one micro-enterprise that yielded a positive net return.
Small loans have enabled members of Mohila’s Samity to gain access to, or ownership of, various means of production that they otherwise would have been excluded from. An advantage of the self-employment opportunities this presented over wage labour is that the samity and its members retain the surplus of their labour. A good example of how significant this point is was provided by a male samity. One member of the samity rented a rickshaw and, after paying for its hire, earned on average only half the usual agricultural wage. Another member of the same samity had recently taken a loan from the samity fund of 4,000 taka to purchase a rickshaw. If he proved able to meet all instalments, in 50 weeks time he would be in full possession of the rickshaw and be earning a monthly income 300 taka above the average agricultural wage. Another advantage of self-employment is that when loans are used to fund off-farm activities, such as rickshaw riding, they help smooth out the seasonality of household income. This is particularly significant in Bangladesh where the demand for on-farm wage labour is limited to about six months of the year.

As well as increasing household income, samities can play an important role in mitigating against the risk of misfortune. The concept behind asking even the poorest households to set aside a small amount of money each week is to provide security in times of hardship. Because the poor usually lack traditional social support networks, when misfortune strikes they are often forced to seek loans for survival purposes from informal moneylenders. As interest rates can be extremely high, commonly 10 per cent/month, they often have difficulty in repaying. During the 1998 flood that inundated 60 per cent of the country, when many poor households most likely approached moneylenders, Shapla Neer members took interest-free loans from their samities using their savings as collateral.

Shapla Neer’s self-employment strategy thus provides households with additional income sources and a degree of security that they would otherwise not enjoy. It is also clear however that Shapla Neer could make greater resources available and place less reliance on the savings of members. If the net worth of Mohila’s Samity was divided between members it would come to 1,637 taka (10/10/1998), which is about a third of the amount required to purchase a milch cow. This would not be sufficient for each member to invest in a significant economic activity. By the middle of 1998, Mohila’s Samity had received just one loan from Shapla Neer, a total of 18,000 taka for the purpose of potato cultivation. When divided between the 11 members who took part in this project, at 1,600 taka per person the size of this loan is small compared to the first loans of about 4,000 taka received by members of the Grameen Bank. Moreover, whereas a Grameen Bank member may receive a first loan on average a few weeks after joining, the first group loan was not received by Mohila’s Samity until four years after its formation. Because Shapla Neer loans are small and their disbursement infrequent, the possibility of members engaging in significant income generating activities is limited. In addition, many samities set extremely high interest rates on internal loans to members in order to increase their cumulative fund.
THE NEED FOR CLOSE MONITORING

Human relations in rural settings are characterised by the seeking and bestowing of patronage. Therefore even within *samities* power gradients must be expected. Unequal power relations within *samities* 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 problem and now expends much of its energy on building the capacity of *samities* to act in a democratic fashion. At weekly meetings field organisers play an important role in encouraging *samities* to reach decisions 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 programme 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 some cases close monitoring is still necessary, especially if the poorest members are to benefit. Shapla Neer does not monitor how *samities* use their collective savings and there is strong evidence to suggest that in some instances this is monopolised by better-off members. Table 2 lists the 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

