

Formation of Village Organizations: The First Three Months

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Foreword

Empirical evidence point to a causal relationship between the socio-economic status of individuals and communities and their health. Indeed improvement in health is expected to follow socio-economic development. Yet this hypothesis has rarely been tested; at least it has not undergone the scrutiny of scientific inquiry. Even less understood are the processes and mechanisms by which the changes are brought about.

The Rural Development Program (RDP) of BRAC is a multisectoral integrated program for poverty alleviation directed at women and the landless poor. It consists of mobilization of the poor, provision of non-formal education, skill training and income generation opportunities and credit facilities. The program is the result of 20 years of experience through trial and error. However evaluation of its impact on human well-being including health has not been convincingly undertaken.

The Matlab field station of ICDDR,B is an area with a population of 200,000, half of whom are recipients of an intensive maternal and child health and family planning services. The entire population is part of the Center's demographic surveillance system where health and occasionally socio-economic indicators have been collected prospectively since 1966.

A unique opportunity arose when BRAC decided to extent its field operations (RDP) to Matlab. ICDDR,B and BRAC joined hands to seize this golden occasion. A joint research project was designed to study the impact of BRAC's socio-economic interventions on the well-being of the rural poor, especially of women and children, and to study the mechanism through which this impact is mediated.

In order to share the progress of the project and its early results, a working paper series has been initiated. This paper is an important addition in this endeavour. The project staff will appreciate critical comments from the readers.

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Glossary of Terms

<i>Bari</i>	Cluster of households
<i>Chachi</i>	Wife of uncle
<i>Hat</i>	Weekly village market
OTEP	Oral Therapy Extension Project
PA	Programme Assistant
<i>Pira</i>	Wooden stool
PO	Programme Organizer
<i>Purdah</i>	Veil maintained by women for religious reasons
RDP	Rural Development Programme of BRAC
SAE	Social Awareness Education conducted by RDP before formation of VO
<i>Samaj</i>	Community
<i>Samity</i>	Association
VO	Village Organization of BRAC

ABSTRACT

This study looked at the process of forming of Village Organizations (VOs) by BRAC. BRAC organizes the poor by initiating the institution building process through which the formation of VOs takes place. The VOs create context within which mobilization, conscientization, and empowerment of the poor and women take place. The study particularly looked at the events, problems and constraints involved in the formation of VOs.

The study covers the first three months of VO formation. The reason is that at the end of three-month cycle the group members qualify for receiving credit. The credit programme significantly changes the dynamics of VO. The VO members have to perform three important tasks: a) deposit savings regularly for three months; b) complete the Social Awareness Education (SAE) and c) attend VO meetings regularly. Practicing of these three tasks would allow them to learn organizational discipline. The study shows that the VO members acquire new orientation about life. They began to think critically as they could link their abject poverty to the wider structure of the society.

INTRODUCTION

BRAC is a Private Voluntary Development Organization (PVDO) working for alleviation of poverty and empowerment of the poor. BRAC organizes the poor by initiating the institution building process through the formation of Village Organizations (VOs). The VOs create contexts within which mobilization, conscientization, and empowerment of the poor take place. VO can be conceptualized as an "atoll" amid poverty. The formation of VO is a unique event for the poor as it provides them avenues for upward mobilities. It provides a platform for interaction between BRAC staff and the poor group members. Thus, the VO is a primary organizational unit through which BRAC mobilizes the poor and implements its programme.

RATIONALE

The Rural Development Programme (RDP) is the largest programme of BRAC and it organizes the poor by forming VOs. Few studies are available on different aspects of VO formation and activities. Moreover, hardly any study documents the dynamics of VOs that help us with an understanding of how VOs are formed, its initial constraints and problems, the reasons for participation by the poor in VOs, whether there are any polarization of the local polity, etc.

OBJECTIVE

The study aimed to look at various pathways and linkages between the empowering process and degree of empowerment attained by the VO members through the observation of transformative process and interaction of people. This study has two objectives. First, to understand the VO dynamics at the level of social relationship. By that, it focuses on the transaction between BRAC staff and the VO members and also on the problems and constraints involved in such a transaction. Secondly, to identify the research issues from an emic perspective, that is, the issues considered important not by the researchers, but by the VO members themselves.

METHODOLOGY

We concentrated our study at Uddamdi village of Matlab thana. In Uddamdi, BRAC formed three VOs with 60 group members. All the groups members under study were women. We interviewed 20 VO members and 6 key informants. However, because of our open approach, we did not deliberately select the above mentioned actors, rather we met these actors as our study progressed. Besides, we came across a number of other actors who provided us with valuable insights about VO members and BRAC. The data were collected during winter of 1994 by a combination of several methods: participant observations, key informants, and individual in-depth interviews. We identified a few key informants at various levels who were our continuous source of information and interpretations. Interviewing key informants, who were particularly knowledgeable about certain matters, helped us collect valuable information at community level. Key informants were most reliable on factual matters. Their opinions and evaluations were helpful when combined with a wider view obtained from other methods and sources. Apart from this, open-ended individual in-depth interviews were carried out. In an unstructured interview, the persons interviewed were free to voice their own concerns, and to share in directing the flow of conversation. The interviewer relies on the question to introduce topics of interest for mutual exploration of the issues without imposing the researcher's ideas.