<table>
<thead>
<tr>
<th>Name</th>
<th>Amount</th>
<th>Positions held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sakhina</td>
<td>Unclear</td>
<td>Secretary</td>
</tr>
<tr>
<td>Tara</td>
<td>Unclear</td>
<td></td>
</tr>
<tr>
<td>Jorimon</td>
<td>17,000</td>
<td>President, from 13/09/97 onwards</td>
</tr>
<tr>
<td>Alekha</td>
<td>12,000</td>
<td>Reporter, secretary</td>
</tr>
<tr>
<td>Jamuna</td>
<td>1,575</td>
<td>Reporter</td>
</tr>
<tr>
<td>Fuljan</td>
<td>1,500</td>
<td>President, 04/02/95 – 6/09/97</td>
</tr>
<tr>
<td>Maya</td>
<td>1,300</td>
<td></td>
</tr>
<tr>
<td>Moyna</td>
<td>900</td>
<td></td>
</tr>
<tr>
<td>Halima</td>
<td>500</td>
<td></td>
</tr>
<tr>
<td>Mantaz</td>
<td>500</td>
<td></td>
</tr>
<tr>
<td>Musa</td>
<td>350</td>
<td></td>
</tr>
<tr>
<td>Asia</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Rabeya</td>
<td>None</td>
<td>Reporter, secretary</td>
</tr>
<tr>
<td>Shumari</td>
<td>None</td>
<td>Reporter</td>
</tr>
<tr>
<td>Taslima</td>
<td>None</td>
<td>Reporter</td>
</tr>
<tr>
<td>Fehmin</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

*Source*: Samity records. Figures in taka.
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 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 programmes samity members will develop the capacity and confidence to use credit to fund income generating activities.

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. Shapla Neer has not set in place such rigid systems to minimise the potential for domination of samities by more influential members, perhaps because it has preferred a more hands-off approach in order to encourage self-reliance. However, supporting the contention that close monitoring is still important in strategies to build self-reliance, in a recent internal evaluation two samities stated that to ensure funds were not misappropriated it was necessary for Shapla Neer field staff to regularly check accounts (Shapla Neer, 1998: 25).

THE NEED TO TARGET WOMEN

A feature of the grassroots development strategies of NGOs in Bangladesh that has emerged over the past two decades is the targeting of women. Shapla Neer has also adopted this strategy supporting the formation of women’s samities as well as delivering services specifically designed to meet the needs of women. The targeting of women has sparked a heated debate about the motives and merits of this strategy. Those in support of targeting argue that women are more vulnerable to poverty, have special needs that should be addressed, and have proven to be more capable managers of household finances than men (Hashemi et al., 1996; Yunus, 1998). Those against the targeting strategies of NGOs argue that they serve to increase the already heavy workload of women, that the small loans women receive are usually appropriated by male relatives and that husbands will resort to beating their wives to gain access to further loans. The critics assert that NGOs target women because they are more easily manipulated and can therefore be pressured to repay loans even when their investments fail, and that by focusing on women they are likely to attract greater funds from donor agencies (Rahman, 1999; Teare, 1996). Which of these views is correct?

There is no reason to believe that Shapla Neer targets women to attract funds from foreign aid agencies. The organisation has a policy of generating most of its funds from the sales of handicrafts in Japan and membership fees. Likewise, there is no reason to believe Shapla Neer targets women because they are more easily manipulated. The financial sustainability of the organisation does not rely heavily on a high rate of repayment on loans to women’s samities as these only absorb a small proportion of the annual budget (Shapla Neer, 1998). The explanation for why Shapla Neer targets women thus seems
to lie in its recognition that women have some needs different to men and are vulnerable to impoverishment (Shapla Neer, 1993).¹¹

What then are the impacts of Shapla Neer’s programmes on women and their households? It is not any of Shapla Neer’s specific programmes but the samity mechanism that appears to offer women the most likely means of improving their economic and social position. Samity meetings create a 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 has traditionally been severely circumscribed by patriarchal norms, this represents a positive step towards increasing women’s mobility and networking potential. Initially, there was much resistance to this newly found mobility and some criticism of women moving outside of their immediate neighbourhood without the company of a male guardian can still be expected. However, as the coverage of NGOs has increased, the phenomenon of women walking without men to attend weekly meetings has almost become part of village culture in Bangladesh.

Another observation made by independent researchers of NGOs in Bangladesh is that women who participate in micro-finance programmes appear to display a much greater degree of confidence than women of the same socio-economic standing who do not. The low self-esteem of many girls/women from impoverished households stems from hearing at a young age that they are burdens to their families (Thomson, 1997). Several explanations have been posited as to why women who participate in micro-finance programmes may be more prepared to speak out. Firstly, women who are able to invest loans successfully develop a greater sense of self-worth. Secondly, because women are encouraged to speak out by field workers during weekly meetings, their confidence to present their opinions in everyday social interactions increases (Hashemi et al., 1996). Thirdly, and in marked contrast, those who oppose the targeting of women argue that women are only willing to speak out more because they are forced by their husbands to plead for further loans (Rahman, 1999).

In support of the third explanation, some instances of women being forced against their will to take loans by male relatives, or being pressured unfairly to repay loans on failed investments, have been recorded in the literature on micro-finance in Bangladesh (see Teare, 1996; Rahman, 1999). One female member revealed that she would not take a loan from her samity because she feared her male relatives would take it from her. However, if such problems were widespread women would have little reason to support their samities and their relationship with field organisers would probably not be so amiable. On the contrary, I observed that some women made an effort to arrive early for meetings in order to interact with each other, suggesting they value these opportunities. When approaching the meeting place of one women’s samity, I heard a boisterous discussion taking place even though the meeting was not due to begin for another 15 minutes. Furthermore, the relationships between samity members and field organisers appeared generally to be very positive and there was little suggestion of animosity. It thus seems that the greater confidence of women most likely stems from their involvement in successful
micro-enterprises and the support they receive from their *samities*; not from having to beg for further loans on behalf of their male relatives.

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. A study of the Grameen Bank, which extends loans to women along similar lines to Shapla Neer, recorded that in a sample of 40 women borrowers 84 per cent stated they made household decisions jointly with their husbands, compared to only 47 per cent of a control group (Todd, 1996: 87–91). The author concluded that ‘without doubt . . . 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’ (ibid.). Whether the same impact for Shapla Neer’s programmes can be expected is somewhat debatable. As noted earlier, the participation of *samity* members in micro-enterprises could be quite irregular and returns were sometimes constrained by high interest rates. Greater funding from Shapla Neer and a more equitable distribution of loans would appear necessary if the status of women members is to rise through their income-earning capacity.

During meetings field organisers have the opportunity to raise issues that are of particular concern to women. Shapla Neer can be commended for providing training on gender issues to a number of staff at all its development centres. Shapla Neer has also developed a motivational manual for field organisers to use at *samity* meetings which tackles various gender related issues. This offers an important opportunity for raising awareness of the practical needs of women, such as reproductive health care, nutrition and sanitation. Shapla Neer has also sought to address a strategic need of women by increasing men’s recognition of the value of women’s labour. 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’. To change men’s views of women is not always easy, however, as a dialogue recorded between a male field organiser and male *samity* members reveals (Table 3).

**Table 3.** Dialogue between a male field organiser and male *samity* members

<table>
<thead>
<tr>
<th>Field Organiser: ‘Who helps your wife?’</th>
</tr>
</thead>
<tbody>
<tr>
<td>Members: <em>initial silence before some state they are not yet married.</em></td>
</tr>
<tr>
<td>Field Organiser: ‘Do you know how a woman walks 24 kilometres each day?’</td>
</tr>
<tr>
<td>Members: ‘No.’</td>
</tr>
<tr>
<td>Field Organiser: ‘From the kitchen to the main room to the yard and back again. By doing this 100 times a day.’</td>
</tr>
<tr>
<td>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?’</td>
</tr>
</tbody>
</table>

Although it is sometimes difficult to change men’s views of women in Bangladesh, NGOs may be playing an important role in changing the way
women view themselves. When I asked one village woman 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.