While looking into the general nature of transformation, we proceed on by raising a question: Does BRAC's intervention polarizes and transform the nature of the poor and also local society both at micro and macro levels. The first phase, i.e., the gestation period begins with POs/PAs approach to form VO by motivating the poor. Two out of three VOs at Uddamdi were formed before the study was initiated. Naturally we missed the opportunity to observe the initial interaction that took place during the formation of the first VO. However, to document events during the gestation period and to capture those situations, we interviewed a PO to know his experiences. Secondly, we participated with a PO who tried to form a VO in a remote village inside the Meghna-Dhanagoda embankment. Thirdly, we directly observed a situation where a member from an existing VO took initiative to form another VO in her neighbourhood in the same village.

The findings and analysis of this paper are organized into two major sections. Section One deals with the period between BRAC's initial approach to villagers and how POs mobilize and motivate the target

group to form a VO. It shows how POs identifies target groups (TGs) during VO formation, how they overcome problems and constraints, if any. The ethnographic details have been recorded on the approaches of POs and how they mobilize target population that may have direct bearing on the VO formation. Thus, the questions looked into at this phase were how and why the social presence of BRAC and its modes of operation sparks social and religious cooperation or opposition (if any); how people respond to BRAC's approach; how the approaches of POs eventually lead to the formation of VO; what happens when the poor join or decline; and by whom and how they are motivated to join VO.

Section Two examines the VO dynamics up to three months from its formation when group members start receiving credit. Once a VO is formed, some new dynamics take place among the participating VO members. At this phase, we looked into:

- i. The implication of Social Awareness Education (SAE) on the participating members and whether women were able to relocate their position in the households. Whether they were able to remember and apply 17 promises and reflect those into their real life or whether these promises were new to them.
- ii. The implication of savings practice on the households: Why husbands allow wives to join VO? why husbands give money for savings?
- iii. Also, we tried to discover and understand the interactions between the VO members and their respective household members.

SEARCH FOR PROSPECTIVE TARGET GROUP

To fulfill its objectives, RDP intervenes in particular localities and villages in two distinct phases. In the first phase, RDP establishes its office. Subsequently a survey is carried out within a radius of 15 kilometers to identify the prospective target groups (TGs). However, such rapid survey has two distinct disadvantages. First, it may provide ample scope to confuse non-TG with TG; and secondly, the real TG may be excluded. However, this problem is rectified during the second phase when RDP staff (PAs and POs) make direct contact and initiate a process to form VO.

Problems and constraints of Programme Organizers (POs)

A PO has to fulfill his yearly target under vigorous supervision from RDP management. This create an obligation and also make him accountable to his/her superior; and to face the challenge of convincing the poor to join BRAC. The whole process proved to be effective, but it sometimes create stress for field staff. The pressure was somewhat expressed by a PO in our informal chatting, in the following way:

"Boro Bhais¹ may pay surprise visit. It's better to keep up-to-date to avoid consequences."

The POs are the real catalyst in forming VOs. They play an instrumental role in forming VOs and the way a PO mobilizes VO may have consequences on the development and continuation of VO in later periods. POs move usually by motor cycles that enable them to earn the reputation of "motor cyclist" development practitioners. In their endeavour to form VOs, they face problems of varied nature. Some problems are very general and others are about particular areas. In Uddamdi, people probed whether BRAC was a foreign organization; from where BRAC received money or who were funding BRAC; as the East India Company did in pre-British India, whether BRAC was helping the Americans to colonize Bangladesh; whether BRAC would convert people into Christianity; why BRAC staff wrapped the dead body with black cloths, not white clothes as the Muslims do; why there was no religious lesson and books in the NFPE schools; and why NFPE taught students with *Naach* (dance) and *Gaan* (song).

A striking aspect is that most of the prospective target population considered BRAC as a relief organization. Therefore, they expected relief and loans from BRAC. Many fell in dilemma when they learned that BRAC was not a relief organization. They were frustrated when they learned that to obtain loans, they have to follow the rituals of BRAC like forming VO, saving money first, attending SAE, etc. It dissuaded many as they immediately raised questions whether BRAC would disappear with their savings like that of Socio-Economic Development Organization (SEDO)²; they considered BRAC as a charitable organization, although PO said about *Shohojogita* (cooperation) and not *Shahajyo* (help).

When a PO selects and reaches a specific locality, he has to abide by certain conditions that we conceptualize from the perspective of micro and macro relationships. The micro relationship suggests

¹ Referring either to RDP Director, or Regional Manager.

the relationship at household³ (*Khana, Hissha, Grihisto*) and neighbourhood (*Bari, Kandi*) levels whereas the macro relationship incorporates the relationship at much broader social and political spectrums.

Microrelations

During the initial phase of intervention, the concern of PO was how to identify TGs and convince them to form and join in BRAC's VO. Perhaps there is no single strategy or common formula which may be applied to motivate the poor in all areas. Staff approach to mobilize women and form VO vary greatly according to ones' personality and experience. A successful PO is, indeed, blessed with “**gift of a gab.**” The strategies of staff vary with situations they face. When PO enters into a village, he intuitatively figures out the nature of the village society. His inquisitive and meticulous observations help him to decide how to respond and meet the curiosity of the population who are gathered around him in a particular locality.

A PO, before or during the approach, tries to understanding out the local perception on BRAC, that is, how far people knew about BRAC. This helps set his strategies and to initiate a dialogue by orienting the villagers about BRAC. In setting out strategies, we came across three situations:

- a new area where people have little or no knowledge of BRAC activities;
- areas where people are aware of BRAC, but know little about its programmes and
- areas where people are interested to form new VOs as a matter of trickle up effect of an existent VO.

Situation I: A new area where people have no knowledge of BRAC⁴

A PO when reaches a village, first tries to identify the poor households and look for someone with whom he can initiate a dialogue. This may be viewed as a first step towards reaching the village poor. His preferences fall upon a smart guy, certainly not a woman, with whom he can initiate talk. When PO

² SEDO, an NGO, disappeared after collecting poor people's money.

³ *Bari* is a cluster of households (*Grihisto/khana/Hissha*) developed around kinship. *Grihisto* is a household which owns land and ensures supply of food to its members throughout the year.

⁴ This section is developed after an in-depth interview with POs.

start talking with the smart guy, they are usually surrounded by villagers who curiously listen to their conversation. They avoid women because in many villages women and villagers consider it as a sin to meet an unknown man **“with trousers and shirts”**. Moreover, a direct approach to women will certainly upset the traditional norms resulting in a probable backlash as it violates village customs and religious cultures.

So the usual approach of a PO is to look for a smart male person. And while they talk, the PO tries to draw the attention of village folks about his presence. His approaches vary according to the age of the respondents. If he meets an elderly person, then he starts talking by conveying *“salaam”*. If he meets a younger person, then the PO begins by asking about his well-being and welfare of his family. On the other hand, it becomes advantageous for the PO if the outlookers ask questions about who he is? what does he want; whether he is married or not, etc.

When they become familiar to each other, the PO usually asks much intimate questions like whether they have any children? whether they attend school or are married, etc. Usually the PO encourages the person to narrate his life story which imbibes a feeling in the person that **“he is an important man”**. This is done to give the person a sense of self esteem and feeling of affiliation. The PO learned from experience that when educated persons listen attentively to the life story of the poor, the later feels good which in turn allow him to talk more!

When POs visit households, they are usually offered with chairs or stools to sit. However, as a matter of strategy, POs instead of sitting on stool/chair, sit on the ground. This makes the people embarrassed, but happy! They are embarrassed because they are not used to see an educated outsider sitting on the ground with them. But they are happy because the PO sits with them in an informal way as a nearer one which create a fellow feeling among them and the gap become narrower. Usually one sits for longer hours, chats and enquires about their problems. They chat about family well-being and probe whether anyone in the family is suffering from illness. The PO gives advice about treatment of illness. If children comes nearby, he pampers them. Usually during the conversation, verbal techniques are used to create discussion around the issues of exploitative relations between poor and rich by invoking the relative sense of deprivation:

“when the rich people visit you, you offer them the best of what you have in your house. But when you visit them, they at best give you *Pira* (stool).”

Whatever they discuss, the prime aim of the PO is to identify the prospective actors by help of whom, he can ultimately mobilize and influence other poor people to join and form a VO.

POs try to cultivate fictive kinship relation with the prospective TGs. For example, if the PO meet an elderly woman, then he addresses her *Chachi* or says:

“I am like your son. So why are you so shy to come in front of your son?”

When the PO talks with male kin, usually women gather around them and peep from a distance. These women initially remain silent, but listen curiously to the discussion. POs hope that these women will eventually become VO members. In many circumstances, especially within homestead, while talking to a husband, the wife out of curiosity peeps from inside the house and tries to listen to the dialogue. If the PO can identify such curiosity of a wife, he starts plying of how to draw her attention. One way to create communication is to pretend that he has become thirsty and requests the husband for a glass of water. After drinking water, he praises loudly that he is so pleased because the water was fresh and the glass clean. The purpose of the praise is to send an indirect message to the wife and to communicate with her. Moreover, at the end of conversation, the PO invites them and says:

“Please visit our office while you attend the *hat* (weekly market).”

After a few days of visit, the PO gradually disseminates the idea and usefulness of forming a VO because “every one has their *samity* except the poor.” Everyone has their own organizations: the workers have their trade unions; bus and truck drivers have their drivers' unions; rich bureaucrats have their own association; but the poor don't have one of their own.

Situation II: People are aware of BRAC

The strategy of PO differs considerably in a situation where people have some idea about BRAC. Even then, the PO himself has to be convinced that he is approaching the right kind of people. At first, here too, the PO rapidly tries to overview the situation and try to locate TG by initiating conversation with local people. For example, in our effort of looking out for prospective TGs, we entered a village where we met a peasant. We first thought by looking into his ill health that he could be a prospective TG.

The PO approached the peasant by addressing him:

“Assalamu Alaikum Chacha! How are you? We are visiting your village to look into the general welfare of the villagers.”

The peasant without paying attention to what we were saying instantly asked us about our identity and purpose. The PO replied, **“we are from BRAC and have to observe the localities.”** Perhaps he did not believe us and thought we had different motives! He asked again: **Are you here to survey to give relief to villagers?”** The PO did not answer him directly but asked, **“where is your Bari? ----- how many children and brothers you have?”** Now the peasant started very enthusiastically to narrate his family and said that his brothers were working in the Middle East and sending money to him. In course of our conversation, he repeatedly tried to prove that he was a poor person. Now the PO tried to recourse the discussion and enquired, **“your cows look very healthy? ----- how many cows do you have?”** The peasant replied, **“I have four cows and one calf.”** Then, obviously, it become clear to us that he was not the desired TG. During our long conversation with him, we got a fairly clear picture about the economic situation of the village. This enabled us to locate poor households in that village.