Despite these endeavours, a limitation of Shapla Neer’s strategy is that, like almost all other NGOs, it does not directly challenge the sexual division of labour. Therefore, activities with high returns on labour remain exclusively in the domain of men. Hence, it is not surprising that the increase in the net worth of Mohila’s Samity had been much slower than that of male *samities* I examined. It could be postulated that because Japan has not experienced a popular women’s liberation movement, as a Japanese NGO Shapla Neer would not be so interested in challenging entrenched gender norms. Regardless of how gender roles in Japan may have affected Shapla Neer’s programmes, it is important to recognise that because the social policing of gender norms can be fierce and involve violence, most indigenous NGOs have adopted subtle strategies to support women.

**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.¹³ 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.

That power is central to the creation and reproduction of poverty in rural Bangladesh is well understood by Shapla Neer. When staff explain how the organisation functions, the need to enable the poor to break free from dependency relationships is often emphasised. Through its *samity* approach Shapla Neer hopes to contribute to the political empowerment of its members by enabling them to meet their basic and developmental needs, 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 other organisations in Bangladesh indicate that a strategy to promote economic self-reliance can lead to a more independent political voice.¹⁴ 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 *samities* stood as candidates. Of these, several members, including one woman, were elected. Shapla Neer has supported the government’s voter education campaigns and through popular theatre encourages its members to cast their votes wisely. I attended one performance put on by Shapla Neer members that told the story of unscrupulous local candidates who made election promises they never intended to keep. 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. It is noteworthy that in the 1996 general election the turnout of women voters was reputedly greater than that of men for the first time in Bangladesh’s history (*Newsletter of Micro-credit Summit Campaign*, 09/98).

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 on which many of Shapla Neer’s programmes are modelled, adopted a more confrontational approach and achieved some success in the 1980s in its efforts to mobilise the poor in order to gain access to *khas* (publicly owned resources such as ponds). However, NGOs that sought advocacy through direct confrontation 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).

**CONCLUSION**

In recent times some academics have been quick to point out the shortcomings of NGO programmes in Bangladesh, while NGO representatives could be criticised for highlighting only their successes. In this study I have shown that Shapla Neer’s programmes have strengths and weaknesses that need to be recognised but, equally importantly, that its experiences offer important and hard-won lessons that would not have been learnt without the persistence of such organisations in a very challenging setting. The lessons this paper has attempted to draw out are the need for effective targeting, the significance of self-employment to the livelihood of poor households, the continuing need for close monitoring, the need to deliver resources to women, and the need for the poor to gain a political voice.

A common thread to these lessons is the relationship between power and poverty. Poverty is often thought of as resulting from a scarcity of resources. In Bangladesh, the high population density, second only to that of Singapore, and rural landlessness which leaves 70–80 per cent of rural households with insufficient land on which to sustain themselves (Ahmed *et al.*, 1990: 33), are commonly cited to support this view. However, Nobel Laureate Amartya Sen has shown through a study of famines, including the 1974 famine in Bangladesh, that poverty arises not so much because of insufficient resources but...
because poor people do not have the power to claim entitlements necessary for a reasonable quality of life. Rather than viewing poverty in Bangladesh as a consequence of scarcity, it is more correctly understood as the consequence of a large segment of the population lacking insufficient socio-economic and political power to claim fundamental entitlements. The argument that power is central to understanding rural poverty in Bangladesh is supported in a study commissioned by the Like-Minded Group that concluded: ‘Salient issues in the rural arena, important in determining the direction, flow, and utilisation of the rural resource base include differential access, ownership and control of resources, the structure of rural power and privilege, linkages between local bureaucrats and village elites, and competition between vested rural and urban interests’ (Ahmed et al., 1990: 4).

With an understanding of the nexus between power and poverty it is clear that development interventions are unlikely to reach the poor without close attention being paid to targeting. Moreover, without close supervision influential members in the informal societies or groups supported by NGOs may seek to gain a disproportionate amount of benefits at the expense of the poorest members. The relationship between power and employment should also not be overlooked. In a rural setting with a growing surplus agricultural wage labour force, the poor find themselves with less and less bargaining power. The traditional patron-client relationship, in which surplus farmers (the patrons) provide not only employment but also credit and assistance to their labourers (clients) during periods of hardship, is in decline because of the large pool of surplus labour and a decrease in the size of landholdings. In this setting, organisations such as Shapla Neer have shown that self-employment is a viable and desirable means of building livelihoods for poor rural households.