When we located our prospective poor households and approached accordingly, we got the impression that they were actually waiting for an NGO to intervene and work for them. When we entered a *Bari*, they had given us chairs to sit. Our presence gathered more than 15 individuals of whom four were male and the rest women. Our respondents knew about BRAC. They conceptualized BRAC as primarily a money lending *“samity.”* They were eager to know the procedure of getting financial support from BRAC. The more they showed eagerness, the more the PO drifted away from their interests and tried to dissuade them from thinking BRAC as merely a money lending agency. The PO later told me that, at this initial stage, it was better not to give any impression that BRAC was a loan giving organization.

Any such impression may have negative impact on the newly formed VO. At this stage, the PO thought that the participants should know the main goal of BRAC which is to work for the well-being of the poor, not merely money lending. The PO initiated a discussion with the people who flocked around us. Most of the queries came from two women and an elderly man. The PO cautioned me and said:

“These talkative few are certainly not our desired TG. The actual TGs are the ones who are quiet and listening to our conversation; they are submissive and passive.”

Most of the folk were quite reluctant to talk to us or reply to our queries. They silently listened our conversation and explanation on the role of BRAC in poverty alleviation. We felt a distance with these quiet individuals and also found difficulties to cross the barriers and speak to them. But, the PO tried cleverly to communicate with them by crossing the boundary created by talkative non-TG without upsetting the latter.

At the outset the PO asked: **“Did anyone from BRAC visited your locality from Matlab?”** And **“Do you know about BRAC?”** One of them by nodding immediately tried to start discussion on how soon they can form *samity* and receive loan from BRAC. Now the PO again reiterated and said, **“We came here to talk to and enquire of you and not particularly interested in forming *samity*.”** The PO diverted the discussion by enquiring their family well-being and economic situation of the individuals present in the meeting. He tried to create a situation where the respondents feel free express their needs.

Moreover, the PO showed least interest in narrating directly what BRAC was. Instead of discussing about BRAC’s purpose and success, he actually talked about history of BRAC. He said, **“Did you hear of OTEP?”**⁵ The individuals could not recall anything about OTEP. Then the PO said, **“Did you hear of EPI?”** They immediately nodded with positive response. He took this opportunity and said, **“BRAC is working on these for the last 20 years.”** At this point, a person interrupted and said, **“Tell us how we can form a *samity*.”** In reply the PO said, **“I did not come here to form *samity*, rather to introduce BRAC and its purposes. Someone from BRAC office might come soon with whom you**

⁵ *OTEP is an erstwhile programme of BRAC popularly known as a lobon-gur which is used extensively in case of diarrhoeal disease. The PO did not utter about lobon-gur. This is perhaps because the young PO is not aware of the fact that people knew about lobon-gur instead of OTEP. In their country-wide OTEP programme, Matlab was left out as ICDDR,B had its own diarrhoea control programme in the area.*

can discuss about the formation of *samity*: and how to organize it”.

The PO gradually narrowed down his discussion to RDP activities. He tried to talk and inform them about the Sericulture programme and mulberry trees. But they did not show any interest. As a next move, he talked about poultry rearing. The individuals responded spontaneously and asked lot of questions. The PO said, **“BRAC supplies foreign hens and ducks.”** Everyone wanted to hear how the rearing of hens and ducks accrue profits. The PO gave a lengthy, but lively economic calculation by showing how poultry is profitable. Further he said, **“If one takes birds from BRAC, BRAC also provides medicine.”** Now the PO asked whether they wanted to know more about *samity*. Yet their interest to form *samity* is not abated, rather increased.

During conversation, one actor wanted to know if BRAC was like the Socioeconomic Development Organization (SEDO) which misappropriated the poor’s money and disappeared. As a response, the PO invited them to visit BRAC office at Matlab to observe the activities of BRAC. He said, **”Find about us not by talking and believing, but by seeing our activities.”** At this stage also the non-TGs were very much interested to take the lead, and the real TGs remained submissive and relied too much on village elders.

Situation III: Trickle up effect of existing Village Organizations

On many instances, the aspiration to form VOs also may be seen as a trickle up effect of an existent VO. Many prospective TGs who are suspicious about BRAC’s role remain as silent observers. These were the people who initially did not join VO in order to observe the developments. When they see that BRAC continues to exist and instead of disappearing provides services, they immediately put their trust on BRAC. When we provoked an aspiring TG that BRAC might disappear like SEDO with their money, she replied:

“In our neighbouring village, BRAC members deposited Taka 500 in saving scheme, but BRAC disbursed more than Taka 40,000 as loan. How could it be possible for BRAC to disappear?”

With increasing interactions, it is often the initiatives of a few VO members than that of POs that lead

to the formation of VOs. We witnessed a case by which a VO member took initiative to form a VO. The case is given in Box 1: Srimoti and the VO.

BOX 1: Srimoti and the VO

*“Srimoti is a member of a VO in Uddamdi. Her VO is situated at a distance from her home. As a result, she has to walk quite a distance to attend the weekly and monthly meetings. A considerable amount of her time is lost on the way to attend the meeting. This causes problem and inconvenience in managing her household activities. On contrary, she sees real opportunity to form a VO in her own **Bari** and the neighbourhoods as there exists potential TGs. Towards her dream, she requested one of the researchers to take her case to RDP.*

When the researcher passed her information to RDP, the RDP staff visited, talked and helped her to form a VO. She played an instrumental role in mobilizing poor women and eventually forming a VO. Srimoti’s sister-in-law became the VO secretary. Since Srimoti was a member of an existing VO, she could not join the new VO. Now she hopes to leave her current VO and join ultimately in the new VO within a year or so. This will be done after she paid off her loan borrowed from BRAC.

There are several reasons why Srimoti took initiatives to form a new VO. Though she is saying that a VO in her courtyard will release her time to carry out household works and other activities, but she sees other opportunities behind it. She has a vision to become the VO leader. She knew that in her present VO there is only a remote possibility of becoming VO President. Even if she can fulfill her ambition, it will be a matter of harsh competition. As a president she has some added advantages which are: president means additional prestige and power within the VO and in the society in which she lives, she can avail opportunities offered by BRAC like poultry training, Shasthya shebika; leadership training, etc. These new training, she hopes, may supplement her family income.

FORMATION AND DYNAMICS OF VILLAGE ORGANIZATION

Village Organization is a social institution at the grass-roots level that create space for interaction between BRAC staff and the poor. By forming VOs BRAC gains access into domestic sphere of households. VO is framed according to the BRAC's organizational principles, but group members participate following the tradition.

BRAC organizes and recruits the poor⁶ in VO. The selection process of group members does not follow adherently the BRAC's strictures because of several reasons. First, POs wanted to be sure that the members have minimum capacity to repay their future loans. Second, POs try to avoid conflict primarily with kin groups that allow the non-TG from intruding into VO. Thus, it might be possible that the process of recruitment may put bars on the hard core poor from becoming VO members. Third, some potential TG prefer not to join BRAC. All of the above reasons may create scopes for entry of non-TG into VO or discourage potential TG not to join VO. In other situation, perhaps, PO also cannot avoid stopping the non-TG infiltration into VO since they have to comply simply with the imperatives of local power structure.

Generally, BRAC discourages unmarried women to become group members because the unmarried women will migrate to their husband's home after marriage. Such marital transfer will not only affect the functions of VO, but also will create problem in savings and credit transactions. This also means a loss of VO institutional memory that might affect, in the long run, the sustenance of institution building process. On the contrary, a new bride's presence in VO is also not socially desirable. Their participation is actively discouraged because of local tradition and values. As an informant opined: "*Notun Bou Ashe Na. Puraton Bou ashe karon pariberer jonno taka dorker*" (New brides do not join VO. Older wives join because they need money to support families).

After the formation of VO, the members have to perform three important roles. First, they have to save regularly for three months, Second, they have to complete the social awareness education (SAE); and thirdly, they have to attend VO meetings regularly that allow them to learn about organizational discipline. VO members meet once a week for an hour or so usually within the courtyard of a *Bari*.

⁶ Selection criteria of VO membership is that they should not have more than 0.5 acres of land or sell minimum 100 days of physical labour in a year for survival.

FORMATION OF VILLAGE ORGANIZATION AND TARGET GROUP RESPONDS

This section begins with a query why some women join VO in an environment of religious opposition against BRAC⁷. On the question of joining VO, an informant remarks: *“BRAC-er kotha shunle shami ghor thake bair koira dibo”* (If I listen to what BRAC says, my husband will throw me out of home). The initiation of BRAC to mobilize women sparks series of invisible interaction, exchange of opinion among husbands, wives, kin, neighbours, etc. The decisions of women to join VO are the outcome of collective decisions resulting from multiple interactions among husbands, wives, and family elders. Decisions are also influenced by an extensive exchange of opinions among the prospective TGs. BRAC’s credit facility also influence the decision of women to join VO. Husbands usually permit their wives to become VO members as they know that BRAC provides loan. We enquired husbands why they allow their wives to join VO. Some analyses are presented below:

- * The husbands see many advantages particularly financial benefits that may accrue from their wives’ joining VO. In case of their monetary needs, they usually approach local **Mohajans** (money lenders), friends, neighbours, or local shops. It is often quite a humiliating experience to approach others for money. If wives borrow money from BRAC by becoming members, it may save them from approaching others.
- * Many people opposed and rejected services from ICDDR,B in its early stages. But, those who cooperated with ICDDR,B at that time, were ultimately benefited from such a cooperation. The villagers think that though there is a social opposition, maintaining relationship with BRAC by allowing their wives to join VO may bring positive benefit in the long run.
- * One’s income is not enough to support their family. Thus, an additional income source through the membership of their wives is not a bad idea at all!

Our impression is that husbands encourage their wives to join VO and deposit money in BRAC’s savings scheme. It appeared that in some instances the husbands were more enthusiastic than their wives in joining VO. An informant viewed: **“I knew that one can get loan from BRAC. I came to know this**

⁷ At the time of data collection backlash from religious fanatics against BRAC and its programmes was at one of its peaks.

information when three officers of BRAC rented my boat for a whole day and they paid me Taka 65.” This informant with his wife’s loan has since established a grocery shop.

Another informant said: **“I knew how *samity* works. A few years ago, I was a member of a *samity* while I worked in Dhaka. Later, I started hankering *sari* and cloths in Matlab. I encouraged my wife to join the BRAC *samity*. I will invest the first loan to expand my existing business. I advised my wife: “*Samity hobe amon zeno bishzoner aik mon. Shobai aik shathe cholbe, notuba samity bhenge zabe.*”** (*Samity* is something like 20 people with similar mind and thinking. Everyone must act in consensus, otherwise it will collapse).