Power and gender are tightly interwoven. In a society where it is men who define gender roles, opportunities available to women are severely constrained and they are much more vulnerable to impoverishment. Culture is not a static phenomena, however, and NGOs in Bangladesh may be playing an important role in changing how women are viewed and how women view themselves. Women have generally reacted very positively to self-employment opportunities provided by organisations such as Shapla Neer. Whether this is changing male-female dynamics in the household was not examined but a study by Todd (1996) suggests that in some instances women are enjoying a greater say in decision-making.

That the poor need to gain a political voice, in a country in which resources are often distributed more along lines of patronage than on the basis of long-term development planning, is also clear. Through self-employment, regular savings and awareness-raising Shapla Neer and other NGOs are encouraging the rural poor to become self-reliant. In doing so, they are seeking to break the psychology of dependency and powerlessness that prevails amongst the poor. Like most NGOs Shapla Neer has avoided placing its members in a position of confrontation with the rural elite. Whether a more subtle strategy of voter education can alter the political structure in Bangladesh to make it more representative of the needs of the poor is yet to be seen.
NOTES

1. Data for this study was gathered through interviews with Shapla Neer staff and programme participants during field research in Poyla union.

2. 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 the volunteers formed the Help Bangladesh Committee. The Committee sent observers to Bangladesh to learn from local NGOs and adopted a number of their programmes for implementation. 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.

3. A union is the lowest government administrative unit in Bangladesh.

4. 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 beaten so badly 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 programmes.

5. Shapla Neer defines its target group according to 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.

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

7. As of 16/04/02, US$1 = 57.25 Bangladesh taka. According to local informants, the average agricultural wage during periods when farm labour is in demand was 1,200 taka, and the cost of one kilogram of average quality rice was 15 taka.

8. 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 misfortune. Also, members of the *samity* stated that rickshaw riding was more strenuous work than agricultural labouring, and ultimately detrimental to long-term health.

9. Mohila’s *Samity* commonly set the interest on loans at 60 per cent when extrapolated over the entire year.

10. Bangladeshi women are more vulnerable to impoverishment than men because their labour is valued less and their mobility is severely constrained. Women also suffer poverty in ways unique to them. Obvious examples in Bangladesh are dowry-related deaths, rape, acid throwing on the faces of women and familial violence (Kabeer, 1989; Thomson, 1997; UNDP, 1997). Although there is no denying that traditional roles of women/girls have important status associated with them, it is also clear that these roles are generally considered subordinate to those of men, explaining why family resources are directed towards the education of sons and why poor families often attempt to marry their daughters off at a young age (Kabeer, 1989; Thomson, 1997). Moreover, when a household suffers economic hardship it is not so uncommon for husbands to abandon the family. Female headed households find themselves in a particularly difficult situation as women are generally restricted to low income-earning occupations.

11. The qualification that a Western perspective should not be used to identify the needs of Third World women needs to be made at this point. Nevertheless, while what is considered appropriate behaviour for men and women depends on cultural setting, this does not deny women fundamental human rights confirmed by United Nations covenants or their own governments. Moreover, gender norms are being challenged in Bangladesh as more women are finding employment outside the home, particularly in the garment industry, and increased communications have resulted in an exchange of ideas originating from within and outside the country.

12. Here I am using Moser’s (1989) concept of practical and strategic needs. Greater appreciation of women’s labour can be considered a strategic need because it could lead to more household being resources directed towards women and ultimately a greater voice for them in household decision making.
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).

In a survey of 49 patrons Rahman and Wahid (1992) found that 25 sharecroppers had left their patrons soon after joining the Grameen Bank. 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.

REFERENCES