On the other hand, many women join VO with hesitance, fickle and vacillating mind. After joining VO, women see the various opportunities that they could avail and thus aspires to grow. Their aspiration is directly related to how sooner they will receive loans. Some remarks of members on this issue are as follows:

- * “People say that if I enroll my name in BRAC, then BRAC will wrap my dead body with black cloth and put into grave. I paid no attention to them and I have enough courage to join BRAC.”
- * “Many people say that BRAC will wrap dead body with black cloth and put into grave. I did not withdraw my name. I joined VO because my husband told me to do so.”
- * “I joined VO because my job with CARE may end at any time. I am saving because the loan money will be used to give dowry in my sister’s marriage.”

There are various reasons why women join VOs. These are benefits accruing from VO, neighbours becoming VO members, and because of kinship. Apart from this, some women join consciously, some join blindly, others join after being motivated by the interested members without knowing the purpose of joining.

While to some people BRAC is opening an opportunity, but to many others it is not! An informant viewed that the wage labourers were unwilling to allow their wives to join VOs. The reasons were:

a) they did not know where and how to invest the credit and thus unable to ensure repayment; and b) in village society, female's opportunity to invest in productive sector virtually did not exist. The productive sector is available only if BRAC helps to generate one. One has to know where to invest and how to integrate with the market.

SAVINGS PROCESS

Being a VO member, one must save a minimum of Tk. 2 per week in BRAC's savings programme. Savings is an important component of VO formation as it is a pre-condition for receiving credit. However, women as wives do not earn money by themselves and thus they are unable to accumulate desired money for savings. This observation has led us to enquire a question: from whom and where they get money for depositing in BRAC's saving scheme? We discovered that women collect money from husbands, brothers, kin, etc. If they borrow money from husbands, then the pertinent question will be why husbands give money to their wives to deposit in BRAC's scheme?

Our interviews with VO members reveal that they join VO because of the encouragement of their husbands. An informant says, **“My husband said that we were poor and we need a cow for tilling arable land. So my husband gave me money for savings.”** This is a general sentiment expressed by most of the interviewees. Husbands see BRAC as a source of loan and their wives participation in VO is thought of as a guarantee to access that source. Many considered BRAC as an extra source of income only to complement their poor household economy. They see a clear advantage that they can borrow money without giving any collateral or security.

Women also feel that savings will help them to cut down their unnecessary spending. They fail to save money because of the absence of any saving mechanism or institution in rural society. When BRAC extended necessary mechanisms for savings, it received a very positive response. An informant said, **“I can now save money. Earlier I was unable to save because of the lack of means and I don't know where to save. Now I know how and where to save money.”**

Women once started to save in BRAC, they start to construct their own meaning and interpretation of savings which are sometime radically different from modern thinking or academic definition of savings.

Some considers savings as an “income.” This notion of income is measured against *Khoroj-Hoi*, that is, expenditure. One informant said, **“if I had cash in hand, somehow I spend it and thus unable to save. If I could save regularly Taka two to three, then it will be accumulated over the time. This deposit was my income.”**

They also thought that their savings in BRAC would increase their borrowing credibility. However, savings is largely viewed in line of contingency plan as one opined, **“Three weeks back, I joined BRAC because everyone joined. BRAC gives taka-poisa. In my need, I could draw money from BRAC.”** Another also viewed, **“Samity is a cash. We can borrow money in our bad days or dire need.”** Wives by obtaining loan are merely helping to enhance family’s economic stability through helping their husbands. Savings will support income generating activities which, in turn, meet social requirements of the poor. Moreover, many VO members consider savings, not credit, as both a security and income.

As they see, they are getting value on their deposits which increases trust on BRAC. A VO member said, **“I am saving money because I trust BRAC and not because what people say.”** Another women said, **“I was saving money because I trust BRAC. No one could take away my *Iman* (faith). After my death I would not see whether my body was covered by white or black cloths.”**

In BRAC’s organizational rituals, savings is a precondition of getting credit. An informant opines, **“The poor needs money. So they will naturally nurture the idea of getting easy loan. They see more advantage in savings.”** BRAC can mobilize “surplus” money (many assume the poor do not have any surplus money to invest) for more productive purpose. The poor are forced to spend their meagre surplus money in absence of banking system at poverty level. Moreover, the poor are always under the need to spend money. For many, it is also not safe to keep money in house because of risk of theft.

SOCIAL AWARENESS EDUCATION

The social awareness education (SAE) course is compulsory for the group members. SAE is a 26 days’ conscious raising course which is usually held in courtyard of group members houses. The class starts

with registering attendance, and memorizing their group and individual membership numbers as well as the “17 promises” (see table 1 for a quick look at the promises). SAE aims to raise consciousness of participants and help them to learn, how to sign their name. The participants sit in open space on bamboo mats.

The participants response toward SAE

The first day class was quite lively. The first two days SAE classes were held inside the house of a participant. On the third day, the PA and the researcher motivated the women for holding the class in open courtyard. They thought that if the new members continue to insist for classes inside the house, they will become more introvert and reproduce the norm of *Purdah* and will never be able to overcome their inherent shyness. Moreover, they might also be unable to transact with others and it might work against the group interest. It is also a pressure on particular household as there is less space available for all. Moreover, the room became overcrowded and eventually the household owner might refuse to give space for SAE class. On the other hand, there are a few reasons why participants were reluctant to attend class in open space. First, they were shy to sit outside the house as they thought it might bring shame on them, because it is against the local social norms. Second, the outsiders (non-target groups) gather around SAE class and pass comments and thereby disturb the smooth running of the class.

The SAE generated some controversy in the neighbourhood. For example, on the second day, the husband of a VO member approached us with a request to pursue his unwilling wife to attend SAE. When asked, the wife said that her husband had scolded her for attending SAE class the previous day. We discovered later that the husband was influenced by religious propaganda against BRAC; but later realized that if his wife did not attend SAE, she would not get loan from BRAC.

Similarly, women also fall in dilemma on whether or how to identify themselves with VO. An outsider asked a participant that whether she was attending the SAE classes. She pretended that she did not join VO and replied, **“No! I am just listening to the lesson.”**

At first many were shy to sing. Moreover, some outsiders protested against singing by women. One participant opined just to ignore the song and talk about other practical matters. However, an elderly male mediated and said,

“Let *Apa* settle the issue as she, as a teacher, knows what is good and what is bad?”

As we observed class progress, one marked change was that the participants were gradually able to overcome their initial shyness and dilemma. Most of the new VO members actively participated in SAE course. A few tips from the course observations:

- * Participant “A,” throughout the 26 days of classes sat separately and kept aloof her from others.
- * Participant “B” was always quiet, appeared to be shy and reluctant to sing with others. Sometimes she withdrew herself from the group when others started singing.
- * Participant “C” repeated every day that, because old age, it was difficult for her to remember and follow SAE lessons. She viewed: **“Her one foot is in grave and the other on the ground.”**

In general, the participants were more interested in learning how to sign and memorize the 17 promises, rather than sing a song or learn anything else. They knew that without learning how to sign and not memorising the 17 promises one would not be eligible for loan.

Attetiveness in class

During the SAE course, while the teacher was busy with her lecture, many were found to be talking to each other. Occasionally, the teacher tried to stop them and draw their attention. This lack of attentiveness did not mean that the participants were unaware of the value of education; they were not sure how this class would bring benefit to their daily life. However, after participating in SAE, they began to realize and became aware of the need of education in their lives and for their children. Usually the participants nurtured the idea that they were illiterate, old, and thus unable to learn any more. After attending a few days of SAE course, however, an informant remarked: **“Except soul, every thing is in the hands of the human. So, it is possible to learn everything!”** But another participant had a different view. She thinks that learning process depends on age and time; and she said in despair, **“*Porar shomoy chaiya thaki thikai, kintu pora pete gele kichui mone thake na.*”** (I listen to the lesson, but fail to remember anything!). Another informant repented for not attending school in her childhood and said, **“I did not**

learn in my childhood because books were too difficult to read and understand. Now it is difficult to remember.”

The aversion and shyness began to disappear with the progress of SAE. Eventually, no one opposed in conducting SAE class outside. Moreover, those who in the initial days covered their head (half veiled) with “*Sari’s anchal*” did not bother covering their head at all. This was an indication that the participants were trying to overcome and shun their inherent shyness and culture of seclusion. For example, in the initial few days Lilu and Farida half-veiled themselves while attending the classes, or Rahima did not utter the name of her husband. All of them after a few days became quite vocal and showed openness in their attitude and showed assertiveness in their behaviour. Many felt less shy to talk and participate freely in discussion about issues such as family planning. However, though many began to change their outlook and attitude with new orientation, yet some had the problem in articulating the new ideas and orientation introduced by SAE.

One discussion that recurred throughout the SAE classes was the question of Christianity vis-a-vis the motive of BRAC. The teacher not only tirelessly tried to refute false allegations and misinterpretations of BRAC motive, but also reiterated that BRAC was not involved in proselyting the poor. Rather she emphatically explained that rich people were exploiting the poor. The rich to cover up their crime were plying with a section of religious priest and these people were spreading rumours against BRAC. If they succeeded in their effort, it would impose even more harsh control on the poor. So she suggested not to pay attention to false rumours. A participant said that she knew that BRAC school at Kadamtali, another village, was burnt because it was preaching Christianity. When the teacher enquired, the participant said that she “**heard but not seen by herself.**” The teacher now bounced back and asked all the participants whether they found anything about Christianity in SAE course. They replied in chorus, “**We have seen nothing on Christianity in BRAC’s book.**”

The discussion on women’s rights drew interest among participants which enabled women to think of their social position in households and the society. An informant spontaneously expressed her opinion in the following way:

“My mother-in-law says that my father-in-law used to beat her from time to time. My brother-in-laws do not beat their wives, but my husband does.”

When the SAE course was half way through we heard a participant reply very courageously to a male outsider who was commenting on women’s work in households. She said,

“If you (male) knew how much work we (female) do in our household activities; and if you are going to employ and pay for these works done by us, then you have to hire a few *kamlas* (labourers).”

In the first day, the participants were, for the first time, broached with the 17 promises. The teacher emphasized repeatedly, **“if one memorizes one promise each day, then one could probably memorise all 17 promises after 17 days.”** At the end of SAE course a short evaluation was carried out by researchers to identify the level of attainment of the participants. We, in particular, tried to see how well the participants could memorize the 17 promises.

Table 1. Number of participants correctly remembering the 17 promises after the SAE course was over (n=19)

17 promises	Number answering correctly
1. We shall not do malpractice and injustice	19
2. We shall work hard and bring prosperity to our family	19
3. We shall send our children to school	19
4. We shall adopt family planning and keep our house tidy	15
5. We shall try to be clean and keep our house tidy	16
6. We shall always drink pure water	14
7. We shall not keep our food uncovered and will wash our hands and face before we take our meal	15
8. We shall construct latrines and shall not leave our stool where it does not belong	14
9. We shall cultivate vegetables and trees in and around our houses	16
10. We shall try to help others under all circumstances	16
11. We shall fight against polygamy and injustices to our wives and all women	14
12. We shall be loyal to the Organization and abide by its rules and regulations	10
13. We shall not sign anything without having a good understanding of what it means	12
14. We shall attend weekly meetings regularly and on time	6
15. We shall always abide by the decisions of the weekly group meetings	6
16. We shall regularly deposit our weekly savings	10
17. If we receive a loan we will repay it on time	16

The table indicates that they memorized those promises very well which were used for their life situations and experiential learning. Secondly, they placed less emphasis on those promises (nos. 12-16) that they consider irrelevant. For example, they placed less emphasis on the promises related with institution building since the idea of organization development was unknown to them until now.

On the last day of SAE course, the PO was present. Out of 23 VO members, 19 turned up. However, all the 23 savings pass books were brought because the teacher told them that PO would imprint BRAC's seal on the books. She further informed them that this would work as a proof that they attended and completed the SAE course. And without the seal in the book, they would not be eligible for BRAC loan. The PO systematically asked VO members to tell their small group numbers, membership numbers, name of VO leader, cashier, and secretary. He also examined whether they memorized the 17 promises. The savings book was termed "*lal boi*" (red book) by the PO. The imprint of seal on "*lal boi*" suggests that every one had completed SAE course. As already we have mentioned that some members were absent on the day and some were irregular in the SAE classes, but now with official endorsement every one became neo-literate and eligible to receive loan.

CONCLUSION

In the preceding discussion, we tried to discover the transformative process caused by RDP intervention and also the interaction of people with BRAC staff. One of our learning experiences is that usually in our research efforts either we carry out research based on our preconceived ideas or try to capture people's perspective with our frame of analysis. In this study, we tried to understand the process of change from the perspective of the poor. We hope in our ongoing research endeavour, we can probably represent the poor perspective by deconstructing our preconceived idea only to reconstruct with the poor's one.

In the process of discovery, we sometime struggled with our own preconceived ideas. A dominant assumption of many development practitioners is that the poor and women are unable to save because of their poverty. They do not have enough money and also they lack savings habits.

We found that such preconceived assumption is not valid and the poor saves money in their traditional way. The poor knows the value of savings. The small amount of money they accumulate at the end of the day may not even be considered enough to save. BRAC's savings programme is an example that proves a credit programme can be initiated with even a tiny amount of money with regular savings practices.

Other area that we fail to capture is the formation of VOs and its implication on the village environment. VO is an association of the poor linked to BRAC. But traditional "*samaj*" is highly localized in character and developed around the patron and client relationship. Within the broader village environment, VO may be considered a new organization that contest with the traditional power-structure. And with the formation of VO, BRAC itself emerge as an organizational elite. There is also a significant difference between BRAC staff and group members on how they conceptualize VO. BRAC considers VO as an institution, but group members consider VO as *samity* for getting loan.

When we started our study, we have been told by various person that BRAC extends credit to women and women invest and control those money. Soon we realized that such assumption has roots in "methodological individualism." Although women receive money, but usually they hand over those to their husbands or male kin. From the perspective of the poor, they are right in doing so because they think as a "collective self" and not as an "individual". This understanding then lead us to view that poverty is not the only reason that encourage the poor to join VO. Rather, it is husband or male kin who see the real possibilities of getting access to the source of money. Even then, there is a gap between husbands perception of VO and wives experience of VO. Husbands do not see or understand how their wives are organized and participate in VO. Usually, husbands allow wives to participate in VO because of the attraction of credit. However, many husbands are irritated, at least once a week, when their wives attend VO meetings. Several reasons are there. Husbands may feel pressure when, i) their wives ask for money for savings; and ii) during the VO meeting husbands do not get their wife's service. Further, they may be irritated with the prolongation of VO meeting. All these interaction may create pressure on wives since they may be accused of neglecting household duties.

Apparently, it seems that there are several barriers and constraints that hinder women from participation in VO activities. However, these barriers and constraints are not so effective. The need for money at

poverty level is so pressing that cash flow works magically to break up barriers, if any. However, we feel that this barrier is not a significant problem in participation. The real problem lies with the discursive process - a process producing meaning, of subverting representations of gender, of womanhood, of identity and collective self. Women get new identity after participation in VOs. Due to the discursive process, during the VO formation, many fall into dilemma as they face questions like who is true, BRAC or religious leader?⁸ This has implication on the poor in the sense that many out of their economic need join VO, but restrained them from sending children to BRAC school.

BRAC plays a proactive role. It offers the poor with different inputs and packages so that the poor can eventually articulate those inputs only to ensure their sustainable growth. This will enable them to come out of poverty trap. And, once the poor understand what BRAC is trying to do for them, they participate willingly. Apparently, the poor participate in BRAC because of the attraction of credit.

BRAC's intervention causes some changes in the life of women. We can argue that during the first three months of formation of VO, it sets three trends. First, group members start to think that some changes are occurring in their life. Apparently their traditional worldviews are being shaken up by VO formation. Secondly, they get first taste of mobility, unknown until now, when they attend and participate in VO. Their participation creates dilemma, for example, as they are caught between "*Lozza*" (shy) and "*Sharom*" (shame). And lastly, women met exclusively, at least once a week, independent of male that may produce a new form of gender identity for women. These new identity also contributes to develop a loose gender alliance.

⁸ During the study, there was intense opposition against BRAC by religious elites.